

CBP00000321
03/05/26

SP 02 000005 93482 H 2 ASNGLP



Grace Park Filing 1 Condominium Association Inc
607 S 7th
c/o HOA Services Inc
Grand Junction, CO 81501

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Change Effective: 03/05/26

Businessowners – Declarations

Printed: 03/05/26

Words and phrases that are defined are shown in quotation marks. The definitions for these words and phrases are set forth in Definitions.

Named Insured(s): Grace Park Filing 1 Condominium Association Inc
Mailing Address:
607 S 7th
c/o HOA Services Inc
Grand Junction, CO 81501

Account Number: BA000200593
Policy Number: CBP00000321
Agent: Dan Gillespie
Agent Phone: 970-639-2600

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POLICY TERM 10/10/25 12:01 AM to 10/10/26 12:01 AM

Insurance is provided only with respect to what is specified on the attached Schedule of Coverage. The insurance is provided only to the extent set forth in the specific forms and endorsements that are made a part of your policy.

Total "Premium" (This is not a bill)\$5,974.90

**** IMPORTANT **** Please attach this update to your original insurance policy.

Forms and Endorsements Applicable to This Policy:

PF.Declarations 01 22	BOP.Schedule 10 22	BP P 029 03 22	BP IN 01 07 13	BP 00 03 07 13
BP 01 81 03 15	BP 05 01 07 02	BP 04 15 02 21	BP 04 46 07 13	BP 04 56 07 13
BP 04 57 07 13	BP 05 94 01 06	BP 07 77 08 06	BP 14 09 07 13	BP 14 10 01 10
BP 14 78 07 13	BP 15 30 09 19	BP 17 01 07 13	BP.012 10 22	BP.017 10 22
BP.018 10 22	BP.019 10 22	BP.025 10 22	BP.026 10 22	BP.028 10 22
BP.030 10 22	BP.031 10 22	BP.032 10 22	BP.033 10 22	BP.034 10 22
BP.035 10 22	BP.036 10 22	BP.037 10 22	BP.038 10 22	BP.042 10 22
BP.043 10 22	BP.044 10 22	BP.045 10 22	BP 04 04 01 10	BP 04 17 01 10
BP 04 39 07 02	BP 04 92 07 02	BP 05 15 12 20	BP 05 17 01 06	BP 05 23 01 15
BP 05 47 07 13	BP 05 77 01 06	BP 10 05 07 02	BP 14 51 05 10	BP 14 86 07 13
BP 15 05 05 14	BP 15 11 12 16	BP 15 32 09 19	BP 15 60 02 21	BP 17 24 01 10
BP.020 10 22	BP.023 10 22	BP.024 10 22	BP.027 10 22	BP.029 10 22
BP.046 10 22	BP.049 10 22	BP.067 10 22	CY 00 01_CO 10 22	CY 00 04_CO 10 22
EP 00 01_CO 10 22				

The insurance afforded by this policy as indicated within the "Declarations" supersedes and replaces all insurance previously afforded by this policy. Assignment of this policy shall not be valid without "our" written consent.

FRAUD STATEMENT:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

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Date Printed: 03/05/26

Grace Park Filing 1
Condominium Association Inc

Policy Term: 10/10/25-10/10/26

DESCRIBED PREMISES

Location Number	Location Name	Location	Primary
1	Building 1	1102 E Carolina Ave, Fruita, CO 81521	X
2	Building 2	1102 E Carolina Ave, Fruita, CO 81521	
3	Building 3	1102 E Carolina Ave, Fruita, CO 81521	

OFFERINGS

Xpand Apartment

Premium: \$293.00

SECTION I – PROPERTY

LOCATIONS – DEDUCTIBLES

Location Number	Property Deductible	Windstorm or Hail Percentage Deductible	Automatic % Increase	Inside City Limits	Distance To Fire Station
1	\$10,000	Refer To Building	6%	Yes	3
2	\$10,000	Refer To Building	6%	Yes	3
3	\$10,000	Refer To Building	6%	Yes	3

BUILDINGS

Location:	Building Number:	Building Description:	Building Limit of Insurance:	Valuation:	Automatic Increase %:	Damage To Premises Rented To You:	Building Premium:
1	2	Building 1	\$952,363.36	Replacement Cost	6%	\$300,000	\$1,333.20
2	2	Building 2	\$952,363.36	Replacement Cost	6%	\$300,000	\$1,333.20
3	2	Building 3	\$952,363.36	Replacement Cost	6%	\$300,000	\$1,333.20

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Grace Park Filing 1
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Policy Term: 10/10/25-10/10/26

CLASSIFICATION

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

Business Personal Property Limit of Insurance: \$1,000

Functional Building Personal Property Loss Valuation:
No

Classification Premium: \$2.00

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

Business Personal Property Limit of Insurance: \$1,000

Functional Building Personal Property Loss Valuation:
No

Classification Premium: \$2.00

Location / Building Number:	Class	Property Type:	Classification Description:	Class Code:
Location 3, Building 2	Number: 2	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	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: 2	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 2 Building: 2	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 3 Building: 2	
Debris Removal Additional Insurance	Limit of Insurance: \$25,000	Location: 1 Building: 2	
Debris Removal Additional Insurance	Limit of Insurance: \$25,000	Location: 2 Building: 2	
Debris Removal Additional Insurance	Limit of Insurance: \$25,000	Location: 3 Building: 2	



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Policy Term: 10/10/25-10/10/26

Coverage Name	Coverage Information	Applicable Building	Premium
Detached Building		Location: 1 Building: 2	
Detached Building		Location: 2 Building: 2	
Detached Building		Location: 3 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: 2	\$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: 2 Building: 2	\$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: 2	\$157.00
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: 2	
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: 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: 2	
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: 2	
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: 2	
Personal Effects	Limit of Insurance: \$10,000	Location: 2 Building: 2	
Personal Effects	Limit of Insurance: \$10,000	Location: 3 Building: 2	

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**Grace Park Filing 1
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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: 2 Building: 2	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 3 Building: 2	
Spoilage	Limit Of Insurance: \$10,000	Location: 1 Building: 2	
Spoilage	Limit Of Insurance: \$10,000	Location: 2 Building: 2	
Spoilage	Limit Of Insurance: \$10,000	Location: 3 Building: 2	
Tenant Move-Back Expense	Limit of Insurance: \$15,000	Location: 1 Building: 2	
Tenant Move-Back Expense	Limit of Insurance: \$15,000	Location: 2 Building: 2	
Tenant Move-Back Expense	Limit of Insurance: \$15,000	Location: 3 Building: 2	
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: 2	
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: 2	
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: 2	
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: 2	
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: 2	\$98.10
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 2 Building: 2	\$98.10

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Coverage Name	Coverage Information	Applicable Building	Premium
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 3 Building: 2	\$98.10
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 1 Building: 2	
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 2 Building: 2	
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 3 Building: 2	

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

CLASSIFICATION – OPTIONAL COVERAGES

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

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**Grace Park Filing 1
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Coverage Name	Coverage Information	Applicable Classification	Premium
Theft Limitations	Limit Of Insurance: \$2,500	Loc, Bldg: 3, 2 Class: 2	

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	
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	



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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	

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Section II – Liability Insurance

LIABILITY AND MEDICAL EXPENSES

Coverage	Limit of Liability	Premium
Liability and Medical Expenses	\$1,000,000	
Medical Expenses – Per Person	\$5,000	
Liability and Medical Expenses General Aggregate	\$2,000,000	
Products / Completed Operations Aggregate	\$2,000,000	
		Liability Premium: \$324.00

LIABILITY – OPTIONAL COVERAGES

Coverage	Coverage Information	Premium
Cap on Losses From Certified Acts of Terrorism		
Claim Data Expense	Limit of Insurance: \$10,000	
Computer / Electronic Data Processing Coverage – Off Premises	Limit of Insurance: \$5,000	



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Coverage	Coverage Information	Premium
Condominiums, Co-ops, Associations - Directors And Officers Liability Endorsement	Name of Association: Grace Park Filing 1 Condominium Association, Inc Limit of Insurance: \$1,000,000 Deductible: \$1,000 Pending or Prior Litigation Date: 10/10/23 Retroactive Date: Extended Reporting Period: No	\$300.00
Data Response, Cyber Liability and Data Protection	Limit of Insurance: \$50,000 Deductible: \$2,500 Retroactive Date: 10/10/23 PCI Fines, Expenses and Costs Sublimit: \$25,000 Website Media Liability Sublimit: \$10,000 Data Protection Loss Sublimit: \$10,000 Business Interruption Sublimit: \$10,000 Extortion Sublimit: \$10,000	\$90.00
Disclosure Pursuant To Terrorism Risk Insurance Act	Additional Information:	\$30.00
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	
Employment Practices Liability Coverage	Limit of Insurance: \$50,000 Deductible: \$2,500 Retroactive Date: 10/10/23	\$50.00
Forgery Alteration	Limit of Insurance: \$25,000	
Heating or Air Conditioning Loss Reimbursement	Limit of Insurance: 10,000	
Hired Auto and Non-Owned Auto Liability	Hired Auto Liability Coverage: Yes Non-Owned Auto Liability Coverage (With Delivery Service): No Non-Owned Auto Liability Coverage (Without Delivery Service): Yes	\$42.00
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	



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Exclusion / Condition	Exclusion / Condition Information
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	
Fungi or Bacteria Exclusion (Liability)	
Lead Exclusion	
Punitive Damages Exclusion	
Sanctions Limitation and Exclusion	
Total Pollution Exclusion	

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TOTAL PREMIUM – (THIS IS NOT A BILL)\$5,974.90*

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



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL DEDUCTIBLES

This endorsement modifies insurance under the following:

BUSINESSOWNER COVERAGE FORM

SCHEDULE

Premises Number	Windstorm or Hail Deductible Percentage or Dollar Amount
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

The following provisions apply to **Section I – Property:**

The Windstorm or Hail Deductible, as shown in the schedule and set forth in this endorsement, applies to covered loss or damage caused directly or indirectly by Windstorm or Hail. This Deductible applies to each occurrence of Windstorm or Hail.

With respect to Covered Property at a premises identified in the Schedule, no other deductible applies to Windstorm or Hail.

Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of the Water Exclusion or any other exclusion in this policy. If this policy is endorsed to cover Flood under the Flood Coverage Endorsement (or if you have a flood insurance policy), a separate Flood Deductible applies to loss or damage attributable to Flood, in accordance with the terms of that endorsement or policy.

WINDSTORM OR HAIL DEDUCTIBLE CALCULATION

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2% or 5% or the dollar amount (as shown in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

This Deductible is calculated separately for, and applies separately to:

1. Each building that sustains loss or damage.
2. The business personal property at each building at which there is loss or damage to business personal property.
3. Business personal property in the open.

We will not pay for loss or damage until the

amount of loss or damage exceeds the Deductible. We will then pay the amount of loss or damage in excess of the Deductible that applies to the building or the business personal property (whichever is higher), up to the applicable Limit(s) of Insurance.

When property is covered under the Coverage Extension for Newly Acquired or Constructed Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) or the dollar amount shown in the Schedule of the property at the time of loss. If a Windstorm or Hail Deductible Percentage applies, the applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Schedule for any described premises.

EXAMPLE #1 – APPLICATION OF PERCENTAGE DEDUCTIBLE

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The actual Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the business personal property.

The Deductible is 2%.

BUILDING & BUSINESS PERSONAL PROPERTY

Step (1): Deductible = \$80,000 X 2% = \$1,600

Step (2): Total Loss = \$60,000 + \$40,000 = \$100,000

Step (3): \$100,000 - \$1,600 = \$98,400

The most we will pay is \$98,400 (\$100,000 - \$1,600). The portion of the total loss that is not covered due to the application of the Deductible is \$1,600.



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EXAMPLE #2 – APPLICATION OF DOLLAR DEDUCTIBLE

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The actual Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the business personal property.

The Deductible is \$1,000/\$2,000.

BUILDING & BUSINESS PERSONAL PROPERTY

Step (1): Total Loss: $\$60,000 + \$40,000 = \$100,000$

Step (2): $\$100,000 - \$2,000 = \$98,000$

The most we will pay is \$98,000 (\$100,000 - \$2,000). The portion of the total loss that is not covered due to the application of the Deductible is \$2,000.



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SUPPLEMENTAL FORM DECLARATION FOR BP.019 10 22

WINDSTORM OR HAIL DEDUCTIBLES

SCHEDULE

PREMISES NUMBER	WINDSTORM OR HAIL DEDUCTIBLE PERCENTAGE OR DOLLAR AMOUNT
1	1%

PREMISES NUMBER	WINDSTORM OR HAIL DEDUCTIBLE PERCENTAGE OR DOLLAR AMOUNT
2	1%

PREMISES NUMBER	WINDSTORM OR HAIL DEDUCTIBLE PERCENTAGE OR DOLLAR AMOUNT
3	1%

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