360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

DESCRIBED PREMISES			
Location Number	**Location Name**	**Location**	**Primary**
1	1670 - 1790 Wellington Ave	1670 Wellington Ave, Grand Junction, CO 81501	X
2	1800 Wellington - 2410 Brickyard	1800 Wellington Ave, Grand Junction, CO 81501	
3	2415 Brickyard - 1645 Wellington	2415 Brickyard Ct, Grand Junction, CO 81501	

OFFERINGS

Xpand Apartment

Premium: $2,045.00

SECTION I – PROPERTY

LOCATIONS – DEDUCTIBLES					
Location Number	**Property Deductible**	**Windstorm or Hail Percentage Deductible**	**Automatic % Increase**	**Inside City Limits**	**Distance To Fire Station**
1	$2,500	Refer To Building	6%	Yes	3
2	$2,500	Refer To Building	6%	Yes	3
3	$2,500	Refer To Building	6%	Yes	3

BUILDINGS

Location: 1	**Building Number:** 1	**Building Description:** 1670 - 1690 Townhomes	
Building Limit of Insurance: $1,424,097	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $2,125.40

Location: 1	**Building Number:** 2	**Building Description:** 1710 - 1730 Townhomes	
Building Limit of Insurance: $1,443,034	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $2,154.30

Location: 1	**Building Number:** 3	**Building Description:** 1740 - 1760 Townhomes	
Building Limit of Insurance: $1,425,884	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $2,128.00

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Location: 1	**Building Number:** 4	**Building Description:** 1770 - 1790 Townhomes	
Building Limit of Insurance: $1,161,359	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $1,734.00

Location: 2	**Building Number:** 1	**Building Description:** 1800 - 1810 Townhomes	
Building Limit of Insurance: $852,291	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $1,303.20

Location: 2	**Building Number:** 2	**Building Description:** 1820 - 1830 Townhomes	
Building Limit of Insurance: $815,250	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $1,265.70

Location: 2	**Building Number:** 3	**Building Description:** 1840 - 1860 Townhomes	
Building Limit of Insurance: $1,424,097	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $2,076.40

Location: 2	**Building Number:** 4	**Building Description:** 1870 - 1880 Townhomes	
Building Limit of Insurance: $825,076	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $1,276.80

Location: 2	**Building Number:** 5	**Building Description:** 1855 - 1865 Townhomes	
Building Limit of Insurance: $1,378,005	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $2,009.20

Location: 2	**Building Number:** 6	**Building Description:** 1825 - 1845 Townhomes	
Building Limit of Insurance: $1,845,479	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $2,692.10

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 | **The Brickyard at Wellington HOA** | **Policy Term: 09/20/26-09/20/27**

Location: 2	**Building Number:** 7	**Building Description:** 1805 - 1815 Townhomes	
Building Limit of Insurance: $1,338,404	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $1,951.90

Location: 2	**Building Number:** 8	**Building Description:** 1785 - 1795 Townhome	
Building Limit of Insurance: $1,338,404	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $1,951.90

Location: 2	**Building Number:** 9	**Building Description:** 2410 - 2430 Townhomes	
Building Limit of Insurance: $844,132	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $1,297.70

Location: 3	**Building Number:** 1	**Building Description:** 2415 - 2455 Townhomes	
Building Limit of Insurance: $1,292,550	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $1,995.70

Location: 3	**Building Number:** 2	**Building Description:** 1645 - 1665 Townhomes	
Building Limit of Insurance: $1,175,770	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $1,815.50

CLASSIFICATION				
Location / Building Number: Location 1, Building 1	**Class Number:** 1	**Property Type:** Apartment Condominium Association	**Classification Description:** Condominiums - Residential Condominium (Association risk only)	**Class Code:** 69145
Business Personal Property Limit of Insurance: $1	**Functional Building Personal Property Loss Valuation:** No			

Classification Premium: $1.00

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 | **The Brickyard at Wellington HOA** | **Policy Term: 09/20/26-09/20/27**

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 1, Building 2	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 1, Building 3	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 1, Building 4	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 2, Building 1	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 2, Building 2	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

360 Insurance Company

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 2, Building 3	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 2, Building 4	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 2, Building 5	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 2, Building 6	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 2, Building 7	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 | **The Brickyard at Wellington HOA** | **Policy Term: 09/20/26-09/20/27**

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 2, Building 8	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 2, Building 9	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 3, Building 1	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 3, Building 2	1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1		**Functional Building Personal Property Loss Valuation:** No		

Classification Premium: $1.00

BUILDING – OPTIONAL COVERAGES

Coverage Name	Coverage Information	Applicable Building	Premium
Accounts Receivables	Limit of Insurance: $50,000	Location: 1 Building: 1	
Accounts Receivables	Limit of Insurance: $50,000	Location: 1 Building: 2	

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Coverage Name	Coverage Information	Applicable Building	Premium
Accounts Receivables	Limit of Insurance: $50,000	Location: 1 Building: 3	
Accounts Receivables	Limit of Insurance: $50,000	Location: 1 Building: 4	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 1	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 2	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 3	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 4	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 5	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 6	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 7	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 8	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 9	
Accounts Receivables	Limit of Insurance: $50,000	Location: 3 Building: 1	
Accounts Receivables	Limit of Insurance: $50,000	Location: 3 Building: 2	
Debris Removal Additional Insurance	Limit of Insurance: $25,000	Location: 1 Building: 1 Building: 2 Building: 3 Building: 4	
Debris Removal Additional Insurance	Limit of Insurance: $25,000	Location: 2 Building: 1 Building: 2 Building: 3 Building: 4 Building: 5 Building: 6 Building: 7 Building: 8 Building: 9	

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Building	Premium
Debris Removal Additional Insurance	Limit of Insurance: $25,000	Location: 3 Building: 1 Building: 2	
Detached Building		Location: 1 Building: 1 Building: 2 Building: 3 Building: 4	
Detached Building		Location: 2 Building: 1 Building: 2 Building: 3 Building: 4 Building: 5 Building: 6 Building: 7 Building: 8 Building: 9	
Detached Building		Location: 3 Building: 1 Building: 2	
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: $10,000	Location: 1 Building: 1 Building: 2 Building: 3 Building: 4	$255.00 $259.00 $255.00 $208.00
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: $10,000	Location: 2 Building: 1 Building: 2 Building: 3 Building: 4 Building: 5 Building: 6 Building: 7 Building: 8 Building: 9	$157.00 $153.00 $248.00 $155.00 $240.00 $321.00 $233.00 $233.00 $157.00
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: $10,000	Location: 3 Building: 1 Building: 2	$242.00 $220.00

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 | **The Brickyard at Wellington HOA** | **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Building	Premium
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 1 Building: 1 Building: 2 Building: 3 Building: 4	
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 2 Building: 1 Building: 2 Building: 3 Building: 4 Building: 5 Building: 6 Building: 7 Building: 8 Building: 9	
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 3 Building: 1 Building: 2	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 1 Building: 1	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 1 Building: 2	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 1 Building: 3	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 1 Building: 4	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 1	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 2	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 3	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 4	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 5	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 6	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 7	

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Building	Premium
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 8	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 9	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 3 Building: 1	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 3 Building: 2	
Personal Effects	Limit of Insurance: $10,000	Location: 1 Building: 1	
Personal Effects	Limit of Insurance: $10,000	Location: 1 Building: 2	
Personal Effects	Limit of Insurance: $10,000	Location: 1 Building: 3	
Personal Effects	Limit of Insurance: $10,000	Location: 1 Building: 4	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 1	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 2	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 3	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 4	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 5	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 6	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 7	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 8	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 9	
Personal Effects	Limit of Insurance: $10,000	Location: 3 Building: 1	
Personal Effects	Limit of Insurance: $10,000	Location: 3 Building: 2	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 1 Building: 1	

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Building	Premium
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 1 Building: 2	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 1 Building: 3	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 1 Building: 4	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 1	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 2	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 3	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 4	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 5	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 6	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 7	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 8	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 9	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 3 Building: 1	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 3 Building: 2	
Spoilage	Limit Of Insurance: $10,000	Location: 1 Building: 1	
Spoilage	Limit Of Insurance: $10,000	Location: 1 Building: 2	
Spoilage	Limit Of Insurance: $10,000	Location: 1 Building: 3	
Spoilage	Limit Of Insurance: $10,000	Location: 1 Building: 4	
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 1	
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 2	

360 Insurance Company

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Building	Premium
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 3	
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 4	
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 5	
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 6	
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 7	
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 8	
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 9	
Spoilage	Limit Of Insurance: $10,000	Location: 3 Building: 1	
Spoilage	Limit Of Insurance: $10,000	Location: 3 Building: 2	
Tenant Move-Back Expense	Limit of Insurance: $15,000	Location: 1 Building: 1 Building: 2 Building: 3 Building: 4	
Tenant Move-Back Expense	Limit of Insurance: $15,000	Location: 2 Building: 1 Building: 2 Building: 3 Building: 4 Building: 5 Building: 6 Building: 7 Building: 8 Building: 9	
Tenant Move-Back Expense	Limit of Insurance: $15,000	Location: 3 Building: 1 Building: 2	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 1 Building: 1	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 1 Building: 2	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 1 Building: 3	

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Building	Premium
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 1 Building: 4	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 1	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 2	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 3	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 4	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 5	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 6	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 7	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 8	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 9	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 3 Building: 1	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 3 Building: 2	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 1 Building: 1	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 1 Building: 2	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 1 Building: 3	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 1 Building: 4	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 1	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 2	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 3	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 4	

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Building	Premium
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 5	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 6	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 7	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 8	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 9	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 3 Building: 1	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 3 Building: 2	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 1 Building: 1	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 1 Building: 2	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 1 Building: 3	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 1 Building: 4	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 1	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 2	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 3	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 4	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 5	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 6	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 7	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 8	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 9	

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 | **The Brickyard at Wellington HOA** | **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Building	Premium
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 3 Building: 1	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 3 Building: 2	
Water Backup and Sump Overflow	Limit of Insurance: $10,000	Location: 1 Building: 1 Building: 2 Building: 3 Building: 4	$133.40 $133.40 $133.40 $133.40
Water Backup and Sump Overflow	Limit of Insurance: $10,000	Location: 2 Building: 1 Building: 2 Building: 3 Building: 4 Building: 5 Building: 6 Building: 7 Building: 8 Building: 9	$130.70 $130.70 $133.40 $130.70 $133.40 $133.40 $133.40 $133.40 $130.70
Water Backup and Sump Overflow	Limit of Insurance: $10,000	Location: 3 Building: 1 Building: 2	$133.40 $133.40

BUILDING – EXCLUSIONS AND CONDITIONS

Exclusion / Condition	Exclusion / Condition Information	Applicable Building
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 1 Building: 1 Building: 2 Building: 3 Building: 4
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 2 Building: 1 Building: 2 Building: 3 Building: 4 Building: 5 Building: 6 Building: 7 Building: 8 Building: 9

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Exclusion / Condition	Exclusion / Condition Information	Applicable Building
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 3 Building: 1 Building: 2

CLASSIFICATION – OPTIONAL COVERAGES			
Coverage Name	**Coverage Information**	**Applicable Classification**	**Premium**
Brands and Labels		Loc, Bldg: 1, 1 Class: 1	
Brands and Labels		Loc, Bldg: 1, 2 Class: 1	
Brands and Labels		Loc, Bldg: 1, 3 Class: 1	
Brands and Labels		Loc, Bldg: 1, 4 Class: 1	
Brands and Labels		Loc, Bldg: 2, 1 Class: 1	
Brands and Labels		Loc, Bldg: 2, 2 Class: 1	
Brands and Labels		Loc, Bldg: 2, 3 Class: 1	
Brands and Labels		Loc, Bldg: 2, 4 Class: 1	
Brands and Labels		Loc, Bldg: 2, 5 Class: 1	
Brands and Labels		Loc, Bldg: 2, 6 Class: 1	
Brands and Labels		Loc, Bldg: 2, 7 Class: 1	

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 | **The Brickyard at Wellington HOA** | **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Classification	Premium
Brands and Labels		Loc, Bldg: 2, 8 Class: 1	
Brands and Labels		Loc, Bldg: 2, 9 Class: 1	
Brands and Labels		Loc, Bldg: 3, 1 Class: 1	
Brands and Labels		Loc, Bldg: 3, 2 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 1 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 2 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 3 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 4 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 1 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 2 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 3 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 4 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 5 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 6 Class: 1	

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Coverage Name	Coverage Information	Applicable Classification	Premium
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 7 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 8 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 9 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 3, 1 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 3, 2 Class: 1	

LOCATION – OPTIONAL COVERAGES

Coverage Name	Coverage Information	Applicable Locations	Premium
Computer Fraud and Funds Transfer	Included: Yes Number of Employees: 0	1, 2, 3	
Employee Dishonesty	Included: Yes Number of Employees: 0	1, 2, 3	
Equipment Breakdown Protection		1, 2, 3	Included
Fine Arts	Limit of Insurance: $10,000	1, 2, 3	
Fire Department Services	Limit of Insurance: $15,000	1, 2, 3	
Fire Extinguisher Systems Recharge Expense	Limit of Insurance: $10,000	1, 2, 3	
Franchise Agreement – Increased Cost of Construction	Limit of Insurance: $25,000	1, 2, 3	
Free Standing Fences or Walls	Limit of Insurance: $5,000	1, 2, 3	
Increased Cost of Construction	Limit of Insurance: $25,000	1, 2, 3	
Ingress / Egress – Business Income / Extra Expense – Loss At Other Location	Limit of Insurance: $25,000	1, 2, 3	
Location – Outdoor Signs	Limit of Insurance: $5,000	1, 2, 3	
Lock Replacement	Limit of Insurance: $5,000	1, 2, 3	
Lost Key – Consequential Loss	Limit of Insurance: $5,000	1, 2, 3	
Money and Securities	Off Premises: $5,000 On Premises: $10,000	1, 2, 3	

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 | **The Brickyard at Wellington HOA** | **Policy Term: 09/20/26-09/20/27**

Coverage Name	Coverage Information	Applicable Locations	Premium
Money Orders and “Counterfeit Money”	Limit of Insurance: $5,000	1, 2, 3	
Ordinance or Law – Equipment		1, 2, 3	
Pollutant Clean-Up and Removal	Limit of Insurance: $25,000	1, 2, 3	
Salesperson Samples	Limit of Insurance: $10,000	1, 2, 3	
Tenant Building Coverage – Required By Lease	Limit of Insurance: $10,000	1, 2, 3	

PROPERTY – BUSINESSOWNER LEVEL COVERAGE		
Coverage	**Limit of Liability**	**Premium**
Business Income – Extended Period of Indemnity Number of Days	90	
Business Income – Exempt Employees / Jobs	No	
Business Income – Ordinary Payroll	Number of Days: 120	
Business Income / Extra Expense – 18 Month Period of Indemnity	Number of Months: 18	
Business Income / Extra Expense – Newly Acquired Properties	Limit of Insurance: $25,000	
Business Income / Extra Expense – No Time Deductible		
Business Income From Dependent Properties	Limit of Insurance: $25,000	
Computer Fraud and Funds Transfer Fraud	Limit of Insurance: $25,000	
Newly Acquired Business Personal Property	Limit of Insurance: $250,000	
Newly Acquired or Constructed Buildings	Limit of Insurance: $500,000	

PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 | **The Brickyard at Wellington HOA** | **Policy Term: 09/20/26-09/20/27**

Section II – Liability Insurance

LIABILITY AND MEDICAL EXPENSES	
Coverage	**Limit of Liability**
Liability and Medical Expenses	$2,000,000
Medical Expenses – Per Person	$5,000
Liability and Medical Expenses General Aggregate	$4,000,000
Products / Completed Operations Aggregate	$4,000,000

Liability Premium: $1,433.00

LIABILITY – OPTIONAL COVERAGES		
Coverage	**Coverage Information**	**Premium**
Claim Data Expense	Limit of Insurance: $10,000	
Computer / Electronic Data Processing Coverage – Off Premises	Limit of Insurance: $5,000	
Condominiums, Co-ops, Associations - Directors And Officers Liability Endorsement	Name of Association: The Brickyard Homeowners Association Limit of Insurance: $1,000,000 Deductible: $1,000 Pending or Prior Litigation Date: 08/06/23 Retroactive Date: 08/06/23 Extended Reporting Period: No	$300.00
Electronic Commerce (E-Commerce)	Annual Aggregate Limit of Insurance: $25,000 Section I – Deductible: $2,500	
Electronic Data	Limit of Insurance: $15,000	
Employee Dishonesty	Limit of Insurance: $25,000	
Forgery Alteration	Limit of Insurance: $25,000	
Heating or Air Conditioning Loss Reimbursement	Limit of Insurance: 10,000	
Interruption of Computer Operations	Limit of Insurance: $15,000	
Lockout or Sale, Removal and Disposal of Liability	Limit of Insurance: $5,000	
Reward Payment	Limit of Insurance: $5,000	
Tenants' Property Legal Liability	Limit of Insurance: 10,000	
Unauthorized Business Card Use	Limit of Insurance: $5,000	

LIABILITY – EXCLUSIONS AND CONDITIONS	
Exclusion / Condition	**Exclusion / Condition Information**
Abuse or Molestation Exclusion	

360 Insurance Company
PO BOX 1348, LARAMIE, WY 82073
(866) 882-9871 | WWW.360INSCO.COM

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 08/07/26 **The Brickyard at Wellington HOA** **Policy Term: 09/20/26-09/20/27**

Exclusion / Condition	Exclusion / Condition Information
Amendment to Exclusion – Expected or Intended Injury	
Asbestos Exclusion	
Businessowner Maximum Aggregate Limits	
Cannabis Liability Exclusion	
Cannabis Property Exclusion	
Communicable Disease Exclusion	
Cyber Incident Exclusion	
Employment-Related Practices Exclusion	
Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability – Limited Bodily Injury Exception Not Included	
Exclusion – Silica or Silica-Related Dust	
Exclusion – Unmanned Aircraft	Bodily Injury and Property Damage: No Personal and Advertising Injury: No
Exclusion – Violation of Trade or Consumer Protection Laws	
Exclusion – Year 2000 Computer-Related and Other Electronic Problems	
Exclusion of Certified Acts of Terrorism	
Fungi or Bacteria Exclusion (Liability)	
Lead Exclusion	
Punitive Damages Exclusion	
Total Pollution Exclusion	

TOTAL PREMIUM – (THIS IS NOT A BILL) $36,897.00*

***The premium shown above does not reflect the premium owed for modified / removed coverage(s).**