



FARM BUREAU FINANCIAL SERVICES
 Farm Bureau Property & Casualty Insurance Company
 5400 University Avenue West Des Moines, IA 50266-5997

0000002889

COMMERCIAL UMBRELLA POLICY

Policy Number CU 0003610 00 **Policy Period** From 05/01/2018 To 05/01/2019
12:01 A.M. Standard Time at the Named Insured's Address
Transaction POLICY DECLARATION **Customer #:** BPQ0143068

Named Insured and Address
 VALLEY POND TOWNHOME ASSOCIATION
 1900 LINCOLN ST S
 NORTHFIELD MN 55057-3530

Agent
 LYNN M LODES 0011264
 147 SOUTH MAIN
 PO BOX 980
 LAKE CRYSTAL MN 56055
 Telephone: 507-726-2001

Description TOWNHOME ASSOC **Type** LIMITED LIABILITY CO **Audit Period** NONE

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT (Liability Coverage) \$ 2,000,000
PERSONAL & ADVERTISING INJURY LIMIT (Any one person or organization) \$ 2,000,000
AGGREGATE LIMIT (LIABILITY COVERAGE) (except with respect to covered autos) \$ 2,000,000
SELF-INSURED RETENTION \$ 10,000

Sub-total Premium \$
STATE TAX OR OTHER (if applicable) \$
TERRORISM PREMIUM \$ 0.00
TOTAL PREMIUM \$ 300.00

ENDORSEMENTS

ENDORSEMENTS ATTACHED TO THIS POLICY: See Forms and Endorsements Schedule

1. SCHEDULE OF UNDERLYING INSURANCE

Employers' Liability

Company:

Policy Number:

Policy Period:

Minimum Applicable Limits

Bodily injury by accident	\$	Each Accident
Bodily injury by disease	\$	Each Employee
Bodily injury by disease	\$	Policy Limit
or \$		Each Accident/Occurrence

Commercial General Liability

Occurrence

Claims-Made

Company: WESTERN AGRICULTURAL INSURANCE COMPANY
WEST DES MOINES, IA 50266-5997

5400 UNIVERSITY AVE

Policy Number: BP6019179

Policy Period: 05/01/2018-05/01/2019

Minimum Applicable Limits

General Aggregate	\$4,000,000
Products-Completed Operations Aggregate	\$4,000,000
Personal And Advertising Injury Each Occurrence	\$2,000,000

Commercial Auto Liability

Company:

Policy Number:

Policy Period:

Minimum Applicable Limits

Garage Aggregate Limit For Other Than Autos (if applicable)	\$
Each Accident	\$

THESE DECLARATIONS, TOGETHER WITH THE COMMON POLICY CONDITIONS AND COVERAGE FORM(S) AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.

**COMMERCIAL POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

Coverage Line	Form Nbr.	Ed. Date	Description
All Lines	FBIL9015	1/09	Automatic Termination Endt
COMMERCIAL UMBRELLA	CU2430	4/13	Amend Of Insured Contract Defi
COMMERCIAL UMBRELLA	CU0001	4/13	Commercial Liab Umbrella Cov
COMMERCIAL UMBRELLA	FBCU4049	9/14	Electronic Data Exclusion
COMMERCIAL UMBRELLA	IL0017	11/98	Common Policy Conditions
COMMERCIAL UMBRELLA	CU2155	6/08	Amended Terror Covg-Covd Autos
COMMERCIAL UMBRELLA	CU2118	9/00	Excl-Yr 2000 Computer Related
COMMERCIAL UMBRELLA	CU2123	2/02	Nuclear Energy Excl Endorse
COMMERCIAL UMBRELLA	CU2125	12/01	Total Pollution Excl Endorse
COMMERCIAL UMBRELLA	CU2158	5/09	Communicable Disease Exclusion
COMMERCIAL UMBRELLA	FBCU9001	9/03	Annual Aggr Limit Amend End
COMMERCIAL UMBRELLA	CU2112	9/00	Abuse Or Molestation Exclusion
COMMERCIAL UMBRELLA	CU2127	12/04	Fungi Or Bacteria Exclusion
COMMERCIAL UMBRELLA	CU0106	12/07	Minnesota Changes
COMMERCIAL UMBRELLA	NIL0010	12/06	MN Guaranty Association Disclo
COMMERCIAL UMBRELLA	CU2150	3/05	Silica or Silica-Rel Dust Excl
COMMERCIAL UMBRELLA	FBCU4001	9/03	Asbestos Exclusion
COMMERCIAL UMBRELLA	FBCU4002	9/03	Lead Liability Exclusion
COMMERCIAL UMBRELLA	FBCU4003	9/16	Aircraft Liability Exclusion
COMMERCIAL UMBRELLA	FBIL4001	9/03	Punitive Damages Exclusion
COMMERCIAL UMBRELLA	FBCU9003	9/03	Limitation of Liability
COMMERCIAL UMBRELLA	CU2144	1/15	Conditional Excl Of Terrorism
COMMERCIAL UMBRELLA	CU2186	5/14	Excl-Acc or Discl of Conf/Pers
COMMERCIAL UMBRELLA	FBCU4051	9/16	Excluded Driver Exclusion
COMMERCIAL UMBRELLA	FBCU4052	9/16	Farm Employers Liability Excl
COMMERCIAL UMBRELLA	CU2189	11/16	Public or Livery Passenger
COMMERCIAL UMBRELLA	CU2130	1/15	Cap On Losses Cert Acts Of Ter
COMMERCIAL UMBRELLA	IL0985	1/15	Disclosure Pursuant Terr