



December 23, 2024

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: 01/08/2025 - 01/08/2026

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,

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

Enclosure

**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**
12/09/2024 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	01/08/2025 to 01/08/2026 12:01 AM	\$100
General Liability		6671368	01/08/2025 to 01/08/2026 12:01 AM	\$1,368
Crime		6671368	01/08/2025 to 01/08/2026 12:01 AM	\$100
Premium for Terrorism Coverage		6671368	01/08/2025 to 01/08/2026 12:01 AM	Waived
Total Annual Premium				\$1,568

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
Commercial Property Coverage Part		
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
Commercial General Liability Coverage Part		
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
Commercial Crime Coverage Part		
Common Policy Conditions	IL0017	11-98

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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
ADA MOORINGS CONDOMI

POLICY
6671368

POLICY TERM
01/08/2025 to 01/08/2026

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
LIMIT \$1,000	COINSURANCE 80%	VALUATION Replacement Cost	
DEDUCTIBLE \$500	INFLATION GUARD Not Applicable	EQ SPRINKLER LEAKAGE ONLY Not Applicable	
COVERED CAUSES OF LOSS Special			

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

NAMED INSURED
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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					
	STATE	TERRITORY	CLASS CODE	DEDUCTIBLE	PREMIUM BASIS	
	Premises Operations					
	MI	505	68500		151 Units	\$801
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	\$47
ALL	Directors And Officers Liability Coverage					\$520
	Occurrence Limit				Aggregate Limit	
	\$1,000,000				\$2,000,000	
Premises Operations - Total Premium						\$848
Total Commercial General Liability Coverage Premium						\$1,368

**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.

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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	\$52

Additional For Commercial Crime Minimum Premium \$48

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