

**Insurance Dec Page**  
**President's Way Townhomes Association**

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**STATE FARM FIRE AND CASUALTY COMPANY**  
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915  
 Bloomington IL 61702-2915

**Named Insured**

000448 3123 M-05-7220-FA52 F V  
 PRESIDENTS WAY TOWNHOMES  
 303 1ST AVE NE STE 100  
 FARIBAULT MN 55021-5268

**DECLARATIONS**

<b>Policy Number</b>	<b>93-BW-G688-0</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	JUN 1 2024	JUN 1 2025
The policy period begins and ends at 12:01 am standard time at the premises location.		

**Agent and Mailing Address**  
 PLEMEL INSURANCE AGENCY INC  
 920 HOFFMAN DR STE 1  
 OWATONNA MN 55060-1190

**PHONE:** (507) 451-4619  
 (877) 259-8082



0114-0001



**Residential Community Association Policy**

**Automatic Renewal** - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: CONDOMINIUM ASSOCIATION

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

To obtain a copy of your policy, please contact your State Farm Agent.

POLICY PREMIUM	\$ 24,330.00
MN Fire Safety Schg	\$ 146.49
<b>Total Amount</b>	<b>\$ 24,476.49</b>

Discounts Applied:  
 Renewal Year  
 Claim Record

Prepared  
 APR 08 2024  
 CMP-4000

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Continued on Reverse Side of Page

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**DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for PRESIDENTS WAY TOWNHOMES**  
**Policy Number 93-BW-G688-0**

**SECTION I - PROPERTY BLANKET**

Coverage A - Buildings	Limit of Insurance*
Coverage B - Business Personal Property	\$ 4,355,500
	No Coverage

Location Number	Location of Described Premises
001	1700-1718 HUMPHREY CT NORTHFIELD MN 55057-3005
002	1720 HUMPHREY CT NORTHFIELD MN 55057-3005
003	1756-1762 HUMPHREY CT NORTHFIELD MN 55057-3005

\* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

**SECTION I - INFLATION COVERAGE INDEX(ES)**

Inflation Coverage Index: 261.4

**SECTION I - DEDUCTIBLES**

Basic Deductible \$5,000



DECLARATIONS (CONTINUED)

Residential Community Association Policy for PRESIDENTS WAY TOWNHOMES  
 Policy Number 93-BW-G688-0

Special Deductibles:



Wind/Hail	2%	Money and Securities	\$250
Employee Dishonesty	\$250	Equipment Breakdown	\$2,500

Other deductibles may apply - refer to policy.

ST-0214-0001

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES**

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

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## DECLARATIONS (CONTINUED)

Residential Community Association Policy for PRESIDENTS WAY TOWNHOMES  
 Policy Number 93-BW-G688-0

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX**

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records	
On Premises	\$10,000
Off Premises	\$5,000



DECLARATIONS (CONTINUED)

Residential Community Association Policy for PRESIDENTS WAY TOWNHOMES  
Policy Number 93-BW-G688-0



**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY**

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

0014-0001

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

**SECTION II - LIABILITY**

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000

**AGGREGATE LIMITS**

	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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**DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for PRESIDENTS WAY TOWNHOMES**  
**Policy Number 93-BW-G688-0**

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

**FORMS AND ENDORSEMENTS**

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CMP-4100	Businessowners Coverage Form
CMP-4223.2	*Amendatory Endorsement
CMP-4561.4	*Policy Endorsement
CMP-4849	*Windstorm or Hail Deductible
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4705.2	Loss of Income & Extra Expense
CMP-4508	Money and Securities
CMP-4814	Directors & Officers Liability
CMP-4710	Employee Dishonesty
CMP-4784	Per Dwelling Building Deduct
CMP-4788	Addl Insd Mgrs Lessor of Prem
FE-3650	Actual Cash Value Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

**SCHEDULE OF ADDITIONAL INTERESTS**

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**Interest Type:** Addl Insured-Section II  
**Endorsement #:** CMP4788  
**Loan Number:** N/A

G&H PROPERTY MANAGEMENT  
 303 1ST AVE NE STE 100  
 FARIBAULT MN 550215268

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for PRESIDENTS WAY TOWNHOMES  
Policy Number 93-BW-G688-0



ST-0414-0001

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Lynne M. Howell*  
Secretary

*Michael J. Lippert*  
President

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STATE FARM FIRE AND CASUALTY COMPANY  
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915  
 Bloomington IL 61702-2915

**Named Insured**

M-05-7220-FA52 F V

PRESIDENTS WAY TOWNHOMES  
 303 1ST AVE NE STE 100  
 FARIBAULT MN 55021-5268



**INLAND MARINE ATTACHING DECLARATIONS**

<b>Policy Number</b>	<b>93-BW-G688-0</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	JUN 1 2024	JUN 1 2025
The policy period begins and ends at 12:01 am standard time at the premises location.		

SI-0514-0001

**ATTACHING INLAND MARINE**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Annual Policy Premium** Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

**Forms, Options, and Endorsements**

- FE-8739 Inland Marine Conditions
- FE-8743.1 Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

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 FD-6007

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**ATTACHING INLAND MARINE SCHEDULE PAGE**

**ATTACHING INLAND MARINE**

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ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743.1	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 10,000 \$ 10,000	\$ 500	Included Included

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OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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## IMPORTANT NOTICE

### Regarding Changes to Your Policy

**CMP-4223.2 AMENDATORY ENDORSEMENT (Minnesota)** is added to your State Farm® policy and replaces **CMP-4223.1 AMENDATORY ENDORSEMENT (Minnesota)**.

Editorial changes have been made to the following provisions:

- **SECTION I – CONDITIONS, Mortgageholders**
- **SECTION I AND SECTION II – COMMON POLICY CONDITIONS, Cancellation**
- **SECTION I AND SECTION II – COMMON POLICY CONDITIONS, When We Do Not Renew**

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

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*DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### **AMENDATORY ENDORSEMENT (Minnesota)**

This endorsement modifies insurance provided under the following:

#### **BUSINESSOWNERS COVERAGE FORM**

1. **SECTION I** is amended as follows:

a. The following is added to **SECTION I – COVERED CAUSES OF LOSS**:

We insure for all loss caused by fire or lightning.

b. Paragraph 1.a. **Ordinance Or Law** of **SECTION I – EXCLUSIONS** is replaced by the following:

a. **Ordinance Or Law**

Except as provided in paragraph e. Loss Payment under **SECTION I – CONDITIONS**:

(1) The enforcement of any ordinance or law.

(a) Regulating the construction, use or repair of any property; or

(b) Requiring the tearing down of any property, including the cost of removing its debris.

(2) This exclusion, Ordinance Or Law, applies whether the loss results from:

(a) An ordinance or law that is enforced even if the property has not been damaged; or

(b) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property or removal of its debris, following an accidental direct physical loss to that property.

c. Paragraph 9. **Increased Cost Of Construction** under **SECTION I – EXTENSIONS OF COVERAGE** is deleted.

d. The following is added to Paragraph 1. of **SECTION I – DEDUCTIBLES**:

The Deductible will not apply to a total loss of a building.

e. SECTION I – CONDITIONS is amended as follows:

(1) Paragraph 1.c. is replaced by the following:

**c. Duties In The Event Of Loss**

(1) You must see that the following are done in the event of loss to Covered Property:

- (a) Notify the police if a law may have been broken.
- (b) Give us prompt notice of the loss. Include a description of the property involved.
- (c) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your emergency and temporary repair expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limits Of Insurance of SECTION I – PROPERTY.

However, we will not pay for any subsequent loss resulting from a cause of loss that is not a Covered Cause Of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

- (d) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.
- (e) As often as we reasonably require:
  - i. Permit us to inspect the property. Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis;
  - ii. Provide us with records and documents reasonably related to the loss, or certified copies if the originals are lost, and permit us to make copies.
- (f) Send us, within 60 days after our request, a signed, sworn proof of loss containing the following information we require to investigate the claim:
  - i. A description of how and when the loss or damage occurred;
  - ii. The value of the property, except in the case of a total loss of an insured building;
  - iii. The interest of the insured and all others in the property; and
  - iv. Other insurance which may cover the loss or damage.

We will supply you with the necessary forms.
- (g) Cooperate with us in the investigation or settlement of the claim.
- (h) Resume all or part of your "operations" as quickly as possible.
- (i) Send to us, within a reasonable time after our request, the following:
  - i. Changes in title or occupancy of the property during the term of the policy; and
  - ii. Specifications of damaged buildings and detailed repair estimates.

(2) The requirement to notify us can be satisfied by notifying our agent. Notice can be by any means of communication.

(3) After we inform an insured:

- (a) Of the right to counsel; and
- (b) That an insured's answers may be used against the insured in later civil or criminal proceedings;

we may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim. In the event of an examination, an insured's answers must be signed.

(2) Loss Payment is amended as follows:

(a) Paragraph 1.e.(4)(a)iv. is replaced by the following:





ST-0714-0001

iv. If this coverage is provided on a replacement cost basis we will pay the increased cost of replacing, rebuilding, repairing or demolishing any building in accordance with the minimum code in force at the time of loss as required by state or local authorities, when the loss or damage is caused by a Covered Cause Of Loss. In case of a partial loss to the covered property, we will pay only for the damaged portion of the property. In case of a constructive total loss to the covered property, we will pay for both the damaged portion and the undamaged portion of the property. Coverage for the increased cost to replace, rebuild, repair or demolish a building according to code does not increase the limit of liability applicable to that building.

(b) Paragraph 1.e.(7) is replaced by the following:

(7) Provided you have complied with all the terms of this policy, we will pay for covered loss within five business days after we have received the proof of loss and

- (a) We have reached an agreement with you;
- (b) In the event we use an independent claims adjuster, we have received the agreement and you have satisfied the conditions of the agreement, if any; or
- (c) An appraisal award has been made.

(c) The following is added to Paragraph e.:

We agree that, in the event of a total loss, the Limit Of Insurance for a building which is Covered Property represents its value. This does not apply to Builders Risk policies or to damaged property covered under a blanket limit of insurance.

(3) Paragraph 2.b. Mortgageholders is amended as follows:

(a) Paragraph 2.b.(1) is replaced by the following:

(1) The term "mortgageholder" includes trustees and contract for deed vendors.

(b) Paragraph 2.b.(4) is replaced by the following:

(4) If we deny your claim because of your acts or because you have failed to comply with the terms of this policy, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

- (a) Pays any premium due under the policy at our request if you have failed to do so; and
- (b) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All of the terms of this policy will then apply directly to the mortgageholder.

(c) Paragraphs 2.b.(6) and 2.b.(7) are replaced by the following:

(6) If we cancel this policy, we will provide notice to the mortgageholder at least:

- (a) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
- (b) 30 days before the effective date of cancellation if we cancel for any other reason.

(7) If we elect not to renew this policy, we will provide notice to the mortgageholder at least 10 days before the expiration date of this policy.

(d) The following is added to 2.b.:

We will notify the mortgageholder of changes to this policy that result in a substantial reduction of coverage to the mortgaged property.

2. SECTION II – LIABILITY is amended as follows:

a. Paragraph 3. under Section II – Supplementary Payments is replaced by the following:

3. So long as the conditions in Paragraph 2. above are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments.

Our obligation to defend an insured's indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when:

- a. We have used up the applicable Limit Of Insurance in the payment of judgments or settlements; or
  - b. The conditions set forth above, or the terms of the agreement described in Paragraph 2.f. above are no longer met.
- b. Paragraph 2.b. under Contractual Liability of **SECTION II – EXCLUSIONS** is replaced by the following:
- b. Assumed in a contract or agreement that is an “insured contract”, provided the “bodily injury” or “property damage” occurs subsequent to the execution of the contract or agreement.
- c. The following is added to Paragraph 3. Duties In The Event Of Occurrence, Offense, Claim Or Suit of **SECTION II – GENERAL CONDITIONS**:
- The requirement to notify us can be satisfied by notifying our agent. Notice can be made by any means of communication.

**3. SECTION I AND SECTION II – COMMON POLICY CONDITIONS** is amended as follows:

- a. Paragraph 2. is replaced by the following:
  - 2. Concealment, Misrepresentation Or Fraud**
  - This policy is void if you have or any insured has:
    - a. Before a loss, willfully; or
    - b. After a loss, willfully and with intent to defraud;
 concealed or misrepresented any material fact or circumstances concerning:
    - (1) This policy;
    - (2) The Covered Property;
    - (3) Your interest in the Covered Property; or
    - (4) A claim under this policy.
- b. Paragraph 3. is replaced by the following:
  - 3. Examination Of Your Books And Records**
  - We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to one year afterward.
- c. Paragraph 8. is replaced by the following:
  - 8. Premiums**
  - a. The first Named Insured shown in the Declarations:
    - (1) Is responsible for the payment of all premiums; and
    - (2) Will be the payee for any return premiums we pay.
  - b. The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.
  - c. Unless otherwise provided by an alternative payment plan in effect with “State Farm Companies”, you may continue this policy in force by paying a continuation premium for each successive one-year period. The premium must be:
    - (1) Paid to us prior to the anniversary date; and
    - (2) Determined in accordance with Paragraph b. above.
 Our forms then in effect will apply.
  - d. Undeclared exposures or change in your business operation, acquisition, or use of premises may occur during the policy period that are not shown in the Declarations. If so, we may require an additional premium. That premium will be determined in accordance with our rates and rules then in effect.

When you request changes to this policy, or the information or factors used to calculate the premium for this policy changes during the policy period, we may adjust the premium in accordance with the change during the policy period and you must pay any additional premium due within the time we specify.



- e. The premium for this policy may vary based upon:
- (1) The purchase of other insurance from the "State Farm Companies".
  - (2) The purchase of products or services from an organization that has entered into an agreement or contract with the "State Farm Companies". The "State Farm Companies" do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization; or
  - (3) An agreement, concerning the insurance provided by this policy, that the "State Farm Companies" has with an organization in which you have a membership, or of which you are a subscriber, licensee, or franchisee.
- f. Your purchase of this policy may allow:
- (1) You to purchase or obtain certain coverages, coverage options, coverage deductibles, coverage limits, or coverage terms on other products from the "State Farm Companies", subject to their applicable eligibility rules; or
  - (2) The premium or price for other products or services purchased by you, including non-insurance products or services, to vary. Such other products or services must be provided by the "State Farm Companies" or by an organization that has entered into an agreement or contract with the "State Farm Companies". The "State Farm Companies" do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization.

d. Paragraph 10. is replaced by the following:

**10. Transfer Of Rights Of Recovery Against Others To Us**

**a. Applicable to SECTION I – PROPERTY:**

If any person or organization to or for whom we make payment under this policy has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. However, our rights do not apply against:

- (1) An insured; or
- (2) Any person or organization insured under another policy which was issued by us and responds to the same loss;

provided the loss was not intentionally caused by such insureds.

**b. You may waive your rights against another party in writing:**

- (1) Prior to a loss to your Covered Property.
- (2) After a loss to your Covered Property only if, at time of loss, that party is one of the following:
  - (a) Someone insured by this insurance, unless the loss was caused intentionally by such insured;
  - (b) A business firm:
    - i. Owned or controlled by you; or
    - ii. That owns or controls you; or
  - (c) Your tenant.

You may also accept the usual bills of lading or shipping receipts limiting the liability of carriers.

This will not restrict your insurance.

**c. Applicable to SECTION II – LIABILITY:**

If the insured has rights to recover all or part of any payment we have made under this policy, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them. This condition does not apply to Medical Expenses Coverage.

Our rights do not apply against any person or organization insured under this or any other policy we issue with respect to the same "occurrence" or offense, provided the "occurrence" or offense was not intentionally caused by such insureds.





e. The following are added:

**Cancellation**

a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.

b. **Cancellation Of Policies In Effect For:**

**(1) Less Than 90 Days**

If this policy has been in effect for less than 90 days and is not a renewal with us, we may cancel this policy by providing to the first Named Insured 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.

**(2) 90 Days Or More**

(a) If this policy has been in effect for 90 days or more or is a renewal with us, we may cancel only for one or more of the following reasons:

- i. Nonpayment of premium;
- ii. Misrepresentation or fraud made by you or with your knowledge in obtaining the policy or in pursuing a claim under the policy;
- iii. An act or omission by you that substantially increases or changes the risk insured;
- iv. Refusal by you to eliminate known conditions that increase the potential for loss after notification by us that the condition must be removed;
- v. Substantial change in the risk assumed, except to the extent that we should reasonably have foreseen the change or contemplated the risk in writing the contract;
- vi. Loss of reinsurance by us which provided coverage to us for a significant amount of the underlying risk insured. Any notice of cancellation under this clause will advise the policyholder that he or she has 10 days from the date of receipt of the notice to appeal the cancellation to the commissioner of commerce and that the commissioner will render a decision as to whether the cancellation is justified because of the loss of reinsurance within 30 business days after receipt of the appeal;
- vii. A determination by the commissioner that the continuation of the policy could place us in violation of the Minnesota insurance laws; or
- viii. Nonpayment of dues to an association or organization, other than an insurance association or organization, where payment of dues is a prerequisite to obtaining or continuing such insurance. This provision for cancellation for failure to pay dues shall not be applicable to persons who are retired at 62 years of age or older or who are disabled according to Social Security standards.

(b) If we cancel, we will provide to the first Named Insured notice of cancellation at least:

- i. 10 days before the effective date of cancellation, if we cancel for nonpayment of premium. The cancellation notice shall contain the information regarding the amount of premium due and the due date, and shall state the effect of nonpayment by the due date. Cancellation shall not be effective if payment of the amount due is made prior to the effective date of cancellation; or
- ii. 60 days before the effective date of cancellation if we cancel for any other allowable reason;

c. If this policy has been issued for a term longer than one year or for an indefinite term, we may cancel only for the specific reasons set forth in Paragraph b.(2)(a) above. Notice of cancellation will be provided to the first Named Insured at least 60 days before the effective date of cancellation.

d. Notice of cancellation will state the reason for and the effective date of cancellation. The policy period will end on that date.

e. We will provide notice in accordance with Minnesota law.

f. If this policy is cancelled, we will send the first Named Insured any premium refund due. The refund will be pro rata. The cancellation will be effective even if we have not made or offered a refund.

- g. If this policy insured more than one Named Insured:
- (1) The first Named Insured may affect cancellation for the account of all insureds; and
  - (2) Our notice of cancellation to the first Named Insured is notice to all insureds. Payment of unearned premium to the first Named Insured is for the account of all interests therein.

#### When We Do Not Renew

- a. If we decide not to renew or continue this policy, we will provide to the first Named Insured shown in the Declarations notice of the nonrenewal, in accordance with Minnesota law, at least 60 days before the expiration date.
- b. We need not provide this notice if you have:
  - (1) Insured elsewhere;
  - (2) Accepted replacement coverage; or
  - (3) Agreed not to renew this policy.

#### Renewal With Altered Terms

If we offer to renew this policy at less favorable terms as to:

- a. Dollar amount of coverage or deductibles; or
- b. Higher rates or higher rating plan;

we will notify you of the new terms at least 30 days prior to the expiration date.

#### 4. THE FOLLOWING ADDITIONAL PROVISIONS ARE APPLICABLE ONLY IF RESIDENTIAL COMMUNITY ASSOCIATION POLICY APPEARS ON YOUR DECLARATIONS:

- a. SECTION I – CONDITIONS is amended as follows:

- (1) The following is added to 1.e. Loss Payment:

You may elect not to repair or replace lost or damaged property if:

- (a) The condominium is terminated and the Association votes not to repair or replace all or part of it;
- (b) Repair or Replacement would be illegal under any state or local health or safety statute or ordinance; or
- (c) 80% of the unit-owners vote not to rebuild. This includes every unit-owner and first mortgage holder of a unit or assigned limited common element that will not be rebuilt.

- (2) Paragraphs 2.b.(2), 2.b.(6) and 2.b.(7) under Mortgageholders are replaced by the following:

(2) If the condominium is terminated, we will pay for covered loss to buildings or structures to each mortgageholder shown in the Declarations in their order precedence, as interests may appear. In all other respects, we will pay for loss to buildings or structures to you or the designated insurance trustee in accordance with Loss Payment of SECTION I – CONDITIONS.

(6) If we cancel this policy, we will provide notice to the mortgageholder at least 30 days before the effective date of cancellation.

(7) If we elect not to renew this policy, we will provide notice to the mortgageholder at least 30 days before the expiration date of this policy.

- b. SECTION I AND SECTION II – COMMON POLICY CONDITIONS is amended as follows:

- (1) Cancellation Condition above is amended as follows:

- (a) Paragraph b.(1) is replaced by the following:

- b. Cancellation Of Policies In Effect For:

- (1) Less Than 90 Days

If this policy has been in effect for less than 90 days and is not a renewal with us, we may cancel this policy for any reason by providing notice of cancellation at least 60 days before the effective date to:

- (a) The first Named Insured and any agent; and
- (b) Each unit-owner and owner of a security interest to whom certificates of insurance were issued.



(b) Paragraph b.(2)(b) is replaced by the following:

**(2) 90 Days Or More**

(b) If we cancel, we will provide notice of cancellation at least 60 days before the effective date to:

- i. The first Named Insured and any agent; and
- ii. Each unit-owner and owner of a security interest to whom certificates of insurance were issued.

If we cancel for nonpayment of premium, the cancellation notice shall contain the information regarding the amount of premium due and the due date, and shall state the effect of nonpayment by the due date. Cancellation shall not be effective if payment of the amount due is made prior to the effective date of cancellation.

(c) Cancellation paragraph c. is deleted.

(2) The following is added:

**Unit-Owner Acts Or Omissions**

No act or omission by any unit-owner or holder of an interest as security for an obligation will void this policy or be a condition to recovery under this policy. But this does not apply to unit-owners or interest holders acting within the scope of their authority on behalf of the association.

**5. IF EMPLOYEE DISHONESTY IS PROVIDED BY YOUR POLICY, THE FOLLOWING ADDITIONAL PROVISION APPLIES:**

With respect to Employee Dishonesty, Paragraph d.(2) of Legal Action Against Us under SECTION I – CONDITIONS is replaced by the following:

(2) The action is brought within 2 years after the date you discover the loss.

All other policy provisions apply.

CMP-4223.2

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## IMPORTANT NOTICE

### Regarding Changes to Your Policy

**CMP-4561.4 POLICY ENDORSEMENT** is added to your State Farm® policy and replaces **CMP-4561.1 POLICY ENDORSEMENT**.

The following changes to your policy are effective with this policy term:

- **SECTION II – DEFINITIONS: Paragraph 18. Personal and Advertising Injury:**
  - Infringement of another's patent, trademark, or trade secret is no longer within the definition of personal and advertising injury.
- **SECTION II – EXCLUSIONS: Paragraph 17. Personal and Advertising Injury:**
  - Damages from infringement of another's patent, trademark, or trade secret continue to be specifically excluded under this policy.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

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***DISCLAIMER:** This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

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## POLICY ENDORSEMENT

This endorsement modifies insurance provided under the following:

### BUSINESSOWNERS COVERAGE FORM

#### 1. BUSINESSOWNERS COVERAGE FORM TABLE OF CONTENTS is amended as follows:

- a. The title Electronic Data is changed to Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability.
- b. The title Recording And Distribution Of Material or Information In Violation Of Law is changed to Recording And Distribution Of Material.

#### 2. Paragraph 2.f. Dishonesty under SECTION I – EXCLUSIONS is replaced by the following:

##### f. Dishonesty

- (1) Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, "members", officers, "managers", employees, directors, trustees, or authorized representatives, whether acting alone or in collusion with each other or with any other party, or
- (2) 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 applies whether or not an act occurs during your normal hours of operation.

This exclusion does not apply to acts of destruction by your employees; but theft by your employees is not covered.

With respect to accounts receivable and "valuable papers and records", this exclusion does not apply to carriers for hire.

#### 3. SECTION I — EXTENSIONS OF COVERAGE is amended as follows:

- a. Paragraph 4.a.(1) under Collapse is replaced by the following:

- (1) Collapse means an abrupt falling down or caving in of a building or any part of a building;

- b. Paragraph 5. is replaced by the following:

#### 5. Water Damage, Other Liquids, Powder Or Molten Material Damage

If loss caused by covered water or other liquid, powder, or molten material occurs, we will also pay the cost to tear out and replace only that particular part of the covered building or structure necessary to gain access to the specific



point of that system or appliance from which the water or other substance escaped.

We will not pay the cost to repair any defect that caused the loss; but we will pay the cost to repair or replace damaged parts of fire extinguishing equipment if the damage:

- a. Results in discharge of any substance from an automatic fire protection system; or
- b. Is directly caused by freezing.

The amount we pay under this Extension Of Coverage will not increase the applicable Limit of Insurance.

- c. Paragraph 13. is replaced by the following:

### 13. Personal Property Off Premises

You may extend the insurance provided by this coverage form to apply to Covered Property, other than "money" and "securities", "valuable papers and records", or accounts receivable, while it is in the course of transit or at another premises. The most we will pay for loss in any one occurrence under this Extension Of Coverage is the Limit Of Insurance for Personal Property Off Premises shown in the Declarations.

The amount we pay under this Extension Of Coverage is an additional amount of insurance.

If the Covered Property is located at another premises you own, lease, operate, or regularly use, the insurance provided under this extension applies only if the loss occurs within 90 days after the property is first moved.

The Other Insurance Condition contained in SECTION I AND SECTION II — COMMON POLICY CONDITIONS does not apply to this Extension Of Coverage. The insurance provided under this Extension Of Coverage is primary and does not contribute with any other insurance.

- d. The following is added to Paragraph 22.e. under Equipment Breakdown:

Paragraph 5.b. under Coverage B – Business Personal Property is replaced by:

- b. Be your responsibility to maintain or insure according to the terms of your lease or rental agreement.

- e. The following is added:

### Business Personal Property In Portable Storage Units

You may extend the insurance provided by this coverage form to apply to Business Personal Property, other than "money" and "securities", "valuable papers and records", or accounts receivable, while temporarily stored in a portable storage unit (including a detached trailer) located within 100 feet of the described premises. The most we will pay for loss under this Extension Of Coverage is \$10,000.

The amount we pay under this Extension Of Coverage will not increase the applicable Limit Of Insurance.

Coverage will end 90 days after Business Personal Property has been placed in the storage unit. Coverage does not apply if the storage unit itself has been in use at the described premises for more than 90 consecutive days, even if the Business Personal Property has been stored there for 90 or fewer days at the time of loss.

4. SECTION II — LIABILITY is amended as follows:

- a. Section II – Exclusions is amended as follows:

- (1) The following is added to Paragraph 3. Liquor Liability:

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training, or monitoring of others by an insured, or providing or failing to provide transportation with respect to any person that may be under the influence of alcohol if the "occurrence" which caused the "bodily injury" or "property damage" involved that which is described in Paragraph 3.a.

- (2) Paragraph 8.f. under Aircraft, Auto Or Watercraft is replaced by the following:

- f. "Bodily injury" or "property damage" arising out of:

- (1) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged;
- (2) The operation of any of the following machinery or equipment:
  - (a) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and





ST-1114-0001

(b) Air compressors, pumps, and generators, including spraying, welding, building cleaning, geophysical exploration, lighting, and well servicing equipment; or

(3) The operation of your business from a land vehicle:

(a) While it is parked and functioning, other than "loading and unloading", as a premises for your business operations; and

(b) That would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.

(3) Paragraphs 17.b. and 17.c. under **Personal And Advertising Injury** are replaced by the following:

b. Arising out of oral or written publication of material, in any manner, if done by or at the direction of the insured with knowledge of its falsity;

c. Arising out of oral or written publication of material, in any manner, whose first publication took place before the beginning of the policy period;

(4) The last paragraph of 17.h. under **Personal And Advertising Injury** is replaced by the following:

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting;

(5) Paragraphs 18. **Electronic Data** and 19. **Recording And Distribution Of Material In Violation Of Law** are replaced by the following:

**18. Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability**

a. Damages arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information, or

any other type of nonpublic information; or

b. Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses, or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph a. or b. above.

As used in this exclusion, electronic data means information, facts, or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices, or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve, or send data.

**19. Recording and Distribution of Material**

Damages arising directly or indirectly out of any communication, by or on behalf of any insured, that violates or is alleged to violate:

a. The Telephone Consumer Protection Act (TCPA), CAN-SPAM Act of 2003, Fair Credit Reporting Act (FCRA), or Fair and Accurate Credit Transaction Act (FACTA); including any regulations and any amendment of or addition to such statutes;

b. Any federal, state or local law, statute, ordinance, or regulation, in addition to Paragraph a. above, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating, or distribution of material or information; or

c. Any other federal, state or local law, statute, ordinance, or regulation that may provide a basis for a separate



claim or cause of action arising out of any communication referenced in Paragraphs a. or b. above.

- b. Paragraph 1.d.(2) under Coverage M – Medical Expenses of SECTION II – MEDICAL EXPENSES is replaced by the following:

- (2) Executes authorization to allow us to obtain copies of medical bills, medical records, and any other information we deem necessary to substantiate the claim.

Such authorizations must not:

- (a) Restrict us from performing our business functions in:
- i. Obtaining records, bills, information, and data; or
  - ii. Using or retaining records, bills, information, and data collected or received by us;
- (b) Require us to violate federal or state laws or regulations;
- (c) Prevent us from fulfilling our data reporting and data retention obligations to insurance regulators; or
- (d) Prevent us from disclosing claim information and data:
- i. To enable performance of our business functions;
  - ii. To meet our reporting obligations to insurance regulators;
  - iii. To meet our reporting obligations to insurance data consolidators; and
  - iv. As otherwise permitted by law.

If the holder of the information refuses to provide it to us despite the authorization, then at our request the person making claim or his or her legal representative must obtain the information and promptly provide it to us; and

- c. SECTION II — WHO IS AN INSURED is amended as follows:

- (1) Paragraph 1.c. does not apply.
- (2) Paragraphs 2.b.(1) and (4) are replaced by the following:
- (1) "Employees" with respect to "bodily injury" to:
- (a) Any co-"employee" arising out of and in the course of the co-"employee's" em-

ployment or while performing duties related to the conduct of your business; or

- (b) The spouse, child, parent, brother, or sister of that co-"employee" as a consequence of Paragraph (a) above;

- (4) The owner of a "non-owned auto" or any agent of or any person or entity employed by such owner.

- d. Paragraph 2.b. under Financial Responsibility Laws of SECTION II — GENERAL CONDITIONS does not apply.

- e. SECTION II — DEFINITIONS is amended as follows:

- (1) Paragraph 2. is replaced by the following:

2. "Auto" means:

- a. A land motor vehicle, trailer, or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

- (2) The following is added to Paragraph 15. "mobile equipment":

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration where they are licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law or motor vehicle registration law are considered "autos".

5. The following is added to SECTION I AND SECTION II — COMMON POLICY CONDITIONS:

#### Our Rights Regarding Claim Information

- a. We will collect, receive, obtain, use, and retain all the items described in Paragraph b.(1) below and use and retain the information described in Paragraph b.(3)(b) below, in accordance with applicable federal and state laws and regulations and consistent with the performance of our business functions.



b. Subject to Paragraph a. above, we will not be restricted in or prohibited from:

- (1) Collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
- (2) Using any of the items described in Paragraph b.(1) above; or
- (3) Retaining:
  - (a) Any of the items in Paragraph b.(1) above; or
  - (b) Any other information we have in our possession as a result of our processing, handling, or otherwise resolving claims submitted under this policy.

c. We may disclose any of the items in Paragraph b.(1) above and any of the information described in Paragraph b.(3)(b) above:

- (1) To enable performance of our business functions;
  - (2) To meet our reporting obligations to insurance regulators;
  - (3) To meet our reporting obligations to insurance data consolidators;
  - (4) To meet other obligations required by law; and
  - (5) As otherwise permitted by law.
- d. Our rights under Paragraphs a., b., and c. above shall not be impaired by any:
- (1) Authorization related to any claim submitted under this policy; or
  - (2) Act or omission of an insured or a legal representative acting on an insured's behalf.

All other policy provisions apply.

CMP-4561.4

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ST-1214-0001

**IMPORTANT NOTICE****Regarding Changes to Your Policy**

**CMP-4849 Windstorm Or Hail Deductible** is added to your State Farm® policy.

The following changes to your policy are effective with this policy term:

- **SECTION I – DEDUCTIBLES**

- A special Windstorm Or Hail deductible applies to accidental direct physical loss to Covered Property caused by windstorm or hail. The Windstorm Or Hail deductible is a percentage (%) of the Limit Of Insurance applicable to the Covered Property that has sustained loss. This deductible amount may be greater than the Basic Deductible. The Basic Deductible still applies to all other property damage losses.
- The Windstorm Or Hail deductible is calculated separately for, and applies separately to, each covered building that sustains loss and the Business Personal Property at each building at which there is loss to Business Personal Property.
- If there is damage to both a covered building and Business Personal Property in that building, separate deductibles apply to the covered building and to the Business Personal Property.
- However, after such calculations, we will not deduct less than the Basic Deductible.

See the endorsement for specific provisions.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

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*DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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**CMP-4849 WINDSTORM OR HAIL DEDUCTIBLE**

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This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM**

The following is added to **SECTION I – DEDUCTIBLES**:

- a. A special Windstorm Or Hail deductible applies to accidental direct physical loss to Covered Property caused by windstorm or hail.
- b. We will pay only the amount of loss in excess of the amount determined by applying the Windstorm Or Hail deductible percentage (%) shown in the Declarations to the Limit Of Insurance applicable to the Covered Property that has sustained loss as shown in the Declarations. If coverage is written on a blanket basis, the amount we pay will be determined by applying the Windstorm Or Hail deductible percentage (%) shown in the Declarations to the risk amount shown in our records as of the most recent Declarations applicable to the Covered Property that has sustained loss.
- c. The Windstorm Or Hail deductible is calculated separately for, and applies separately to:
  - (1) Each covered building that sustains loss;
  - (2) The Business Personal Property at each building at which there is loss to Business Personal Property.

If there is damage to both a covered building and Business Personal Property in that building, separate deductibles apply to the covered building and to the Business Personal Property.

We will not deduct less than the Basic Deductible shown in the Declarations under **SECTION I – DEDUCTIBLES**.

CMP-4849



In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

**POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**



Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 80% beginning on January 1,

2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

**THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.**

SI-1314-0001







553-4442

# One login, access to all your accounts

## Follow these easy steps:

- Log in to statefarm.com/onelogin using your personal ID and password
- To find your business or organizational account, select "Switch account" under your name

*Don't see "Switch account"?  
Contact your agent.*

## Take care of business

- Pay a bill
- Access accounts through the State Farm® mobile app
- Get policy documents or a Certificate of Insurance (COI)
- Contact your agent

## Need help?

Use your smartphone to scan this QR code for detailed instructions.



553-4442



553-2795 MN

## IMPORTANT INFORMATION

### Fire Safety Surcharge

Minnesota law requires insurers to assess a premium surcharge on homeowners and commercial insurance policies that provide fire and non-liability insurance protection.

Policies that are surcharged will display "MN Fire Safety Schg" on the Balance Due Notice or Declarations Page along with the surcharge amount.

553-2795 MN (C) (10/07)



ST-1414-0001





StateFarm



STATE FARM FIRE AND CASUALTY COMPANY

Po Box 2915  
Bloomington IL 61702-2915

BALANCE DUE NOTICE

POLICY NUMBER 93-BW-G688-0  
Residential Community Association Policy

DATE DUE PLEASE PAY THIS AMOUNT  
SEE NOTE SEE NOTE

000448 3123 M-05- 7220-FA52 V F  
PRESIDENTS WAY TOWNHOMES  
303 1ST AVE NE STE 100  
FARIBAULT MN 55021-5268

Full payment by Date Due continues this policy to JUN 1 2025



PREMIUM \$ 24,330.00  
MN FIRE SAFETY SCHG \$ 146.49

Location:

Important Message(s)

NOTE:  
Do not pay. Payment is being made through State Farm Payment Plan. Account # 1092421405

17 2422 8654

See reverse for important information.  
Please keep this part for your record.  
Prepared APR 08 2024

Agent PLEMEL INSURANCE AGENCY INC  
Telephone (507) 451-4619

Please fold and tear here

MOVING? PLEASE SEE YOUR STATE FARM AGENT. M-7220-FA52

INSURED PRESIDENTS WAY TOWNHOMES

POLICY NUMBER 93-BW-G688-0 CONDOMINIUM

PLEASE RETURN THIS PART WITH YOUR CHECK MADE PAYABLE TO STATE FARM

DATE DUE PLEASE PAY THIS AMOUNT  
SEE NOTE SEE NOTE

0509407168



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Prepared: APR 08 2024 90 I

FIRE BAL DUE

0716

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When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

02-08-2007 (o1f3096a)

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*For Office Use Only*

