## **Account Summary**

#### Named Insured Schedule:

Bradford Point Property Owners Association | FEIN:

#### **Contact:**

Kirk Keck

PO Box 1223 Eagle River WI 54521

P: (630) 297-1881

E: keckir2005@yahoo.com

Loc#	Bldg#	Address
1	1	1465-1467 Bucky Lane St Germain, WI 54558
1	2	1465-1467 Bucky Lane St Germain, WI 54558
1	3	1465-1467 Bucky Lane St Germain, WI 54558
1	4	1465-1467 Bucky Lane St Germain, WI 54558
1	5	1465-1467 Bucky Lane St Germain, WI 54558
1	6	1465-1467 Bucky Lane St Germain, WI 54558
1	7	1465-1467 Bucky Lane St Germain, WI 54558
1	8	1465-1467 Bucky Lane St Germain, WI 54558
1	9	1465-1467 Bucky Lane St Germain, WI 54558



1	10	1465-1467 Bucky Lane St Germain, WI 54558
1	11	1465-1467 Bucky Lane St Germain, WI 54558
1	12	1465-1467 Bucky Lane St Germain, WI 54558
1	13	1465-1467 Bucky Lane St Germain, WI 54558
1	14	1465-1467 Bucky Lane St Germain, WI 54558
1	15	1465-1467 Bucky Lane St Germain, WI 54558
1	16	1465-1467 Bucky Lane St Germain, WI 54558
1	17	1465-1467 Bucky Lane St Germain, WI 54558
1	18	1465-1467 Bucky Lane St Germain, WI 54558
1	19	1465-1467 Bucky Lane St Germain, WI 54558
1	20	1465-1467 Bucky Lane St Germain, WI 54558
1	21	1465-1467 Bucky Lane St Germain, WI 54558
1	22	1465-1467 Bucky Lane St Germain, WI 54558
1	23	1465-1467 Bucky Lane St Germain, WI 54558
1	24	1465-1467 Bucky Lane St Germain, WI 54558
1	25	1465-1467 Bucky Lane St Germain, WI 54558



1	26	1465-1467 Bucky Lane St Germain, WI 54558
1	27	1465-1467 Bucky Lane St Germain, WI 54558
1	28	1465-1467 Bucky Lane St Germain, WI 54558
1	29	1465-1467 Bucky Lane St Germain, WI 54558
1	30	1465-1467 Bucky Lane St Germain, WI 54558
1	31	1465-1467 Bucky Lane St Germain, WI 54558
1	32	1465-1467 Bucky Lane St Germain, WI 54558
1	33	1465-1467 Bucky Lane St Germain, WI 54558
1	34	1465-1467 Bucky Lane St Germain, WI 54558
1	35	1465-1467 Bucky Lane St Germain, WI 54558



## **Business Owners Policy - Property**

Issuing Company: Auto Owners Policy Number: 4508752900

Policy Term: 5/26/2023 - 5/26/2024

Unless otherwise specified, your coverage provides Special Form protection, which includes coverage against all risk of direct physical loss or damage, except those that are specifically excluded in the policy.

Loc#	Bldg#	Subject of Ins.	Amount	Coins	Deductible	Valuation	Inflation
1	1	Building	\$534,300		5,000	R	9%
		Personal Property					
1	2	Building	\$525,100		5,000	R	9%
		Personal Property					
1	3	Building	\$525,100		5,000	R	9%
		Personal Property					
1	4	Building	\$525,100		5,000	R	9%
		Personal Property					
1	5	Building	\$342,800		5,000	R	9%
		Personal Property					
1	6	Building	\$342,800		5,000	R	9%
		Personal Property					
1	7	Building	\$342,800		5,000	R	9%
		Personal Property					
1	8	Building	\$342,800		5,000	R	9%
		Personal Property					



1 9		Building	\$525,100	5,000	R	9%
		Personal Property				
1	10	Building	\$525,100	5,000	R	9%
		Personal Property				
1 11	Building	\$525,100	5,000	R	9%	
		Personal Property				
1 12	Building	\$534,300	5,000	R	9%	
		Personal Property				
1	13	Building	\$534,300	5,000	R	9%
		Personal Property				
1 14	14	Building	\$534,300	5,000	R	9%
		Personal Property				
1	15	Building	\$534,300	5,000	R	9%
		Personal Property				
1	16	Building	\$525,100	5,000	R	9%
		Personal Property				
1	17	Building	\$525,100	5,000	R	9%
		Personal Property				
1	18	Building	\$525,100	5,000	R	9%
		Personal Property				
1	19	Building	\$525,100	5,000	R	9%
		Personal Property				
1	20	Building	\$363,400	5,000	R	9%



		Personal Property				
1 21	21	Building	\$441,500	5,000	R	9%
		Personal Property				
1	22	Building	\$99,300	5,000	R	9%
		Personal Property				
1	23	Building	\$99,300	5,000	R	9%
		Personal Property				
1	24	Building	\$99,300	5,000	R	9%
		Personal Property				
1	25	Building	\$99,300	5,000	R	9%
		Personal Property				
1	26	Building	\$99,300	5,000	R	9%
		Personal Property				
1	27	Building	\$99,300	5,000	R	9%
		Personal Property				
1	28	Building	\$441,500	5,000	R	9%
		Personal Property				
1	29	Building	\$441,500	5,000	R	9%
		Personal Property				
1	30	Building	\$99,300	5,000	R	9%
		Personal Property				
1	31	Building	\$363,400	5,000	R	9%
		Personal Property				



32	Building	\$107,300	5,000	R	9%
	Personal Property				
33	Building	\$148,500	5,000	R	9%
	Personal Property				
34	Building	\$374,000	5,000	R	9%
	Personal Property				_
35	Building	\$260,900	5,000	R	9%
	Personal Property				
	33	Personal Property  33 Building  Personal Property  34 Building  Personal Property  35 Building	Personal Property  33 Building \$148,500  Personal Property  34 Building \$374,000  Personal Property  35 Building \$260,900	Personal Property	Personal Property

Valuation Key:

R: Replacement Cost

A: Actual Cash Value

**GFRC:** Guaranteed Functional Replacement Cost

AA: Agreed Amount

**INCL:** Included

**GRC:** Guaranteed Replacement Cost

We recommend that you have a certified appraisal for all your Buildings and Business Property.

#### **Additional Interests**

Loc#	Bldg#	<b>Additional Interest Name</b>	Address	Interest
1	1	DEERE & COMPANY	Po Box 6600 Johnston IA 53131- ????	Loss Payee
1	33	DEERE AND COMPANY ISAOA	8402 Excelsior Dr Madison WI 53717-1909	Loss Payee

**Additional Coverages** 

**Amount of Insurance** 

Deductible



### **Business Owners Policy - General Liability**

**Issuing Company:** 

**Auto Owners** 

**Policy Number:** 

4508752900

**Policy Term:** 

5/26/2023 - 5/26/2024

### Unless otherwise specified, coverage is written on an occurrence form

General Aggregate Limit	\$2,000,000
Products and Completed Operations Aggregate Limit	\$1,000,000
Personal and Advertising Injury Limit	1000000
Each Occurrence Limit	1000000
Damage to Premises Rented to you Limit	100000
Medical Expense Limit - Any one Person	\$5,000

Additional Coverages	Occurrence Limit	Aggregate Limit	Deductible	
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**Employee Benefits Liability** 

Retro Date:

**Employee Practice Liability** 

Retro Date:



# **Scheduled Equipment**

Item#	Year/Model	Description	ID/Serial #	Amount of Ins.
1	JOHN DEERE 3720 TRAC	JOHN DEERE 3720 TRACTOR JOHN DEERE 3720 TRACTOR		26,500
2	1973 JON BOAT W/MOTOR	JON BOAT W/MOTOR JON BOAT W/MOTOR		3,000
3	JOHN DEERE X330 SELE	JOHN DEERE X330 SELECTIVE JOHN DEERE X330 SELECTIVE		3,138
4	JOHN DEERE LAWN	JOHN DEERE LAWN JOHN DEERE LAWN		1,927
5	2013 NIFTYLIFT TM50HG LIF	NIFTYLIFT TM50HG LIFT NIFTYLIFT TM50HG LIFT	17-25427	28,500



### **Crime Limits**

**Issuing Company:** 

**Auto Owners** 

**Policy Number:** 

61198879

Policy Term:

5/26/2023-5/26/2024

Coverage	Blanket or Scheduled	Limit	Deductible
Employee Theft	50,000		
ERISA			
Aggregate	3		
ERISA excess amount over blanket limit			
Total asset value			
Total asset value (per plan)			
Employee Theft Governmental Crime			
Forgery or Alteration			
Inside the Premises			
Theft of money and securities			
Inside the Premises			
Robbery or burglary of other property			
Outside the Premises			
Money and securities			
Other property			
Computer Fraud			
Funds Transfer Fraud			
Money Orders & Counterfeit Paper Currency			



## **Workers Compensation**

**Issuing Company:** 

**Auto Owners** 

**Policy Number:** 

A106589541

**Policy Term:** 

5/26/2023 - 5/26/2024

Bodily Injury by Accident - Each Accident

\$500,000

**Bodily Injury by Disease - Policy Limit** 

\$500,000

Bodily Injury by Disease - Each Employee \$500,000

### Classifications

Loc		Class Code	Description	Expiring Code Rate	Renewal Code Rate	Payroll	Premium
WI	1	8810	CLERICAL OFFICE		0.17000	\$44,928.00	\$76.00
			EMPLOYEES NOC				
WI	1	9015	BUILDING OR		3.73000	\$77,863.00	\$2,904.00
			PROPERTY				
			MANAGEMENT: ALL				
			OTHER EMPLOYEES				1

Subtotal:	\$2,980.00
Increased Coverage	\$75.00
Experience	
Modification	
Premium Discount	
Expense Constant	
Terrorism &	
Catastrophe	
Total Premium:	\$3,312.00



## **Workers Compensation - Dividend**

Estimated Audited Premium	Dividend	Estimated Return
	Error! Reference source not found.	To be Determined after Audit approximately 190

**Dividends** are not guaranteed. No promise to pay dividends is implied by this proposal and it is contrary to the Company's policy for any employee, agent or representative to make any representation with regard to the payment or amount of dividends. Dividends must be declared by the Board of Directors of the Company and paid from surplus. Dividends will be due and payable only for a policy period that has expired, only under conditions prescribed by the Board of Directors, and only if all terms and conditions of the policy have been met. This policy is written subject to an audit, and all payroll records should be kept in an accurate manner. Please note that the Experience Modification and rates are subject to change.

#### **Subject to Audit**

The proposed premium is based on the above estimates of annual exposures. A final audit of the policy will be made at the end of the policy period.



## **Umbrella / Excess Limits**

**Issuing Carrier:** 

**Auto Owners** 

**Policy Number:** 

4508752902

**Policy Term:** 

5/26/2023 - 5/26/2024

Unless otherwise specified, coverage is written on an occurrence basis.

\$5,000,000	Each Occurrence
\$5,000,000	Aggregate
\$5,000	Retained Limit

### **Current Underlying Limits**

General Liability	
General Aggregate	
Business Auto Liability - Combined Single Limit	
Employers Liability	Each Accident
,,	Each Policy Limit
	Each Employee

