

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 05/11/25
Coventry Club Homeowners Association, INC
Policy Term: 06/30/25-06/30/26

DESCRIBED PREMISES			
Location Number	Location Name	Location	Primary
1	255 - 259 Coventry	255 Coventry Pl, Grand Junction, CO 81503	X
2	256 - 257 Coventry	256 Coventry Pl, Grand Junction, CO 81503	
3	261 - 263 Coventry	261 Coventry Ct, Grand Junction, CO 81503	
4	258 - 264 Coventry	258 Coventry Ct, Grand Junction, CO 81503	

OFFERINGS

Xpand Apartment
Premium: \$1,426.00

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
4	\$2,500	Refer To Building	6%	Yes	3

BUILDINGS				
Location: 1	Building Number: 1	Building Description: 255 Coventry Townhomes		
Building Limit of Insurance: \$1,466,702.496	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
Building Premium: \$2,385.70				

Location: 1	Building Number: 2	Building Description: 259 Coventry Townhomes		
Building Limit of Insurance: \$1,466,702.496	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
Building Premium: \$2,385.70				

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Location: 2	Building Number: 1	Building Description: 256 Coventry Townhomes		
Building Limit of Insurance: \$744,991.744	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
				Building Premium: \$1,398.90

Location: 2	Building Number: 2	Building Description: 257 Coventry Townhomes		
Building Limit of Insurance: \$1,356,949.248	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
				Building Premium: \$2,316.60

Location: 3	Building Number: 1	Building Description: 261 Coventry Townhomes		
Building Limit of Insurance: \$1,356,949.248	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
				Building Premium: \$2,316.60

Location: 3	Building Number: 2	Building Description: 263 Coventry Townhomes		
Building Limit of Insurance: \$239,461.632	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
				Building Premium: \$651.20

Location: 4	Building Number: 1	Building Description: 258 Coventry Townhomes		
Building Limit of Insurance: \$744,991.744	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
				Building Premium: \$1,331.90

Location: 4	Building Number: 2	Building Description: 260 Coventry Townhomes		
Building Limit of Insurance: \$744,991.744	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
				Building Premium: \$1,331.90

Location: 4	Building Number: 3	Building Description: 262 Coventry Townhomes		
Building Limit of Insurance: \$1,356,949.248	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
				Building Premium: \$2,208.60

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Location: 4	Building Number: 4	Building Description: 264 Coventry Townhomes		
Building Limit of Insurance: \$1,356,949.248	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
Building Premium: \$2,208.60				

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: \$1,000		Functional Building Personal Property Loss Valuation: No		
Classification Premium: \$2.00				

Location / Building Number: Location 1, Building 2	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: \$1,000		Functional Building Personal Property Loss Valuation: No		
Classification Premium: \$2.00				

Location / Building Number: Location 2, 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: \$1,000		Functional Building Personal Property Loss Valuation: No		
Classification Premium: \$2.00				

Location / Building Number: Location 2, Building 2	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: \$1,000		Functional Building Personal Property Loss Valuation: No		
Classification Premium: \$2.00				

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Policy Term: 06/30/25-06/30/26

Location / Building Number: Location 3, 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: \$1,000		Functional Building Personal Property Loss Valuation: No		

Classification Premium: \$2.00

Location / Building Number: Location 3, Building 2	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: \$1,000		Functional Building Personal Property Loss Valuation: No		

Classification Premium: \$2.00

Location / Building Number: Location 4, 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: \$1,000		Functional Building Personal Property Loss Valuation: No		

Classification Premium: \$2.00

Location / Building Number: Location 4, Building 2	Class Number: 1	Property Type: Apartment Condominium Association	Classification Description: Condominiums - Residential Condominium (Association risk only)	Class Code: 69145
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Classification Premium: \$2.00

Location / Building Number: Location 4, Building 3	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: \$1,000		Functional Building Personal Property Loss Valuation: No		

Classification Premium: \$2.00

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Location / Building Number: Location 4, Building 4	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: \$1,000		Functional Building Personal Property Loss Valuation: No		

Classification Premium: \$2.00

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	
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: 3 Building: 1	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 3 Building: 2	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 4 Building: 1	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 4 Building: 2	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 4 Building: 3	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 4 Building: 4	
Debris Removal Additional Insurance	Limit of Insurance: \$25,000	Location: 1 Building: 1 Building: 2	
Debris Removal Additional Insurance	Limit of Insurance: \$25,000	Location: 2 Building: 1 Building: 2	
Debris Removal Additional Insurance	Limit of Insurance: \$25,000	Location: 3 Building: 1 Building: 2	

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Coverage Name	Coverage Information	Applicable Building	Premium
Debris Removal Additional Insurance	Limit of Insurance: \$25,000	Location: 4 Building: 1 Building: 2 Building: 3 Building: 4	
Detached Building		Location: 1 Building: 1 Building: 2	
Detached Building		Location: 2 Building: 1 Building: 2	
Detached Building		Location: 3 Building: 1 Building: 2	
Detached Building		Location: 4 Building: 1 Building: 2 Building: 3 Building: 4	
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	\$293.00 \$293.00
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	\$177.00 \$287.00
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	\$287.00 \$87.00
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: \$10,000	Location: 4 Building: 1 Building: 2 Building: 3 Building: 4	\$167.00 \$167.00 \$271.00 \$271.00
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	

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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: 2 Building: 1 Building: 2	
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	
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 4 Building: 1 Building: 2 Building: 3 Building: 4	
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: 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: 3 Building: 1	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 3 Building: 2	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 4 Building: 1	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 4 Building: 2	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 4 Building: 3	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 4 Building: 4	
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: 2 Building: 1	
Personal Effects	Limit of Insurance: \$10,000	Location: 2 Building: 2	

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Coverage Name	Coverage Information	Applicable Building	Premium
Personal Effects	Limit of Insurance: \$10,000	Location: 3 Building: 1	
Personal Effects	Limit of Insurance: \$10,000	Location: 3 Building: 2	
Personal Effects	Limit of Insurance: \$10,000	Location: 4 Building: 1	
Personal Effects	Limit of Insurance: \$10,000	Location: 4 Building: 2	
Personal Effects	Limit of Insurance: \$10,000	Location: 4 Building: 3	
Personal Effects	Limit of Insurance: \$10,000	Location: 4 Building: 4	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 1 Building: 1	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 1 Building: 2	
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: 3 Building: 1	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 3 Building: 2	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 4 Building: 1	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 4 Building: 2	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 4 Building: 3	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 4 Building: 4	
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: 2 Building: 1	
Spoilage	Limit Of Insurance: \$10,000	Location: 2 Building: 2	

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

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

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Policy Term: 06/30/25-06/30/26

Coverage Name	Coverage Information	Applicable Building	Premium
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 4 Building: 2	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 4 Building: 3	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 4 Building: 4	
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 1 Building: 1 Building: 2	\$128.50 \$128.50
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 2 Building: 1 Building: 2	\$125.90 \$128.50
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 3 Building: 1 Building: 2	\$128.50 \$117.90
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 4 Building: 1 Building: 2 Building: 3 Building: 4	\$125.90 \$125.90 \$128.50 \$128.50

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
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 2 Building: 1 Building: 2
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 3 Building: 1 Building: 2
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 4 Building: 1 Building: 2 Building: 3 Building: 4
Limitations on Coverage For Roof Surfacing	Applicability: Actual Cash Value Provision Actual Cash Provision: Yes	Location: 4 Building: 2 Building: 3

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Date Printed: 05/11/25
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Policy Term: 06/30/25-06/30/26

Exclusion / Condition	Exclusion / Condition Information	Applicable Building
Property Coverage Restriction	1 Description of Property Restricted: Siding	Location: 1 Building: 1
Property Coverage Restriction	1 Description of Property Restricted: Siding	Location: 1 Building: 2
Property Coverage Restriction	1 Description of Property Restricted: Siding	Location: 2 Building: 1
Property Coverage Restriction	1 Description of Property Restricted: Siding	Location: 2 Building: 2
Property Coverage Restriction	1 Description of Property Restricted: Siding	Location: 3 Building: 1
Property Coverage Restriction	1 Description of Property Restricted: Siding	Location: 4 Building: 1
Property Coverage Restriction	1 Description of Property Restricted: Siding	Location: 4 Building: 2
Property Coverage Restriction	1 Description of Property Restricted: Siding	Location: 4 Building: 3
Property Coverage Restriction	1 Description of Property Restricted: Siding	Location: 4 Building: 4

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: 2, 1 Class: 1	
Brands and Labels		Loc, Bldg: 2, 2 Class: 1	
Brands and Labels		Loc, Bldg: 3, 1 Class: 1	
Brands and Labels		Loc, Bldg: 3, 2 Class: 1	

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

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LOCATION – OPTIONAL COVERAGES			
Coverage Name	Coverage Information	Applicable Locations	Premium
Computer Fraud and Funds Transfer	Included: Yes Number of Employees: 0	1, 2, 3, 4	
Employee Dishonesty	Included: Yes Number of Employees: 0	1, 2, 3, 4	
Equipment Breakdown Protection		1, 2, 3, 4	Included
Fine Arts	Limit of Insurance: \$10,000	1, 2, 3, 4	
Fire Department Services	Limit of Insurance: \$15,000	1, 2, 3, 4	
Fire Extinguisher Systems Recharge Expense	Limit of Insurance: \$10,000	1, 2, 3, 4	
Franchise Agreement – Increased Cost of Construction	Limit of Insurance: \$25,000	1, 2, 3, 4	
Free Standing Fences or Walls	Limit of Insurance: \$5,000	1, 2, 3, 4	
Increased Cost of Construction	Limit of Insurance: \$25,000	1, 2, 3, 4	
Ingress / Egress – Business Income / Extra Expense – Loss At Other Location	Limit of Insurance: \$25,000	1, 2, 3, 4	
Location – Outdoor Signs	Limit of Insurance: \$5,000	1, 2, 3, 4	
Lock Replacement	Limit of Insurance: \$5,000	1, 2, 3, 4	
Lost Key – Consequential Loss	Limit of Insurance: \$5,000	1, 2, 3, 4	
Money and Securities	Off Premises: \$5,000 On Premises: \$10,000	1, 2, 3, 4	
Money Orders and “Counterfeit Money”	Limit of Insurance: \$5,000	1, 2, 3, 4	
Ordinance or Law – Equipment		1, 2, 3, 4	
Pollutant Clean-Up and Removal	Limit of Insurance: \$25,000	1, 2, 3, 4	
Salesperson Samples	Limit of Insurance: \$10,000	1, 2, 3, 4	
Tenant Building Coverage – Required By Lease	Limit of Insurance: \$10,000	1, 2, 3, 4	

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	

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Policy Term: 06/30/25-06/30/26

Coverage	Limit of Liability	Premium
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	

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: \$1,511.00

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: Coventry Club HOA Limit of Insurance: \$1,000,000 Deductible: \$1,000 Pending or Prior Litigation Date: 06/20/23 Retroactive Date: 06/20/23 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	

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Date Printed: 05/11/25
Coventry Club Homeowners Association, INC
Policy Term: 06/30/25-06/30/26

Coverage	Coverage Information	Premium
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	
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)\$24,563.70*

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