



December 15, 2023

Jeff Yost
Ada Moorings Condominium Association
P.O. Box 408,
Ada, MI 49301-0408

Re: Policy Number: 6671368
Policy Type: Package
Company: Frankenmuth Mutual Insurance
Policy Term: 01/08/2024 - 01/08/2025

Dear Jeff:

Enclosed is your above referenced renewal. At this time, we would ask that you review the enclosed documents to ensure the policy coverages are still adequate and know that higher limits are always available if requested.

If you should have any questions or feel you need any change in coverage, please do not hesitate to call me.

We appreciate your business and confidence very much. Thank you for allowing us to service your insurance needs.

Sincerely,

A handwritten signature in cursive script, appearing to read "Holly", is written over a faint, larger version of the signature.

Holly E. Forbes-Hanson
Commercial Account Representative
holly.forbes-hanson@lmcu.org
(616)234-6985

Enclosure

Online Payments | Confirmation Page

Confirmation Number: FRKINS005045230

Thank you for making your payment through our trusted payment processor partner J.P. Morgan Chase. Your payment was successfully processed. If you have questions about this payment or need assistance, please contact Customer Service at (844) 488-9777.

Payment Details are found below:

Payment Amount: \$1,521.00 Payment Method: Credit Card

If requested, a confirmation email will have been sent to your registered email address.

CONTACT US

Frankenmuth Insurance
1 Mutual Avenue
Frankenmuth, MI 48757

General | **989-652-6121**
Toll Free | **800-234-1133**
Claims | **800-234-4433**
(Available 24/7)

Hours | Mon-Fri: 8:00am-5:30pm (ET)
Email us to start a conversation

Technical Support | **800-234-1133 x3000**
Billing & Payments | **844-488-9777**

CONNECT WITH US

[FAQ](#)

[CLAIMS FAQ](#)
[GENERAL FAQ](#)

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
12/09/2023 at 12:18 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	01/08/2024 to 01/08/2025 12:01 AM	\$100
General Liability		6671368	01/08/2024 to 01/08/2025 12:01 AM	\$1,321
Crime		6671368	01/08/2024 to 01/08/2025 12:01 AM	\$100
Premium for Terrorism Coverage		6671368	01/08/2024 to 01/08/2025 12:01 AM	Waived
Total Annual Premium				\$1,521

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.

NAMED INSURED
ADA MOORINGS CONDOMI

ACCOUNT NO.
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AGENT
0210430

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
<i>Commercial Property Coverage Part</i>		
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	05-23*
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
<i>Commercial General Liability Coverage Part</i>		
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*
Condition - Two Or More Coverage Forms Or Policies Issued By Us	19395	05-23*
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
Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)	CG4032	05-23*
Nuclear Energy Liability Exclusion Endorsement	IL0021	09-08
<i>Commercial Crime Coverage Part</i>		
Common Policy Conditions	IL0017	11-98

NAMED INSURED
ADA MOORINGS CONDOMI

ACCOUNT NO.
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AGENT
0210430

TITLE	FORM NUMBER	EDITION DATE
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
Exclusion Of Certain Computer-Related Losses	IL0935	07-02

NAMED INSURED	POLICY	POLICY TERM	AGENT
ADA MOORINGS CONDOMI	6671368	01/08/2024 to 01/08/2025	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
LIMIT	COINSURANCE	VALUATION	
\$1,000	80%	Replacement Cost	
DEDUCTIBLE	INFLATION GUARD	EQ SPRINKLER LEAKAGE ONLY	
\$500	Not Applicable	Not Applicable	
COVERED CAUSES OF LOSS			
Special			

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

**COMMERCIAL PROPERTY
CP 01 20 05 23**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MICHIGAN CHANGES

This endorsement modifies insurance provided under the following:

**COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY**

- A.** When this endorsement is attached to the Standard Property Policy **CP 00 99**, the term Coverage Part is replaced by the term policy.
- B.** When Causes Of Loss – Special Form is attached to this policy, Exclusion **2.h.** of that form is replaced by the following:
- h.** Dishonest or criminal act (including theft) by a "perpetrator", or theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.
- This exclusion:
- (1)** Applies whether or not an act occurs during your normal hours of operation;
- (2)** Does not apply to acts of destruction by your employees (including temporary employees and leased workers) or authorized representatives; but theft by your employees (including temporary employees and leased workers) or authorized representatives is not covered.
- However, with respect to loss or damage caused by or resulting from a criminal act, this exclusion only applies to the extent that a "perpetrator", or a person to whom you entrusted the property:
- (1)** Admits, under oath; or
- (2)** Is determined in any legal proceeding; to have committed or directed the criminal act. For purposes of this exclusion, a determination in any legal proceeding includes, but is not limited to, a criminal conviction, a judgment, decree, ruling or order pronounced by any court of competent jurisdiction or an order or ruling pronounced by any administrative agency.
- C.** Paragraphs **1.**, **2.**, **3.** and **5.** of the **Cancellation** Common Policy Condition are replaced by the following:
- 1.** The first Named Insured shown in the Declarations may cancel this policy by giving us or our authorized agent notice of cancellation.
 - 2.** We may cancel this policy by mailing or delivering to the first Named Insured, with postage fully prepaid, written notice of cancellation at least:
 - a.** 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b.** 30 days before the effective date of cancellation if we cancel for any other reason.
 - 3.** We will mail or deliver our notice to the first Named Insured's last mailing address known to us or our authorized agent.
 - 5.** If this policy is cancelled, we will send the first Named Insured any pro rata premium refund due. The minimum earned premium shall not be less than the pro rata premium for the expired time or \$25.00, whichever is greater. The cancellation will be effective even if we have not made or offered a refund.
- D.** The following is added to the:
- 1. Loss Payment** Condition; and
 - 2. Mortgageholders** Condition:
- If a municipality has elected to apply the provisions of 1998 Michigan Public Act 217, a part of our payment for fire, explosion, vandalism, windstorm or hail, or riot or civil commotion loss or damage to your covered real property in that municipality will be withheld if the loss or damage is subject to the provisions of the Act. The withheld amount will be paid either to:
- a.** The municipality;

I. The Appraisal Loss Condition in:

1. Business Income (And Extra Expense) Coverage Form **CP 00 30**; and
2. Business Income (Without Extra Expense) Coverage Form **CP 00 32**;

is replaced by the following:

Appraisal

If we and you disagree on the amount of Net Income and operating expense or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and independent appraiser and notify the other of the appraiser's identity within 20 days after receiving a written request from the other. The two appraisers will select a competent and impartial umpire. If they cannot agree upon an umpire within 15 days, we or you may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of Net Income and operating expense or amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree within a reasonable time, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss. Each party will:

- a. Pay its chosen appraiser; and

- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

J. When Causes Of Loss – Special Form is attached to this policy, the following is added to Paragraph G. Definitions of that form:**3. "Perpetrator" means:**

- a. You; or
- b. Any of your partners, members, officers, managers, employees (including temporary employees or leased workers), directors, trustees or authorized representatives;

whether acting alone or in collusion with each other or with any other party who commits the dishonest or criminal act.

NAMED INSURED
 ADA MOORINGS CONDOMI

 POLICY
 6671368

 POLICY TERM
 01/08/2024 to 01/08/2025

 AGENT
0210430
**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	Streets, Roads, Highways or Bridges - existence and maintenance hazard only Products-Completed Operations are subject to the General Aggregate Limit STATE TERRITORY CLASS CODE DEDUCTIBLE PREMIUM BASIS Premises Operations MI 505 48727 1 Number of Miles	\$44
1	Townhouse Associations (association risk only) Products-Completed Operations are subject to the General Aggregate Limit STATE TERRITORY CLASS CODE DEDUCTIBLE PREMIUM BASIS Premises Operations MI 505 68500 151 Units	\$757
ALL	Directors And Officers Liability Coverage Occurrence Limit \$1,000,000	\$520 Aggregate Limit \$2,000,000

<i>Premises Operations - Total Premium</i>	\$801
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Total Commercial General Liability Coverage Premium	\$1,321
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**COMMERCIAL GENERAL LIABILITY
CG 20 17 10 93**

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.

**COMMERCIAL GENERAL LIABILITY
CG 40 32 05 23**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

2. Exclusions

This insurance does not apply to:

Perfluoroalkyl And Polyfluoroalkyl Substances

- a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".
- b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

B. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

2. Exclusions

This insurance does not apply to:

Perfluoroalkyl And Polyfluoroalkyl Substances

- a. "Personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".
- b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

NAMED INSURED	POLICY	POLICY TERM	AGENT
ADA MOORINGS CONDOMI	6671368	01/08/2024 to 01/08/2025	0210430

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