

07-0346-00
IOWA INSURANCE CONSULTANTS LTD
315 SW MAPLE ST
ANKENY IA 50023

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

P.O. BOX 30660 • LANSING, MICHIGAN 48909-8160

OWNERS INSURANCE COMPANY

01-21-2020

TWIN GATES TOWNHOME OWNERS
ASSOCIATION
PO BOX 936
ANKENY IA 50021-0936

Remember, you can view your policy, pay your bill or change your paperless options any time online, at www.auto-owners.com. If you have not already enrolled your policy, you may do so using policy number **44-723-923-03** and Personal ID Code (PID) **3V2 V5P 83A**.

Your agency's phone number is (515) 965-9655.

RE: Policy 44-723-923-03

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have.

Auto-Owners and its affiliate companies offer a variety of programs, each of which has its own eligibility requirements, coverages and rates. In addition, Auto-Owners also offers many billing options. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company, program, and billing option may be most appropriate for you.

Auto-Owners Insurance Company was formed in 1916. The Auto-Owners Insurance Group is comprised of five property and casualty companies and a life insurance company. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need.

~ *Serving Our Policyholders and Agents Since 1916* ~

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

BUSINESSOWNERS POLICY DECLARATIONS

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109 (515) 965-9655

Reinstatement Effective 10-01-2019

POLICY NUMBER 44-723-923-03

INSURED TWIN GATES TOWNHOME OWNERS
SEE FORM 59270

Company Use 39-57-IA-1210

ADDRESS PO BOX 936
ANKENY IA 50021-0936

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
10-01-2019	10-01-2020

This policy is amended in consideration of the additional or return premium shown below. This Declarations voids and replaces all previously issued Declarations bearing the same policy number and premium term.

54643 (01-90)

Entity: Association

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM TERRORISM - CERTIFIED ACTS TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2021.		Excluded		

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$2,000,000	\$2,811.77	\$2,811.77
PRODUCTS - COMPLETED OPERATIONS AGGREGATE LIABILITY AND MEDICAL EXPENSE	\$1,000,000	Included	
Medical Expense - Per Person	\$1,000,000	Included	
Personal Injury	\$5,000	Included	
TENANTS FIRE LEGAL - ANY ONE FIRE	Included	Included	
ASSOCIATION DIRECTORS & OFFICERS EACH OCCURRENCE	\$50,000	Included	
ASSOCIATION DIRECTORS & OFFICERS AGGREGATE	\$1,000,000	\$266.46	\$266.46
TERRORISM - CERTIFIED ACTS	\$1,000,000	Included	
TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2021.	Excluded		

Forms that apply to all locations:

54521 (07-12)	BP0002 (01-87)	BP0006 (01-87)	54961 (11-11)	BP0009 (01-87)
54679 (06-92)	54709 (04-10)	54098 (05-07)	54867 (03-08)	54656 (08-91)
54269 (05-02)	54088 (09-09)	64728 (02-14)	54383 (02-12)	64776 (01-16)
54254 (04-02)	54617 (02-08)			

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109Company
Bill

POLICY NUMBER

44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

The coverages and limits below apply separately to each location or building that sustains a loss to covered property and is designated in the Declarations.

** The deductible which applies to each coverage indicated below is the same as the deductible which applies to each location and building shown in the Declarations, unless otherwise indicated:

COVERAGE	LIMIT	DEDUCTIBLE
ACCOUNTS RECEIVABLE	\$100,000	**
ARSON REWARD	\$7,500	None
BAILEES COVERAGE	\$5,000	None
	\$2,500 PER ITEM	
BUILDING GLASS COVERAGE	SEE FORM	\$250
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	\$25,000	**
BUSINESS PERSONAL PROPERTY OFF PREMISES	\$25,000	**
DEBRIS REMOVAL	\$25,000	None
ELECTRONIC EQUIPMENT		See Location/ Building Declarations
UNSCCHEDULED EQUIPMENT	\$25,000	
ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE)	\$25,000	
MECHANICAL BREAKDOWN	\$25,000	
BUSINESS INCOME AND EXTRA EXPENSE	\$100,000	
MEDIA	\$25,000	
TRANSPORTATION	\$25,000	
EMPLOYEE DISHONESTY	\$15,000	\$250
FINE ARTS, COLLECTIBLES, AND MEMORABILIA	\$10,000	None
	\$2,500 PER ITEM	
FIRE DEPARTMENT SERVICE CHARGE*	\$5,000	None
*NOT AVAILABLE IN AZ		
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000	None
FORGERY AND ALTERATION	\$10,000	**
MONEY & SECURITIES INSIDE PREMISES	\$15,000	\$250
MONEY & SECURITIES OUTSIDE PREMISES	\$15,000	\$250
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS	**

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT	DEDUCTIBLE
OFF-PREMISES UTILITY SERVICE FAILURE *BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$10,000 IN AL, NC, AND SC	\$50,000	**
ORDINANCE OR LAW COVERAGE A, B AND C COMBINED	\$50,000	None
OUTDOOR PROPERTY	\$10,000	**
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM	**
OUTDOOR SIGNS	\$5,000	\$250
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000	**
POLLUTANT CLEAN UP AND REMOVAL	\$25,000	None
REFRIGERATED PRODUCTS	\$10,000	**
REKEYING OF LOCKS	\$1,000	None
SALESPERSON'S SAMPLES	\$10,000	**
VALUABLE PAPERS AND RECORDS	\$50,000	**
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000	**

LOCATION 0001

Location: 1204 Sw Twin Gates Dr # 1232, Ankeny, IA 50023-8202

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard		See Property Plus Declarations	\$345.96	\$345.96
TERRORISM - CERTIFIED ACTS SEE FORM(S) 59352		Excluded		
TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2021. SEE FORMS 59392, 54309				

Forms that apply to this location:

54661 (08-91)	54238 (12-01)	IL0276 (06-89)	54604 (07-88)	54991 (12-11)
54244 (05-07)	54366 (04-08)	54321 (11-05)	59352 (01-15)	54309 (07-08)

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$662,500	\$799.62	\$799.62
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1204-1232 SW TWINS GATES DR

Secured Interested Parties: None

Rating Information

Class Code: 65145
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2003

LOCATION 0001 - BUILDING 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$41.77	\$41.77
Special Coverage Form Deductible	\$5,000	Included		

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Windstorm or Hail Flat Deductible Adjusted Value Factor 0.0570	\$5,000	Included		
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2003

LOCATION 0001 - BUILDING 0003

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$32,600	\$51.97	\$51.97
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company Bill POLICY NUMBER 44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2003

LOCATION 0001 - BUILDING 0004

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$586,200	\$727.04	\$727.04
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company Bill POLICY NUMBER 44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1236-1256 SW TWIN GATES DR

Secured Interested Parties: None

Rating Information

Class Code: 65144
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2004

LOCATION 0001 - BUILDING 0005

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$40.92	\$40.92
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2004

LOCATION 0001 - BUILDING 0006

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$40.92	\$40.92
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2004

LOCATION 0001 - BUILDING 0007

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$586,200	\$727.04	\$727.04
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER
Bill 44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1304-1324 SW TWIN GATES DR

Secured Interested Parties: None

Rating Information

Class Code: 65144
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2004

LOCATION 0001 - BUILDING 0008

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$586,200	\$727.04	\$727.04
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

Occupied As: 1328-1348 SW TWIN GATES DR

Secured Interested Parties: None

Rating Information

Class Code: 65144
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2004

LOCATION 0001 - BUILDING 0009

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$40.92	\$40.92
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 2 CAR GARAGE

Secured Interested Parties: None

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company **POLICY NUMBER** **44-723-923-03**
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

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: 03
Territory: 003 Polk County
Construction Year: 2004

LOCATION 0001 - BUILDING 0010

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$32,600	\$50.91	\$50.91
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03
Territory: 003 Polk County
Construction Year: 2004

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

LOCATION 0001 - BUILDING 0011

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$586,200	\$727.04	\$727.04
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1404-1424 SW TWIN GATES DR

Secured Interested Parties: None

Rating Information

Class Code: 65144
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2004

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

LOCATION 0001 - BUILDING 0012

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$40.92	\$40.92
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2004

LOCATION 0001 - BUILDING 0013

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$40.92	\$40.92
Special Coverage Form Deductible	\$5,000	Included		

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company Bill POLICY NUMBER 44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Windstorm or Hail Flat Deductible Adjusted Value Factor 0.0570	\$5,000	Included		
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2004

LOCATION 0001 - BUILDING 0014

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$586,200	\$727.04	\$727.04
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company Bill POLICY NUMBER 44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1428-1448 SW TWIN GATES DR

Secured Interested Parties: None

Rating Information

Class Code: 65144
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2004

LOCATION 0001 - BUILDING 0015

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$40.92	\$40.92
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2004

LOCATION 0001 - BUILDING 0016

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$32,600	\$50.91	\$50.91
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2004

LOCATION 0001 - BUILDING 0017

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$326,800	\$476.87	\$476.87
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER
Bill 44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1452-1460 SW TWIN GATES DR

Secured Interested Parties: None

Rating Information

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

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2005

LOCATION 0001 - BUILDING 0018

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$32,600	\$49.32	\$49.32
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

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: 03

Territory: 003 Polk County

Construction Year: 2006

LOCATION 0001 - BUILDING 0019

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$326,800	\$466.83	\$466.83
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1464-1472 SW TWIN GATES DR

Secured Interested Parties: None

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company **POLICY NUMBER** **44-723-923-03**
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

Rating Information

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

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2006

LOCATION 0001 - BUILDING 0020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$667,800	\$746.14	\$746.14
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1504-1528 SW TWIN GATES DR

Secured Interested Parties: None

Rating Information

Class Code: 65145
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2007

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

LOCATION 0001 - BUILDING 0021

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$38.78	\$38.78
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2007

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

LOCATION 0001 - BUILDING 0022

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$38.78	\$38.78
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2007

LOCATION 0001 - BUILDING 0023

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$586,200	\$681.60	\$681.60
Special Coverage Form Deductible	\$5,000	Included		

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company Bill POLICY NUMBER 44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Windstorm or Hail Flat Deductible Adjusted Value Factor 0.0570	\$5,000	Included		
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1534-1554 SW TWIN GATES DR

Secured Interested Parties: None

Rating Information

Class Code: 65144
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2008

LOCATION 0001 - BUILDING 0024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$586,200	\$681.60	\$681.60
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1636-1626 SW TWIN GATES DR

Secured Interested Parties: None

Rating Information

Class Code: 65144
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2008

LOCATION 0001 - BUILDING 0025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$326,800	\$441.73	\$441.73
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: 1624-1620 SW TWIN GATES DR**Secured Interested Parties:** None**Rating Information**Class Code: 65143
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00Construction: Frame, Non-Sprinklered
Protection Class: 03
Territory: 003 Polk County
Construction Year: 2009**LOCATION 0001 - BUILDING 0026**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$41.77	\$41.77
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company Bill POLICY NUMBER 44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2003

LOCATION 0001 - BUILDING 0027

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$26,200	\$41.77	\$41.77
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER
Bill 44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

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: 03

Territory: 003 Polk County

Construction Year: 2003

LOCATION 0001 - BUILDING 0028

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$32,600	\$51.97	\$51.97
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company POLICY NUMBER 44-723-923-03
Bill 39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

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: 03

Territory: 003 Polk County

Construction Year: 2003

LOCATION 0001 - BUILDING 0029

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST		\$10,500	\$15.88	\$15.88
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
ELECTRONIC EQUIPMENT				
Unscheduled Equipment	\$1,000	See Property Plus Declarations	Included	
Electrical Disturbance	See Form	See Property Plus Declarations	Included	
Mechanical Breakdown	\$5,000	See Property Plus Declarations	Included	
Business Income And Extra Expense		See Property Plus Declarations	Included	
Media		See Property Plus Declarations	Included	
Transportation		See Property Plus Declarations	Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	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)	54070 (08-00)	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)	

Occupied As: GARAGE 1464-1472 SW TWIN GATES DR

Secured Interested Parties: None

OWNERS INS. CO.

Issued 01-21-2020

AGENCY IOWA INSURANCE CONSULTANTS LTD
07-0346-00 MKT TERR 109

Company
Bill

POLICY NUMBER

44-723-923-03
39-57-IA-1210

INSURED TWIN GATES TOWNHOME OWNERS

Term 10-01-2019 to 10-01-2020

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: 03

Territory: 003 Polk County

Construction Year: 2006

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$12,073.13	\$12,073.13 Additional

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

Your policy qualifies for the Paid In Full Discount if you choose to pay your premium in full. The Paid In Full Discount amount may change as a result of policy changes. These changes will be reflected in a future invoice.

Discount Applies for Affiliation with: ANKENY AREA CHAMBER OF COMMERCE

Merit Rating Discount of 15% Applies

A 02% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb(X) Comm Auto() WC() Life() Personal() Farm().

NAMED INSURED SCHEDULE

TWIN GATES TOWNHOME OWNERS
ASSOCIATION

TWIN GATES TOWNHOME OWNERS ASSOCIATION