

NAMED INSURED  
ADA MOORINGS CONDOMI

ACCOUNT NO.  
700001069975

AGENT  
**0210430**

NAMED INSURED  
ADA MOORINGS CONDOMINIUM ASSOC  
PO Box 408  
Ada, MI 49301-0408

## Renewal Declaration

ISSUE DATE  
12/09/2022 at 12:21 AM

AGENT  
Lake Michigan Insurance Agency  
5550 Cascade Rd. SE  
Grand Rapids, MI 49546  
Phone: (616) 234-6979 Agent: 0210430/0210430

LEGAL ENTITY  
Association

Insurer: Frankenmuth Insurance Company

## Summary of Coverages and Premiums

*Premiums*  
This policy consists of the following coverage parts for which a premium is indicated. This premium may be subject to adjustment. In return for the payment of the premium, and subject to all the terms of this policy, we agree to provide the insurance as stated in this policy.

COVERAGE PARTS	PREVIOUS POLICY NO.	POLICY NO.	POLICY TERM	PREMIUM
Commercial Property		6671368	01/08/2023 to 01/08/2024 12:01 AM	\$100
General Liability		6671368	01/08/2023 to 01/08/2024 12:01 AM	\$1,240
Crime		6671368	01/08/2023 to 01/08/2024 12:01 AM	\$100
Premium for Terrorism Coverage		6671368	01/08/2023 to 01/08/2024 12:01 AM	Waived
<b>Total Annual Premium</b>				<b>\$1,440</b>

### Policy Locations

1  
THORNAPPLE CLUB DR  
ADA, MI  
Kent 49301

### Additional Named Insureds

LOCATION FEIN	NAME	DBA	LEGAL ENTITY
All	**-***5930	ADA MOORINGS VILLA ASSOCIATION	Association

## Billing Information

**PAYMENT PLAN** 1-Pay  
**BILLING METHOD** Direct Bill - An Account Invoice or Payment Schedule will be mailed to you.  
Payments and credits may be applied to all policies on the same billing account and may be applied from one policy term to another. Payment received for less than the billed amount may be pro-rated to each policy and may result in cancellation of all policies for nonpayment of premium.

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## Forms and Endorsements

*The following is a list of the forms and endorsements that make up your policy. Refer to these as needed for detailed information concerning your coverage. Some of these forms were provided when you first purchased your insurance. If you have added new coverages or if the form describing a coverage has changed since you purchased or last renewed your policy, a new copy of the form may be found in this package. An asterisk (\*) indicates a new or updated version is included in this package.*

TITLE	FORM NUMBER	EDITION DATE
<b>Commercial Property Coverage Part</b>		
Common Policy Conditions	IL0017	11-98
Effective Time Changes - Replacement Of 12 Noon	IL0022	05-87
Commercial Property Conditions	CP0090	07-88
Building And Personal Property Coverage Form	CP0010	10-12
Michigan Changes	CP0120	04-21
Actual Cash Value And Depreciation Amendatory Endorsement	19332	09-21
Calculation Of Premium	IL0003	09-08
Cap On Losses From Certified Acts Of Terrorism	IL0952	01-15
Disclosure Pursuant To Terrorism Risk Insurance Act	IL0985	12-20
Amendment Of Limited Coverage For Fungus And Bacteria	02536	07-02
Building Limit -- Automatic Increase	97264	04-20
Causes Of Loss - Special Form	CP1030	10-12
Exclusion Of Loss Due To Virus Or Bacteria	CP0140	07-06
Cyber Incident Exclusion	CP1075	12-20*
Exclusion Of Certain Computer-Related Losses	IL0935	07-02
<b>Commercial General Liability Coverage Part</b>		
Common Policy Conditions	IL0017	11-98
Commercial General Liability Coverage Form	CG0001	04-13
Michigan Changes	CG0168	10-09
Michigan Changes - Cancellation And Nonrenewal	IL0286	04-17
Calculation Of Premium	IL0003	09-08
Cap On Losses From Certified Acts Of Terrorism	CG2170	01-15
Disclosure Pursuant To Terrorism Risk Insurance Act	IL0985	12-20
Directors and Officers Liability Coverage Form	93083	08-04
Michigan Changes - Directors and Officers Liability Coverage	99428	06-21
Additional Insured - Townhouse Associations	CG2017	10-93*
Limited Fungi Or Bacteria Coverage	CG2425	12-04
Absolute Asbestos Exclusion	93068	01-17
Lead Contamination Exclusion	96210	01-17
Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception	CG2106	05-14
Communicable Disease Exclusion	CG2132	05-09
Employment - Related Practices Exclusion	CG2147	12-07
Silica Or Silica - Related Dust Exclusion	CG2196	03-05
Nuclear Energy Liability Exclusion Endorsement	IL0021	09-08
<b>Commercial Crime Coverage Part</b>		
Common Policy Conditions	IL0017	11-98
Commercial Crime Coverage Form (Loss Sustained Form)	CR0021	11-15
Michigan Changes - Duties	CR0110	08-07
Michigan Changes - Cancellation And Nonrenewal	IL0286	04-17
Calculation Of Premium	IL0003	09-08

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<b>TITLE</b>	<b>FORM NUMBER</b>	<b>EDITION DATE</b>
Exclusion Of Certain Computer-Related Losses	IL0935	07-02

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POLICY  
6671368

POLICY TERM  
01/08/2023 to 01/08/2024

AGENT  
**0210430**

**Property  
Coverage**

***Description of Premises***

PREMISES	BUILDING	OCCUPANCY
1	1	Contractors NOC - equipment storage

***Coverages and Premiums***

*Insurance at the described premises applies only for the coverages shown below.*

PREMISES	BUILDING	DESCRIPTION AND DETAILS OF COVERAGE	PREMIUM
1	1	All Personal Property	\$9
<b>LIMIT</b> \$1,000		<b>COINSURANCE</b> 80%	<b>VALUATION</b> Replacement Cost
<b>DEDUCTIBLE</b> \$500		<b>INFLATION GUARD</b> Not Applicable	<b>EQ SPRINKLER LEAKAGE ONLY</b> Not Applicable
<b>COVERED CAUSES OF LOSS</b> Special			

Commercial Property Minimum Premium \$91  
Total Property Coverage Premium \$100

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CYBER INCIDENT EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART  
STANDARD PROPERTY POLICY

**A. The following exclusion is added to Paragraph B. Exclusions:**

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

**Cyber Incident**

1. Unauthorized access to or use of any computer system (including electronic data).
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system (including electronic data) and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system (including electronic data) or otherwise disrupt its normal functioning or operation.
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

**B. Exceptions And Limitations**

**1. Fire Or Explosion**

If a cyber incident as described in Paragraphs **A.1.** through **A.3.** of this exclusion results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

**2. Additional Coverage**

The exclusion in Paragraph **A.** does not apply to the extent that coverage is provided in the:

- a. Additional Coverage – Electronic Data; or
- b. Additional Coverage – Interruption Of Computer Operations.

**3. Electronic Commerce Endorsement**

The exclusion in Paragraph **A.** does not apply to the Electronic Commerce (E-Commerce) endorsement when attached to your policy.

**C. Vandalism**

The following is added to Vandalism, if Vandalism coverage is not otherwise excluded under the Standard Property Policy or the Causes Of Loss – Basic, Broad or Special Forms and if applicable to the premises described in the Declarations:

Vandalism does not include a cyber incident as described in Paragraph **A.**

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**Commercial  
General  
Liability  
Coverage**

**Limits of Insurance**

COVERAGE	LIMIT
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit, Any One Premises	\$300,000
Medical Expense Limit, Any One Person	\$5,000
Personal and Advertising Injury Limit, Any One Person or Organization	\$1,000,000
General Aggregate Limit	\$2,000,000

**Classification Schedule**

PREMISES	DESCRIPTION AND DETAILS OF CLASSIFICATION	PREMIUM
1	Townhouse Associations (association risk only) Products-Completed Operations are subject to the General Aggregate Limit <b>STATE TERRITORY CLASS CODE DEDUCTIBLE PREMIUM BASIS</b> <b>Premises Operations</b> MI 505 68500 151 Units	\$676
1	Streets, Roads, Highways or Bridges - existence and maintenance hazard only Products-Completed Operations are subject to the General Aggregate Limit <b>STATE TERRITORY CLASS CODE DEDUCTIBLE PREMIUM BASIS</b> <b>Premises Operations</b> MI 505 48727 1 Number of Miles	\$44
ALL	Directors And Officers Liability Coverage <b>Occurrence Limit</b> \$1,000,000 <b>Aggregate Limit</b> \$2,000,000	\$520
<b>Premises Operations - Total Premium</b>		<b>\$720</b>
<b>Total Commercial General Liability Coverage Premium</b>		<b>\$1,240</b>

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ADDITIONAL INSURED – TOWNHOUSE ASSOCIATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

WHO IS AN INSURED (Section II) is amended to include each individual townhouse owner, but only with respect to liability as a member of the townhouse association and not with respect to any liability arising out of the ownership, maintenance, use or repair of the real property to which the owner has title.

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POLICY  
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POLICY TERM  
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**Crime  
Coverage**

***Description of Premises***

*Insurance for these premises applies only for the coverages shown under "Coverages and Premiums"*

PREMISES	BUILDING	LOCATION DESCRIPTION
1		THORNAPPLE CLUB DR, ADA, MI 49301

INSURING AGREEMENTS	LIMIT	DEDUCTIBLE	PREMIUM
Employee Theft	\$50,000	\$250	\$45

**Additional For Commercial Crime Minimum Premium \$55**

**Total Crime Coverage Premium \$100**





## **SAFETY SERVICE – LOSS CONTROL**

**We go above and beyond to help our customers avoid losses in the first place.**

At Frankenmuth Insurance, we don't just take pride in protecting businesses. We take pride in the way we're able to protect the business owners, too. Of course we offer the basics - Property insurance, Workers Compensation, Commercial Auto insurance and Umbrella insurance. But we also offer the little extras that help businesses run smoother during the workday, and business owners sleep sounder during the night.

Within our Loss Control program, we offer access to loss control consultants who can:

- Identify hazards and perform loss analysis
- Evaluate existing safety programs
- Recommend ways to make your business safer

We also provide an array of services and customized plans for your client's risk management needs:

- No-cost safety training with streaming online videos, PowerPoints and quizzes
- Workplace assessments to identify job hazards
- Development of individual risk management strategies for each location
- Lead and support safety meetings
- Risk control recommendations
- Safety programs audits/reviews
- Mock OSHA inspections
- Hazard evaluations surveys and jobsite visits
- Lifting injury reductions programs
- Development of safety behavior programs
- Competent fall protection training
- Risk transfer seminars
- Safety committee development and support
- Development of risk management action plans and more

**Ready to have a frank conversation? Contact Michael Lightsey, our Technical Coordinator, today.**

**Michael Lightsey,**  
**Technical Coordinator, Loss Control**

michael.lightsey@fmins.com

989.652.6121 x 4240