

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 :**

**Agent :**

|   |  |
|---|--|
| DANA POINT CONDO ASSOC<br>1519 E CENTRAL RD<br>ARLINGTON HEIGHTS IL 60005 | BRADISH ASSOCIATES, LTD.<br><br>215 N ARLINGTON HEIGHTS RD<br>ARLINGTON HTS IL 60004 |
|---|--|

**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.

|  |              |
|--|--------------|
| <b>Commercial Property Coverage</b>          | \$88,600.00  |
| <b>Commercial General Liability Coverage</b> | \$15,342.00  |
| <b>Professional Liability Coverage</b>       | Not Covered  |
| <b>Commercial Inland Marine Coverage</b>     | \$4,011.00   |
| <b>Commercial Crime Coverage</b>             | \$1,518.00   |
| <b>Commercial Auto Coverage</b>              | \$258.00     |
| <b>Total Surcharges Premium</b>              | N/A          |
| <b>Additional Premium For Policy Minimum</b> | N/A          |
| <b>** Total</b>                              | \$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> |                          |  |
|------------|-------------|--------------------------|--|
| 1          | 1           | <b>Occupancy:</b>        | Condominiums - residential (association risk only) - Over 30 units |
|            |             | <b>Territory:</b>        | 080  |
|            |             | <b>Construction:</b>     | Masonry Noncombustible   |
|            |             | <b>Protection Class:</b> | 1  |

| <u>LOC</u> | <u>BLDG</u> | <u>Coverage:</u>           | <u>Cause of Loss:</u>         | <u>Premiums:</u> |
|------------|-------------|----------------------------|-------------------------------|------------------|
| 1          | 1           | <b>Building</b>            | Special                       | \$10,625.00      |
|            |             | <b>Limit Of Insurance:</b> | \$21,250,000.00               |                  |
|            |             | <b>Replacement Cost</b>    |                               |                  |
|            |             | <b>Coinsurance:</b>        | 100%                          |                  |
|            |             | <b>Agreed Value</b>        | 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> |
|------------|-------------|----------------------------|-------------------------------|------------------|
| 1          | 1           | <b>Contents</b>            | Special                       | \$30.00          |
|            |             | <b>Limit Of Insurance:</b> | \$30,000.00                   |                  |
|            |             | <b>Replacement Cost</b>    |                               |                  |
|            |             | <b>Coinsurance</b>         | 100%                          |                  |
|            |             | <b>Agreed Value</b>        | Agreed Expiration: 05/01/2013 |                  |

### Applicable Coverage Options

Agreed Amount

DANA POINT CONDO ASSOC

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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> |
|------------|-------------|-------------------------------------|-------------------------------|------------------|
| 1          | 1           | <b>Business Income</b>              | Special                       | \$56.00          |
|            |             | <b>Limit Of Insurance:</b>          | \$62,000.00                   |                  |
|            |             | <b>Coinsurance</b>                  | 100%                          |                  |
|            |             | <b>Extended Period of Indemnity</b> | 30 Days Included              |                  |
|            |             | <b>Agreed Value</b>                 | Agreed Expiration: 05/01/2013 |                  |

#### Applicable Coverage Options

Agreed Amount

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

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

| <u>LOC</u> | <u>BLDG</u> | <u>Coverage:</u>           | <u>Cause of Loss:</u>         | <u>Premiums:</u> |
|------------|-------------|----------------------------|-------------------------------|------------------|
| 2          | 1           | <b>Building</b>            | Special                       | \$10,625.00      |
|            |             | <b>Limit Of Insurance:</b> | \$21,250,000.00               |                  |
|            |             | <b>Replacement Cost</b>    |                               |                  |
|            |             | <b>Coinsurance:</b>        | 100%                          |                  |
|            |             | <b>Agreed Value</b>        | 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> |
|------------|-------------|------------------|-----------------------|------------------|
|------------|-------------|------------------|-----------------------|------------------|

DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

### Commercial Property Coverage Part Declaration

|   |   |                            |                               |         |
|---|---|----------------------------|-------------------------------|---------|
| 2 | 1 | <b>Contents</b>            | Special                       | \$30.00 |
|   |   | <b>Limit Of Insurance:</b> | \$30,000.00                   |         |
|   |   | <b>Replacement Cost</b>    |                               |         |
|   |   | <b>Coinsurance</b>         | 100%                          |         |
|   |   | <b>Agreed Value</b>        | Agreed Expiration: 05/01/2013 |         |

#### Applicable Coverage Options

Agreed Amount

#### LOC    BLDG    APPLICABLE DEDUCTIBLE

|   |   |                                  |             |
|---|---|----------------------------------|-------------|
| 2 | 1 | <b>Windstorm/Hail Deductible</b> | \$10,000.00 |
|   |   | <b>Theft Deductible:</b>         | \$10,000.00 |
|   |   | <b>Other Deductible:</b>         | \$10,000.00 |

#### LOC    BLDG

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

#### LOC    BLDG    Coverage:    Cause of Loss:    Premiums:

|   |   |                            |                               |             |
|---|---|----------------------------|-------------------------------|-------------|
| 3 | 1 | <b>Building</b>            | Special                       | \$17,625.00 |
|   |   | <b>Limit Of Insurance:</b> | \$35,250,000.00               |             |
|   |   | <b>Replacement Cost</b>    |                               |             |
|   |   | <b>Coinsurance:</b>        | 100%                          |             |
|   |   | <b>Agreed Value</b>        | Agreed Expiration: 05/01/2013 |             |

#### Applicable Coverage Options

Ordinance or Law Coverage A

Agreed Amount

Ordinance or Law Coverage B & C

#### LOC    BLDG    Coverage:    Cause of Loss:    Premiums:

|   |   |                 |         |         |
|---|---|-----------------|---------|---------|
| 3 | 1 | <b>Contents</b> | Special | \$30.00 |
|---|---|-----------------|---------|---------|

DANA POINT CONDO ASSOC

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

### Commercial Property Coverage Part Declaration

Limit Of Insurance: \$30,000.00

Replacement Cost

Coinurance 100%

Agreed Value Agreed Expiration: 05/01/2013

#### Applicable Coverage Options

Agreed Amount

#### LOC BLDG APPLICABLE DEDUCTIBLE

|   |   |                           |             |
|---|---|---------------------------|-------------|
| 3 | 1 | Windstorm/Hail Deductible | \$10,000.00 |
|   |   | Theft Deductible:         | \$10,000.00 |
|   |   | Other Deductible:         | \$10,000.00 |

#### LOC BLDG

|   |   |                   |  |
|---|---|-------------------|--|
| 3 | 2 | Occupancy:        | Condominiums - residential (association risk only) - Over 30 units |
|   |   | Territory:        | 080  |
|   |   | Construction:     | Masonry Noncombustible   |
|   |   | Protection Class: | 1  |

#### LOC BLDG Coverage: Cause of Loss: Premiums:

|   |   |                     |                               |            |
|---|---|---------------------|-------------------------------|------------|
| 3 | 2 | Building            | Special                       | \$1,500.00 |
|   |   | Limit Of Insurance: | \$3,000,000.00                |            |
|   |   | Replacement Cost    |                               |            |
|   |   | Coinurance:         | 100%                          |            |
|   |   | Agreed Value        | Agreed Expiration: 05/01/2013 |            |

#### Applicable Coverage Options

Agreed Amount

Ordinance or Law Coverage A

Ordinance or Law Coverage B & C

#### LOC BLDG APPLICABLE DEDUCTIBLE

|   |   |                           |             |
|---|---|---------------------------|-------------|
| 3 | 2 | Windstorm/Hail Deductible | \$10,000.00 |
|   |   | Theft Deductible:         | \$10,000.00 |

DANA POINT CONDO ASSOC

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

| <u>LOC</u> | <u>BLDG</u> | <u>Coverage:</u>           | <u>Cause of Loss:</u>         | <u>Premiums:</u> |
|------------|-------------|----------------------------|-------------------------------|------------------|
| 4          | 1           | <b>Building</b>            | Special                       | \$10,625.00      |
|            |             | <b>Limit Of Insurance:</b> | \$21,250,000.00               |                  |
|            |             | <b>Replacement Cost</b>    |                               |                  |
|            |             | <b>Coinsurance:</b>        | 100%                          |                  |
|            |             | <b>Agreed Value</b>        | 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           | <b>Contents</b>            | Special                       | \$30.00          |
|            |             | <b>Limit Of Insurance:</b> | \$30,000.00                   |                  |
|            |             | <b>Replacement Cost</b>    |                               |                  |
|            |             | <b>Coinsurance</b>         | 100%                          |                  |
|            |             | <b>Agreed Value</b>        | Agreed Expiration: 05/01/2013 |                  |

#### Applicable Coverage Options

Agreed Amount

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

DANA POINT CONDO ASSOC

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BRADISH ASSOCIATES, LTD.

### Commercial Property Coverage Part Declaration

| <u>LOC</u> | <u>BLDG</u> |                          |  |
|------------|-------------|--------------------------|--|
| 5          | 1           | <b>Occupancy:</b>        | Condominiums - residential (association risk only) - Over 30 units |
|            |             | <b>Territory:</b>        | 080  |
|            |             | <b>Construction:</b>     | Masonry Noncombustible   |
|            |             | <b>Protection Class:</b> | 1  |

| <u>LOC</u> | <u>BLDG</u> | <u>Coverage:</u>           | <u>Cause of Loss:</u>                     | <u>Premiums:</u> |
|------------|-------------|----------------------------|---|------------------|
| 5          | 1           | <b>Building</b>            | Special                                   | \$10,625.00      |
|            |             | <b>Limit Of Insurance:</b> | \$21,250,000.00                           |                  |
|            |             | <b>Replacement Cost</b>    |   |                  |
|            |             | <b>Coinsurance:</b>        | 100%                                      |                  |
|            |             | <b>Agreed Value</b>        | Agreed Expiration: 05/01/2013             |                  |
|            |             |                            | <u><b>Applicable Coverage Options</b></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           | <b>Contents</b>            | Special               | \$28.00          |
|            |             | <b>Limit Of Insurance:</b> | \$30,000.00           |                  |
|            |             | <b>Replacement Cost</b>    |                       |                  |
|            |             | <b>Coinsurance</b>         | 100%                  |                  |

| <u>LOC</u> | <u>BLDG</u> | <u>APPLICABLE DEDUCTIBLE</u>     |             |
|------------|-------------|----------------------------------|-------------|
| 5          | 1           | <b>Windstorm/Hail Deductible</b> | \$10,000.00 |
|            |             | <b>Theft Deductible:</b>         | \$10,000.00 |
|            |             | <b>Other Deductible:</b>         | \$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

ZCC 9530968 00

BRADISH ASSOCIATES, LTD.

### Commercial General Liability Classification Schedule Declaration

| LOC | ST | TERR | CODE  | SUBLINE | PREMIUM BASIS      | PER  | RATE   | ADVANCE PREMIUM |
|-----|----|------|-------|---------|--------------------|------|--------|-----------------|
| 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)

| LOC | ST | TERR | CODE  | SUBLINE | PREMIUM BASIS | PER  | RATE   | ADVANCE PREMIUM |
|-----|----|------|-------|---------|---------------|------|--------|-----------------|
| 1   | IL | 507  | 46622 | 334     | 134000 Area   | Area | 24.285 | \$3,254.00      |

Products – Completed Operations are Included in the General Aggregate Limit

Parking private

| LOC | ST | TERR | CODE  | SUBLINE | PREMIUM BASIS | PER  | RATE    | ADVANCE PREMIUM |
|-----|----|------|-------|---------|---------------|------|---------|-----------------|
| 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

| LOC | ST | TERR | CODE  | SUBLINE | PREMIUM BASIS      | PER  | RATE   | ADVANCE PREMIUM |
|-----|----|------|-------|---------|--------------------|------|--------|-----------------|
| 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)

| LOC | ST | TERR | CODE  | SUBLINE | PREMIUM BASIS       | PER  | RATE   | ADVANCE PREMIUM |
|-----|----|------|-------|---------|---------------------|------|--------|-----------------|
| 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)

| LOC | ST | TERR | CODE  | SUBLINE | PREMIUM BASIS      | PER  | RATE   | ADVANCE PREMIUM |
|-----|----|------|-------|---------|--------------------|------|--------|-----------------|
| 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)

| LOC | ST | TERR | CODE  | SUBLINE | PREMIUM BASIS      | PER  | RATE   | ADVANCE PREMIUM |
|-----|----|------|-------|---------|--------------------|------|--------|-----------------|
| 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****Miscellaneous/Optional General Liability Coverages****Advance Premium**

|  |          |
|--|----------|
| 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 334****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><br>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) | <u>Limit-</u><br>The most we will pay for any one accident or loss | <u>Premium</u> |
|------------------|---|--|----------------|
| 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><br>If Any | <u>Rate for Each \$100 Cost of Hire</u><br>Include | <u>Factor</u><br>N/A | <u>Premium</u><br>\$159.00 |
|--------------|---|--|----------------------|----------------------------|
| IL           |   |  |                      |                            |

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><br># of Employees | <u>Number of Employees</u><br>25 | <u>Premium</u><br>\$99.00 |
|------------------------------------|---------------------------------------|----------------------------------|---------------------------|
| Other Than A Social Service Agency |                                       |                                  |                           |

Additional For Commercial Auto Minimum

N/A

Estimated Total Premium

\$258.00

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**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 |

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### 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     |
|            |             | Coinsurance             | 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>  |
|------------|-------------|-------------------------|-----------------|
| 1          | 1           | Mini-DIC - Earthquake   | \$1,500.00      |
|            |             | Limit                   |                 |
|            |             | Deductible              | \$50,000.00     |
|            |             | Coinsurance             | 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



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**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                            |

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**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 |

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### Crime Declaration

**Total Crime Premium** \$1,518.00

Coverages Provided:

| <u>LOC</u> | <u>BLDG</u> | <u>Type of Coverage</u>                  | <u>Premium</u> |
|------------|-------------|--|----------------|
|            |             | 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> | <u>Type of Coverage</u>                  | <u>Premium</u> |
|            |             | 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 Zuraitis  
President