



ZCC 9530968 00

Citizens Insurance Company Of Illinois, 440 Lincoln Street, Worcester MA 01605

Commercial Line Policy

Common Declarations

CM

Policy Number	Policy Period		Coverage is Provided in the:	Agency Code
	From	To		
ZCC 9530968 00	05/01/2012	05/01/2013	Citizens Insurance Company Of Illinois	1308951

Named Insured and Address :

DANA POINT CONDO ASSOC 1519 E CENTRAL RD ARLINGTON HEIGHTS IL 60005	BRADISH ASSOCIATES, LTD. 215 N ARLINGTON HEIGHTS RD ARLINGTON HTS IL 60004
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Branch : Chicago Branch Office

Policy Period : **From** 05/01/2012 **To** 05/01/2013

12:01 A.M. Standard Time at Your Mailing Address Shown Above.

Business Description: Condominium Association

Legal Entity: Association

In Consideration of the premium, insurance is provided the Named Insured with respect to those premises described in the attached schedule(s) for which a specific limit of insurance is shown. This is subject to all terms of this policy including Common Policy Conditions, Coverage Parts, Forms and Endorsements may be subject to adjustment and/or a policy minimum premium.

Commercial Property Coverage	\$88,600.00
Commercial General Liability Coverage	\$15,342.00
Professional Liability Coverage	Not Covered
Commercial Inland Marine Coverage	\$4,011.00
Commercial Crime Coverage	\$1,518.00
Commercial Auto Coverage	\$258.00
Total Surcharges Premium	N/A
Additional Premium For Policy Minimum	N/A
** Total	\$109,729.00

**INCLUDES PREMIUM, IF ANY, FOR TERRORISM; REFER TO DISCLOSURE NOTICE

Countersigned _____ By William Bradish

Direct Bill/20% Down, 9 Equal Install, W/Svc Charge

Group Number ZBT



DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Locations of All Premises You Own, Rent or Occupy

Location: 1

1405 E Central Rd
Arlington Heights IL
60005

Location: 2

1415 E Central Rd
Arlington Heights IL
60005

Location: 3

1505-1515 E Central Rd
Arlington Heights IL
60005

Location: 4

1605 E Central Rd
Arlington Heights IL
60005

Location: 5

1615 E Central Rd
Arlington Heights IL
60005

Forms Applicable to all Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
231-0475	06/89	Notice Inquires to PILR on info on Claim
331-0053	10/93	Illinois Inquiry Notice
401-1127	01/08	Notice - Disclosure of Premium - Acceptance of Coverage
401-1131	01/08	Terrorism Coverage Acceptance
401-1135	01/08	Notice To Policyholders Terrorism Coverage Acceptance
IL 00 03	09/08	Calculation Of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 01 18	10/10	Illinois Changes
IL 01 47	09/11	IL Changes - Civil Union
IL 01 62	09/08	Illinois Changes - Defense Costs
IL 02 84	12/05	Illinois Changes - Cancellation And Nonrenewal
IL 09 35	07/02	Exclusion of Certain Computer-Related Losses
IL 09 52	03/08	Cap On Losses From Certified Acts Of Terrorism
SIG 00 04	03/07	Signature Page - Citizens of Illinois



DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Commercial Property Coverage Part Declaration

Total Property Premium \$88,600.00

Coverages Provided:

Insurance at the Described Premises applies only for the coverage shown below:

<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
1	1	Occupancy:	Condominiums - residential (association risk only) - Over 30 units	
		Territory:	080	
		Construction:	Masonry Noncombustible	
		Protection Class:	1	
<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
1	1	Building	Special	\$10,625.00
		Limit Of Insurance:	\$21,250,000.00	
		Replacement Cost		
		Coinsurance:	100%	
		Agreed Value	Agreed Expiration: 05/01/2013	
<u>Applicable Coverage Options</u>				
		Agreed Amount		
		Ordinance or Law Coverage A		
		Ordinance or Law Coverage B & C		
<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
1	1	Contents	Special	\$30.00
		Limit Of Insurance:	\$30,000.00	
		Replacement Cost		
		Coinsurance:	100%	
		Agreed Value	Agreed Expiration: 05/01/2013	
<u>Applicable Coverage Options</u>				
		Agreed Amount		



DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Commercial Property Coverage Part Declaration

<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
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1	1	Business Income	Special	\$56.00
		Limit Of Insurance:	\$62,000.00	
		Coincurrence	100%	
		Extended Period of Indemnity	30 Days Included	
		Agreed Value	Agreed Expiration: 05/01/2013	

Applicable Coverage Options

Agreed Amount

<u>LOC</u>	<u>BLDG</u>	<u>APPLICABLE DEDUCTIBLE</u>
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1	1	Windstorm/Hail Deductible	\$10,000.00
		Theft Deductible:	\$10,000.00
		Other Deductible:	\$10,000.00

<u>LOC</u>	<u>BLDG</u>
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2	1	Occupancy:	Condominiums - residential (association risk only) - Over 30 units
		Territory:	080
		Construction:	Masonry Noncombustible
		Protection Class:	1

<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
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2	1	Building	Special	\$10,625.00
		Limit Of Insurance:	\$21,250,000.00	
		Replacement Cost		
		Coincurrence:	100%	
		Agreed Value	Agreed Expiration: 05/01/2013	

Applicable Coverage Options

Agreed Amount

Ordinance or Law Coverage A

Ordinance or Law Coverage B & C

<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
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DANA POINT CONDO ASSOC

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BRADISH ASSOCIATES, LTD.

Commercial Property Coverage Part Declaration

2	1	Contents	Special	\$30.00
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Limit Of Insurance:	\$30,000.00
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Replacement Cost	
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Coinurance	100%
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Agreed Value	Agreed Expiration: 05/01/2013
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Applicable Coverage Options

Agreed Amount	
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LOC BLDG APPLICABLE DEDUCTIBLE

2	1	Windstorm/Hail Deductible	\$10,000.00
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Theft Deductible:	\$10,000.00
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Other Deductible:	\$10,000.00
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LOC BLDG

3	1	Occupancy:	Condominiums - residential (association risk only) - Over 30 units
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Territory:	080
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Construction:	Masonry Noncombustible
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Protection Class:	1
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LOC BLDG Coverage: Cause of Loss: Premiums:

3	1	Building	Special	\$17,625.00
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Limit Of Insurance:	\$35,250,000.00
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Replacement Cost	
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Coinurance:	100%
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Agreed Value	Agreed Expiration: 05/01/2013
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Applicable Coverage Options

Ordinance or Law Coverage A	
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Agreed Amount	
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Ordinance or Law Coverage B & C	
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LOC BLDG Coverage: Cause of Loss: Premiums:

3	1	Contents	Special	\$30.00
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DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Commercial Property Coverage Part Declaration

Limit Of Insurance: \$30,000.00

Replacement Cost

Coincurrence 100%

Agreed Value Agreed Expiration: 05/01/2013

Applicable Coverage Options

Agreed Amount

<u>LOC</u>	<u>BLDG</u>	<u>APPLICABLE DEDUCTIBLE</u>
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3	1	Windstorm/Hail Deductible \$10,000.00
		Theft Deductible: \$10,000.00
		Other Deductible: \$10,000.00

<u>LOC</u>	<u>BLDG</u>
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3	2	Occupancy: Condominiums - residential (association risk only) - Over 30 units
		Territory: 080
		Construction: Masonry Noncombustible
		Protection Class: 1

<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
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3	2	Building	Special	\$1,500.00
		Limit Of Insurance:	\$3,000,000.00	
		Replacement Cost		
		Coincurrence:	100%	
		Agreed Value	Agreed Expiration: 05/01/2013	

Applicable Coverage Options

Agreed Amount

Ordinance or Law Coverage A

Ordinance or Law Coverage B & C

<u>LOC</u>	<u>BLDG</u>	<u>APPLICABLE DEDUCTIBLE</u>
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3	2	Windstorm/Hail Deductible \$10,000.00
		Theft Deductible: \$10,000.00



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BRADISH ASSOCIATES, LTD.

Commercial Property Coverage Part Declaration

Other Deductible: \$10,000.00

<u>LOC</u>	<u>BLDG</u>	
4	1	Occupancy: Condominiums - residential (association risk only) - Over 30 units
		Territory: 080
		Construction: Masonry Noncombustible
		Protection Class: 1

<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
4	1	Building	Special	\$10,625.00
		Limit Of Insurance:	\$21,250,000.00	
		Replacement Cost		
		Coinsurance:	100%	
		Agreed Value	Agreed Expiration: 05/01/2013	
			Applicable Coverage Options	

Ordinance or Law Coverage A

Agreed Amount

Ordinance or Law Coverage B & C

<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
4	1	Contents	Special	\$30.00
		Limit Of Insurance:	\$30,000.00	
		Replacement Cost		
		Coinsurance:	100%	
		Agreed Value	Agreed Expiration: 05/01/2013	
			Applicable Coverage Options	

Agreed Amount

<u>LOC</u>	<u>BLDG</u>	<u>APPLICABLE DEDUCTIBLE</u>	
4	1	Windstorm/Hail Deductible	\$10,000.00
		Theft Deductible:	\$10,000.00
		Other Deductible:	\$10,000.00



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BRADISH ASSOCIATES, LTD.

Commercial Property Coverage Part Declaration

<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
5	1	Occupancy:	Condominiums - residential (association risk only) - Over 30 units	
		Territory:	080	
		Construction:	Masonry Noncombustible	
		Protection Class:	1	
<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
5	1	Building	Special	\$10,625.00
		Limit Of Insurance:	\$21,250,000.00	
		Replacement Cost		
		Coinsurance:	100%	
		Agreed Value	Agreed Expiration: 05/01/2013	
			<u>Applicable Coverage Options</u>	
		Agreed Amount		
		Ordinance or Law Coverage A		
		Ordinance or Law Coverage B & C		
<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
5	1	Contents	Special	\$28.00
		Limit Of Insurance:	\$30,000.00	
		Replacement Cost		
		Coinsurance	100%	
<u>LOC</u>	<u>BLDG</u>	<u>APPLICABLE DEDUCTIBLE</u>		
5	1	Windstorm/Hail Deductible		\$10,000.00
		Theft Deductible:		\$10,000.00
		Other Deductible:		\$10,000.00

Additional Premium for Property Minimum : N/A

Miscellaneous/Optional Property Coverages: PREMIUM



DANA POINT CONDO ASSOC

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BRADISH ASSOCIATES, LTD.

Commercial Property Coverage Part Declaration

Data Breach	\$50.00
Boiler / Machinery / Equipment Breakdown	\$5,239.00
Combined Ordinance or Law Coverages B & C Limit	\$3,400.00
Combined Ordinance or Law Coverages B & C Limit	\$3,400.00
Combined Ordinance or Law Coverages B & C Limit	\$3,400.00
Combined Ordinance or Law Coverages B & C Limit	\$2,040.00
Combined Ordinance or Law Coverages B & C Limit	\$3,400.00
Combined Ordinance or Law Coverages B & C Limit	\$3,400.00
Real Estate Property Broadening Endorsement	\$1,080.00
Terrorism Premium	\$1,362.00



DANA POINT CONDO ASSOC

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BRADISH ASSOCIATES, LTD.

Forms Applicable to Property Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
411-0597	02/08	Real Estate Property Broadening Endorsement
411-0669	12/09	Data Breach Coverage Form
411-0679	04/10	Associates And Family Members Additional Coverage Endorsement
411-0681	12/09	Identity Theft Resolution Services
451-0038	11/04	Equipment Breakdown Coverage
CP 00 17	06/07	Condominium Association Coverage Form
CP 00 30	06/07	Business Income (and Extra Expense) Coverage Form
CP 00 90	07/88	Commercial Property Conditions
CP 01 40	07/06	Exclusion of Loss Due to Virus or Bacteria
CP 01 49	06/07	Illinois Changes - Artificially Generated Electrical Current Exclusion
CP 04 05	04/02	Ordinance or Law Coverage
CP 10 30	06/07	Cause of Loss - Special Form
CP 10 32	08/08	Water Exclusion Endorsement
CP 17 99	06/95	Condominium Associations Changes - Standard Property Policy



DANA POINT CONDO ASSOC

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BRADISH ASSOCIATES, LTD.

Commercial General Liability Coverage Part Declaration

Audit Frequency: Not Auditable

Limits of Insurance:

General Aggregate Limit

\$2,000,000

Products-Completed Operations are Included in the General Aggregate Limit

Each Occurrence Limit \$1,000,000

Personal and Advertising Injury Limit \$1,000,000

Fire Damage Limit, Any One Fire \$100,000

Medical Expense Limit, Any One Person \$5,000

General Liability Deductible:

Total Advance Commercial General Liability Premium \$15,342.00

Forms Applicable to General Liability Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
421-0022	12/90	Asbestos Liability Exclusion
421-0037	06/95	Lead Poisoning Liability Exclusion
421-0080	01/03	Commercial General Liability Special Broadening Endorsement
421-0451	06/07	Exclusion - Aircraft Products, Grounding and Testing
CG 00 01	12/07	Commercial General Liability Coverage Form
CG 00 68	05/09	Recording And Distribution of Material or Information In Violation of Law Exclusion
CG 01 65	08/05	Illinois Changes - Condominiums
CG 02 00	12/07	Illinois Changes - Cancellation And Nonrenewal
CG 04 35	12/07	Employee Benefits Liability Coverage
CG 20 04	11/85	Additional Insured - Condominium Unit Owners
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 55	09/99	Total Pollution With a Hostile Fire Exception
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/08	Cap On Losses From Certified Acts Of Terrorism
CG 21 76	01/08	Exclusion of Punitive Damages Related To a Certified Act of Terrorism
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion



DANA POINT CONDO ASSOC

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BRADISH ASSOCIATES, LTD.

Commercial General Liability Classification Schedule Declaration

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	IL	507	62003	334	88 Number Of Units	Each	21.522	\$1,894.00
Products – Completed Operations are Included in the General Aggregate Limit								
Condominiums residential (association risk only)								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	IL	507	46622	334	134000 Area	1000 of Total Area	24.285	\$3,254.00
Products – Completed Operations are Included in the General Aggregate Limit								
Parking private								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	IL	507	48925	334	1 Each Pool	Each	226.365	\$226.00
Products – Completed Operations are Included in the General Aggregate Limit								
Swimming Pools								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
2	IL	507	62003	334	88 Number Of Units	Each	21.522	\$1,894.00
Products – Completed Operations are Included in the General Aggregate Limit								
Condominiums residential (association risk only)								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
3	IL	507	62003	334	152 Number Of Units	Each	21.522	\$3,271.00
Products – Completed Operations are Included in the General Aggregate Limit								
Condominiums residential (association risk only)								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
4	IL	507	62003	334	88 Number Of Units	Each	21.522	\$1,894.00
Products – Completed Operations are Included in the General Aggregate Limit								
Condominiums residential (association risk only)								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
5	IL	507	62003	334	88 Number Of Units	Each	21.522	\$1,894.00
Products – Completed Operations are Included in the General Aggregate Limit								
Condominiums residential (association risk only)								



DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Commercial General Liability Classification Schedule Declaration

<u>Miscellaneous/Optional General Liability Coverages</u>	<u>Advance Premium</u>
Employee Benefits Coverage	\$294.00
General Liability Special Broadening Endorsement	\$666.00
Terrorism Premium	\$55.00
Additional Premium for Coverage Minimum:	N/A
Total Advance General Liability Premium	\$15,342.00
Subline	Premises and Operations



DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Business Auto Coverage Declaration

This Policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "Autos" shown as a covered "Autos". "Autos" are shown as covered "Autos" for a particular coverage by the entry of one or more of the symbols from the Covered Auto section of the Business Auto Coverage form next to the name of the coverage.

<u>Coverages</u>	<u>Covered Auto</u>	<u>Limit-</u>	<u>Premium</u>
	Entry of one or more of the symbols from the Covered Autos Section of the Business Auto Coverage Form shows which Autos are covered Autos)	The most we will pay for any one accident or loss	
Liability	8,9	\$1,000,000	\$258.00

Schedule of Hired or Borrowed Covered Auto Coverage and Premium Liability Coverage - Rating Basis, Cost of Hire

<u>State</u>	<u>Estimated Cost of Hire</u>	<u>Rate for Each \$100 Cost of Hire</u>	<u>Factor</u>	<u>Premium</u>
IL	If Any	Include	N/A	\$159.00

Cost of Hire means the total amount you incur for the Hire of "Autos" you don't own (not including "Autos" you borrow or rent from your partners, your employees, or their family members). Cost of Hire does not include charges for services performed by motor carriers of property or passengers.

Schedule for Non-Ownership Liability

<u>Named Insured's Business</u>	<u>Rating Basis</u>	<u>Number of Employees</u>	<u>Premium</u>
Other Than A Social Service Agency	# of Employees	25	\$99.00

Additional For Commercial Auto Minimum	N/A
Estimated Total Premium	\$258.00



DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Forms Applicable to Business Auto Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
461-0261	04/06	IL Abuse or Molestation Exclusion
CA 00 01	03/06	Business Auto Coverage Form
CA 01 20	06/03	Illinois Changes
CA 02 70	08/94	Illinois Changes - Cancellation And Nonrenewal



ANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Inland Marine Declaration

Total Inland Marine Premium \$4,011.00

Coverages Provided:

Insurance at the Described Premises applies only for the coverage shown below:

<u>LOC</u>	<u>BLDG</u>	<u>Type of Coverage</u>	<u>Premium</u>
1	1	Mini-DIC - Flood	\$2,500.00
		Limit	
		Deductible	\$50,000.00
		Coinurance	See Form
		Schedule	\$10,000,000.00
		Reporting Form	Non-Reporting
<u>LOC</u>	<u>BLDG</u>	<u>Type of Coverage</u>	<u>Premium</u>
X	1	Mini-DIC - Earthquake	\$1,500.00
		Limit	
		Deductible	\$50,000.00
		Coinurance	See Form
		Schedule	\$10,000,000.00
		Reporting Form	Non-Reporting

Additional Premium for Inland Marine Minimum: N/A

Miscellaneous/Optional Inland Marine Coverages: PREMIUM

Terrorism Premium \$11.00



DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Forms Applicable to Inland Marine Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
221-0163	10/03	Mini D.I.C. - Annual Aggregate Limit
441-0026	07/02	Mini D.I.C. Earthquake, Flood, Broad Form Water Damage
441-0232	08/08	Water Exclusion Endorsement Advisory Notice to Policyholders
CL 01 21	05/03	Amendatory Endorsement - Illinois
CL 06 00	01/08	Certified Terrorism Loss
CL 07 00	10/06	Virus OR Bacteria Exclusion
CL 59 99	08/01	Amendatory Endorsement - Premium Due Date
CM 00 01	09/04	Commercial Inland Marine Conditions
CM 01 50	03/10	Illinois Changes - Artificially Generated Current Exclusion
IM 08 71	06/02	Amendatory Endorsement - Illinois
IM 20 27	09/06	Amendatory Endorsement - Illinois



DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Inland Marine Schedule Declarations

Coverage	Schedule Item	Description	Limit
Mini-DIC - Earthquake	1	Earthquake Coverage - All locations	\$10,000,000.00
Mini-DIC - Flood	1	Flood Coverage - All locations	\$10,000,000.00



DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

Crime Declaration

Total Crime Premium	\$1,518.00
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Coverages Provided:

<u>LOC</u>	<u>BLDG</u>	Type of Coverage	Premium
		Forgery or Alteration Insuring Agreement	\$313.00
		Limit	\$1,000,000.00
		Deductible	\$10,000.00
		Blanket/Schedule	Blanket
		Ratable Employees	5
		ERISA Plan name	N/A
		ERISA Total Asset Value	N/A
<u>LOC</u>	<u>BLDG</u>	Type of Coverage	Premium
		Employee Theft Insuring Agreement	\$1,205.00
		Limit	\$1,000,000.00
		Deductible	\$10,000.00
		Blanket/Schedule	Blanket
		Ratable Employees	5
		ERISA Plan name	N/A
		ERISA Total Asset Value	N/A
Additional for Coverage Minimum Premium			N/A
Total Crime Premium			\$1,518.00

Forms Applicable to Crime Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
CR 00 20	05/06	Commercial Crime Coverage Form (Discovery Form)
CR 02 02	05/06	Illinois Changes

THE ONLY SIGNATURES APPLICABLE TO THIS POLICY ARE THOSE REPRESENTING THE COMPANY NAMED ON THE FIRST PAGE OF THE DECLARATIONS.

We have caused this policy to be signed by our President and Secretary and countersigned on the declarations page, where required, by a duly authorized agent of the company.

Citizens Insurance Company of Illinois
333 Pierce Road
Itasca, IL 60143



Charles F. Cronin
Secretary



Marita Zuratlis
President