

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

BUSINESSOWNERS POLICY DECLARATIONS

AGENCY BURR & CO
01-0103-00 MKT TERR 077 (616) 977-7750

Renewal Effective 01-01-2023

POLICY NUMBER 51-555-732-01

INSURED SPYGLASS CONDOMINIUM ASSOCIATION
C/O STEVE LANDSTRA

Company Use 16-57-MI-1801

ADDRESS 711 SEA WATCH RD
HOLLAND MI 49424-2283

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
01-01-2023	01-01-2024

54643 (01-90)

Entity: Association

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM				
EMPLOYEE DISHONESTY - ADDITIONAL LIMIT		\$50,000	\$130.35	
TERRORISM - CERTIFIED ACTS			\$193.30	

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$4,000,000	\$3,449.43	
LIABILITY AND MEDICAL EXPENSE	\$2,000,000	Included	
Personal Injury	Included	Included	
ASSOCIATION DIRECTORS & OFFICERS EACH OCCURRENCE	\$2,000,000	\$234.09	
ASSOCIATION DIRECTORS & OFFICERS AGGREGATE	\$2,000,000	Included	
TERRORISM - CERTIFIED ACTS		\$42.95	
BUSINESSOWNERS LIABILITY PLUS		\$354.67	
Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	Included	
Hired Auto & Non-Owned Auto Liability	\$2,000,000	Included	
Medical Expenses - Per Person	\$10,000	Included	
Products - Completed Operations Aggregate	\$4,000,000	Included	
Blanket Additional Insured - Lessor of Leased Equipment	Included	Included	
Blanket Additional Insured - Managers or Lessors of Premises	Included	Included	
Blanket Waiver of Subrogation	Included	Included	
Broadened Knowledge of Occurrence	Included	Included	
Broadened Supplementary Payments Coverage	Included	Included	
Extended Watercraft Coverage	Included	Included	
Newly Formed or Acquired Organizations	Included	Included	
Personal Injury Extension Coverage	Included	Included	

Forms that apply to all locations:

54520 (07-12)	BP0002 (01-87)	BP0006 (01-87)	54961 (11-11)	BP0009 (01-87)
54679 (12-20)	54709 (04-10)	54098 (05-07)	54319 (04-20)	54867 (03-08)
54656 (08-91)	54088 (09-09)	64728 (02-14)	64776 (01-16)	64803 (01-18)
64855 (04-20)	64866 (12-20)	54254 (04-02)	54621 (07-88)	54617 (02-08)
54353 (10-08)				

HOME-OWNERS INS. CO.

Issued 11-28-2022

AGENCY BURR & CO
01-0103-00 MKT TERR 077Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Declarations. No deductible applies to the below Property Plus Coverages unless indicated.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$200,000
ARSON REWARD	\$7,500
BAILEES COVERAGE	\$15,000
	\$10,000 PER ITEM
BUILDING GLASS COVERAGE	SEE FORM
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FT
BUSINESS PERSONAL PROPERTY AT FAIRS OR EXHIBITIONS	\$5,000
BUSINESS PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$500,000 FOR 90 DAYS
BUSINESS PERSONAL PROPERTY IN TRANSIT	\$100,000
BUSINESS PERSONAL PROPERTY OFF PREMISES	\$100,000
DEBRIS REMOVAL	\$100,000
ELECTRONIC EQUIPMENT	
UNSCHEDULED EQUIPMENT	\$100,000
ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE)	\$100,000
MECHANICAL BREAKDOWN	\$100,000
BUSINESS INCOME AND EXTRA EXPENSE	\$100,000
MEDIA	\$100,000
TRANSPORTATION	\$100,000
EMPLOYEE DISHONESTY	\$50,000
FINE ARTS, COLLECTIBLES, AND MEMORABILIA	\$50,000
	\$10,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE*	\$25,000
*NOT AVAILABLE IN AZ	
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000
FORGERY AND ALTERATION	\$50,000
MONEY & SECURITIES INSIDE PREMISES	\$50,000
MONEY & SECURITIES OUTSIDE PREMISES	\$50,000
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
OFF-PREMISES UTILITY SERVICE FAILURE	\$150,000
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$25,000 IN AL, NC, AND SC	
ORDINANCE OR LAW	
COVERAGE A, B AND C COMBINED	\$150,000
OUTDOOR PROPERTY	\$20,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM

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INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
OUTDOOR SIGNS	\$15,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$50,000
POLLUTANT CLEAN UP AND REMOVAL	\$100,000
REFRIGERATED PRODUCTS	\$25,000
REKEYING OF LOCKS	\$1,000
SALESPERSON'S SAMPLES	\$25,000
VALUABLE PAPERS AND RECORDS	\$150,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$50,000

LOCATION 0001

Location: 715 Spyglass Hl, Holland, MI 49424-2285

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$1,442.03	
Tier: Premier				
TERRORISM - CERTIFIED ACTS SEE FORM(S) 59350, 59390, 54313				
Total Building Blanket Limit of Insurance		\$25,507,600		

Forms that apply to this location:

54661 (08-91) 54238 (12-01) 54369 (03-19) 54604 (07-88) BP0007 (01-90)
54244 (05-07) 54094 (11-19) 59350 (01-15) 54313 (09-19)

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$1,579,800	\$1,029.66	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
SWIMMING POOL(S) CHARGE		See Liab	\$128.63	
BEACH(ES) CHARGE		See Liab	\$128.63	
EQUIPMENT BREAKDOWN	\$10,000	See Form	\$631.32	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

HOME-OWNERS INS. CO.

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AGENCY BURR & CO
01-0103-00 MKT TERR 077
INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801
Term 01-01-2023 to 01-01-2024

Forms that apply to this building:

54965 (05-11)	54699 (08-94)	54658 (04-07)	54659 (12-20)	54499 (04-13)
54500 (04-13)	54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)
54073 (08-00)	54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)
54067 (08-00)	54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)
54745 (08-00)	54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)
54063 (03-13)	54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)
54841 (03-17)				

Occupied As: 711-719 SEA WATCH RD

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 04
Territory: 012 Ottawa County
Construction Year: 1993

LOCATION 0001 - BUILDING 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$1,579,800	\$1,029.66	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 721-729 SEA WATCH RD

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 04
Territory: 012 Ottawa County
Construction Year: 1993

HOME-OWNERS INS. CO.

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INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

LOCATION 0001 - BUILDING 0003

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$2,283,200	\$1,488.11	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 735-745 SEA WATCH RD

Secured Interested Parties: None

Rating Information

Occupancy: 6 Unit Condominium

Class Code: 65144

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0004

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$3,660,700	\$2,385.92	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	

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Term 01-01-2023 to 01-01-2024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Premier			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 779-797 SEA WATCH RD

Secured Interested Parties: None

Rating Information

Occupancy: 10 Unit Condominium

Class Code: 65146

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0005

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$3,318,600	\$2,162.95	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Premier			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 700-720 SPYGLASS HILL

Secured Interested Parties: None

HOME-OWNERS INS. CO.

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01-0103-00 MKT TERR 077

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

Rating Information

Occupancy: 9 Unit Condominium

Class Code: 65146

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0006

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$1,579,800	\$1,029.66	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 717-725 SPYGLASS HILL

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0007

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$2,283,200	\$1,488.11	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		

HOME-OWNERS INS. CO.

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Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 726-738 SPYGLASS HILL

Secured Interested Parties: None

Rating Information

Occupancy: 6 Unit Condominium

Class Code: 65144

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0008

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$2,283,200	\$1,488.11	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

HOME-OWNERS INS. CO.

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01-0103-00 MKT TERR 077

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Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

Occupied As: 733-747 SPYGLASS HILL

Secured Interested Parties: None

Rating Information

Occupancy: 6 Unit Condominium

Class Code: 65144

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0009

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$3,318,600	\$2,162.95	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 748-768 SPYGLASS HILL

Secured Interested Parties: None

Rating Information

Occupancy: 9 Unit Condominium

Class Code: 65146

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

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INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

LOCATION 0001 - BUILDING 0010

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$2,283,200	\$1,488.11	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 751-767 SPYGLASS HILL

Secured Interested Parties: None

Rating Information

Occupancy: 6 Unit Condominium

Class Code: 65144

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0011

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$63,600	\$70.90	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

HOME-OWNERS INS. CO.

Issued 11-28-2022

AGENCY BURR & CO
01-0103-00 MKT TERR 077

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 2 car garage

Secured Interested Parties: None

Rating Information

Occupancy: Garages, Carports

Class Code: 65156

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0012

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$76,500	\$81.72	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4 car garage

Secured Interested Parties: None

Rating Information

Occupancy: Garages, Carports

Class Code: 65156

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

HOME-OWNERS INS. CO.

Issued 11-28-2022

AGENCY BURR & CO
01-0103-00 MKT TERR 077

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

LOCATION 0001 - BUILDING 0013

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$76,500	\$81.72	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4 car garage

Secured Interested Parties: None

Rating Information

Occupancy: Garages, Carports

Class Code: 65156

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0014

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$76,500	\$81.72	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	

HOME-OWNERS INS. CO.

Issued 11-28-2022

AGENCY BURR & CO
01-0103-00 MKT TERR 077

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Premier			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4 car garage

Secured Interested Parties: None

Rating Information

Occupancy: Garages, Carports

Class Code: 65156

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0015

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$76,500	\$81.72	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Premier			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4 car garage

Secured Interested Parties: None

HOME-OWNERS INS. CO.

Issued 11-28-2022

AGENCY BURR & CO
01-0103-00 MKT TERR 077

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

Rating Information

Occupancy: Garages, Carports

Class Code: 65156
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 04
Territory: 012 Ottawa County
Construction Year: 1993

LOCATION 0001 - BUILDING 0016

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$76,500	\$81.72	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4 car garage

Secured Interested Parties: None

Rating Information

Occupancy: Garages, Carports

Class Code: 65156
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 04
Territory: 012 Ottawa County
Construction Year: 1993

LOCATION 0001 - BUILDING 0017

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$63,600	\$70.90	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		

HOME-OWNERS INS. CO.

Issued 11-28-2022

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Company POLICY NUMBER 51-555-732-01
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INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 3 CAR GARAGE

Secured Interested Parties: None

Rating Information

Occupancy: Garages, Carports

Class Code: 65156

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0018

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$89,200	\$92.51	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

HOME-OWNERS INS. CO.

Issued 11-28-2022

AGENCY BURR & CO
01-0103-00 MKT TERR 077

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

Occupied As: 5 CAR GARAGE

Secured Interested Parties: None

Rating Information

Occupancy: Garages, Carports

Class Code: 65156

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0019

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$76,500	\$81.72	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: PUMP HOUSE

Secured Interested Parties: None

Rating Information

Occupancy: Pool Houses & Maintenance Bldgs

Class Code: 65155

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

HOME-OWNERS INS. CO.

Issued 11-28-2022

AGENCY BURR & CO
01-0103-00 MKT TERR 077

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

LOCATION 0001 - BUILDING 0020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$152,800	\$141.60	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: MAINTENANCE AND POOL HOUSE

Secured Interested Parties: None

Rating Information

Occupancy: Pool Houses & Maintenance Bldgs

Class Code: 65155
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 04
Territory: 012 Ottawa County
Construction Year: 1993

LOCATION 0001 - BUILDING 0021

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$445,700	\$347.48	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

HOME-OWNERS INS. CO.

Issued 11-28-2022

AGENCY BURR & CO
01-0103-00 MKT TERR 077

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: BOARDWALK

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

LOCATION 0001 - BUILDING 0022

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$63,600	\$159.32	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.1730				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54659 (12-20)	54499 (04-13)	54500 (04-13)	54069 (08-00)	54340 (04-13)
54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)	54752 (08-00)
54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)	54062 (08-00)
54060 (02-06)	64804 (01-18)	54745 (08-00)	54066 (08-00)	54065 (08-00)
54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)	54227 (08-00)
54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)	

Occupied As: UNDERGROUND ASSN SWIMMING POOL

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures (Condo)

Class Code: 65157

Program: Apartment

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 012 Ottawa County

Construction Year: 1993

HOME-OWNERS INS. CO.

Issued 11-28-2022

AGENCY BURR & CO
01-0103-00 MKT TERR 077

Company POLICY NUMBER 51-555-732-01
Bill 16-57-MI-1801

INSURED SPYGLASS CONDOMINIUM ASSOCIATION

Term 01-01-2023 to 01-01-2024

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$23,861.67	
PAID IN FULL DISCOUNT	\$2,386.08	
TOTAL POLICY PREMIUM IF PAID IN FULL	\$21,475.59	

Paid In Full does not apply to fixed fees, statutory charges, or minimum premium.

Paid In Full Discount is available.

Discount Applies for Affiliation with: LAKE MICHIGAN CREDIT UNION

Merit Rating Discount of 15% Applies

A 04% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb(X) Comm Auto() WC() Life() Personal(X) Farm().

THIS POLICY IS EXEMPT FROM THE FILING REQUIREMENTS OF SECTION 2236 OF THE INSURANCE CODE OF 1956, 1956 PA 218, MCL 500.2236.