



Mailing Address:
P.O. Box 145496
Cincinnati, OH 45250-5496

Street Address
6200 S. Gilmore Road
Fairfield, OH 45014-5141
513.870.2000

POLICY SUMMARY

Insured: CAPSTONE QUARTERS CONDOMINIUM ASSOCIATION, INC
Quote Number: 1341143 V9
Policy Number: EPP0392667
Policy Dates: 08/09/2024 - 08/09/2025

LOCATION SCHEDULE

| Loc Number | Address | Bldg Number |
|------------|------------------------------------|-------------|
| 1 | 1901 N LINCOLN AVE URBANA IL 61801 | 1 |
| 1 | 1901 N LINCOLN AVE URBANA IL 61801 | 2 |
| 1 | 1901 N LINCOLN AVE URBANA IL 61801 | 3 |
| 2 | 1903 N LINCOLN AVE URBANA IL 61801 | 1 |
| 2 | 1903 N LINCOLN AVE URBANA IL 61801 | 2 |
| 2 | 1903 N LINCOLN AVE URBANA IL 61801 | 3 |
| 3 | 1905 N LINCOLN AVE URBANA IL 61801 | 1 |
| 3 | 1905 N LINCOLN AVE URBANA IL 61801 | 2 |
| 3 | 1905 N LINCOLN AVE URBANA IL 61801 | 3 |

PROPERTY

LIMIT

ALL LOCATIONS

Blanket Information

| | |
|---|--------------|
| Blanket Building | \$40,764,100 |
| Coinsurance: 100% | |
| Deductible: 10,000 | |
| Valuation: Replacement Cost | |
| Agreed Value: No | |
| Inflation Guard: No | |
| Margin Clause: No | |
| Blanket BPP Insured and Others | \$115,560 |
| Coinsurance: 100% | |
| Deductible: 10,000 | |
| Valuation: Replacement Cost Including Stock | |
| Agreed Value: Yes | |
| Inflation Guard: No | |
| Margin Clause: No | |

Commercial Property Expanded Coverage (XC®) Plus

Endorsement

| | |
|------------------------|-----------|
| Blanket Coverage Limit | \$150,000 |
|------------------------|-----------|

LOCATION 1 - 1901 N LINCOLN AVE, URBANA, IL 61801

BUILDING 1

| | |
|--------------------|-------------|
| Building Coverage | \$8,975,700 |
| Blanket: Yes | |
| Modernization: No | |
| Deductible: 10,000 | |

| | |
|---|-------------|
| Valuation: Replacement Cost | |
| Agreed Value: No | |
| Inflation Guard: No | |
| Wind or Hail | |
| Deductible: 1% Per Building | |
| ACV Provision: No | |
| Cosmetic Exclusion: No | |
| Earthquake | \$5,750,000 |
| Blanket: Yes | |
| Deductible: -1 | |
| Building Laws Safeguard | \$250,000 |
| BPP - Insured & Others | \$91,800 |
| Blanket: Yes | |
| Deductible: 10,000 | |
| Valuation: Replacement Cost Including Stock | |
| Agreed Value: Yes | |
| Inflation Guard: No | |
| Wind or Hail | |
| Deductible: 1% Per Building | |
| Earthquake | \$91,800 |
| Blanket: Yes | |
| Deductible: 10% | |

BUILDING 2

| | |
|-----------------------------|----------|
| Building Coverage | \$54,000 |
| Blanket: Yes | |
| Modernization: No | |
| Deductible: 10,000 | |
| Valuation: Replacement Cost | |
| Agreed Value: No | |
| Inflation Guard: No | |
| Wind or Hail | |
| Deductible: 1% Per Building | |
| ACV Provision: No | |
| Cosmetic Exclusion: No | |
| Earthquake | \$50,000 |
| Blanket: Yes | |
| Deductible: -1 | |

| | |
|--------------------------------|----------|
| Building Laws Safeguard | \$50,000 |
|--------------------------------|----------|

BUILDING 3

| | |
|-----------------------------|----------|
| Building Coverage | \$54,000 |
| Blanket: Yes | |
| Modernization: No | |
| Deductible: 10,000 | |
| Valuation: Replacement Cost | |
| Agreed Value: No | |
| Inflation Guard: No | |
| Wind or Hail | |
| Deductible: 1% Per Building | |
| ACV Provision: No | |
| Cosmetic Exclusion: No | |
| Earthquake | \$50,000 |
| Blanket: Yes | |
| Deductible: -1 | |

| | |
|--------------------------------|----------|
| Building Laws Safeguard | \$50,000 |
|--------------------------------|----------|

LOCATION 2 - 1903 N LINCOLN AVE, URBANA, IL 61801

BUILDING 1

| | |
|-----------------------------|-------------|
| Building Coverage | \$7,748,100 |
| Blanket: Yes | |
| Modernization: No | |
| Deductible: 10,000 | |
| Valuation: Replacement Cost | |
| Agreed Value: No | |
| Inflation Guard: No | |
| Wind or Hail | |
| Deductible: 1% Per Building | |
| ACV Provision: No | |
| Cosmetic Exclusion: No | |

| | |
|---|--------------------|
| Earthquake | \$4,500,000 |
| Blanket: Yes | |
| Deductible: -1 | |
| Building Laws Safeguard | \$250,000 |
| BPP - Insured & Others | \$5,400 |
| Blanket: Yes | |
| Deductible: 10,000 | |
| Valuation: Replacement Cost Including Stock | |
| Agreed Value: Yes | |
| Inflation Guard: No | |
| Wind or Hail | |
| Deductible: 1% Per Building | |
| Earthquake | \$5,400 |
| Blanket: Yes | |
| Deductible: 10% | |
| BUILDING 2 | |
| Building Coverage | \$344,000 |
| Blanket: Yes | |
| Modernization: No | |
| Deductible: 10,000 | |
| Valuation: Replacement Cost | |
| Agreed Value: No | |
| Inflation Guard: No | |
| Wind or Hail | |
| Deductible: 1% Per Building | |
| ACV Provision: No | |
| Cosmetic Exclusion: No | |
| Earthquake | \$220,150 |
| Blanket: Yes | |
| Deductible: -1 | |
| Building Laws Safeguard | \$250,000 |
| BPP - Insured & Others | \$1,080 |
| Blanket: Yes | |
| Deductible: 10,000 | |
| Valuation: Replacement Cost Including Stock | |
| Agreed Value: Yes | |
| Inflation Guard: No | |
| Wind or Hail | |
| Deductible: 1% Per Building | |
| Earthquake | \$1,080 |
| Blanket: Yes | |
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Deductible: 10%

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| Earthquake | \$5,400 |
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GENERAL LIABILITY

LIMIT

Premises Operations And Products/Completed Operations

Occurrence Limit: \$1,000,000
 General Aggregate: \$2,000,000
 Products Aggregate Limit: \$2,000,000
 Personal and Advertising Injury Limit: \$1,000,000
 Exclusion Personal and Advertising Injury: No
 Exclusion Damage to Premises Rented to You: No
 Exclusion Employees and Volunteer Workers as Insureds: No
 Medical Payments: \$5,000
 Excess Med Pay: No

ALL LOCATIONS

LOCATION 1 - 1901 N LINCOLN AVE, URBANA, IL 61801

| <u>Classification Description</u> | <u>Premium Basis</u> |
|---|----------------------|
| 62003 CONDOMINIUMS-RESIDENTIAL -(ASSOC.RISK ONLY) | Units |
| Prem/Op Exposure: 56 | |
| Prod/CO Exposure: Included | |

| <u>Classification Description</u> | <u>Premium Basis</u> |
|-----------------------------------|----------------------|
| 48925 SWIMMING POOLS - NOC | Each |
| Prem/Op Exposure: 1 | |
| Prod/CO Exposure: Included | |

LOCATION 2 - 1903 N LINCOLN AVE, URBANA, IL 61801

| <u>Classification Description</u> | <u>Premium Basis</u> |
|---|----------------------|
| 62003 CONDOMINIUMS-RESIDENTIAL -(ASSOC.RISK ONLY) | Units |
| Prem/Op Exposure: 76 | |
| Prod/CO Exposure: Included | |

LOCATION 3 - 1905 N LINCOLN AVE, URBANA, IL 61801

| <u>Classification Description</u> | <u>Premium Basis</u> |
|---|----------------------|
| 62003 CONDOMINIUMS-RESIDENTIAL -(ASSOC.RISK ONLY) | Units |
| Prem/Op Exposure: 76 | |
| Prod/CO Exposure: Included | |

CYBER RISK LIABILITY

LIMIT

DEDUCTIBLE

| | | |
|--|----------|------------|
| Cincinnati Data Defender Coverage | | |
| A. Response Expenses | \$50,000 | \$1,000.00 |
| Forensic Information Technology Review Sublimit | \$25,000 | |
| Legal Review Sublimit | \$25,000 | |
| Public Relations Services Sublimit | \$25,000 | |
| B. Defense and Liability | \$50,000 | \$1,000.00 |
| Regulatory Fines and Penalties Sublimit | \$25,000 | |
| Payment Card Industry Fines and Penalties Sublimit | \$25,000 | |
| C. Identity Recovery | \$25,000 | \$250.00 |
| Lost Wages and Child and Elder Care Sublimit | \$5,000 | |
| Mental Health Counseling Sublimit | \$1,000 | |
| Miscellaneous Unnamed Costs Sublimit | \$1,000 | |

Retroactive Date: 08/09/2016

Cincinnati Network Defender Coverage

| | | |
|---|-----------|------------|
| A. Computer Attack | \$100,000 | \$1,000.00 |
| Loss of Business Sublimit | \$50,000 | |
| Public Relations Sublimit | \$50,000 | |
| Cyber Extortion Sublimit | \$10,000 | \$1,000.00 |
| B. Network Security Liability and Electronic Media Liability | \$100,000 | \$1,000.00 |
| Retroactive Date: 08/09/2016 | | |

INLAND MARINE**LIMIT**

| | |
|------------------------|----------|
| General Floater | \$36,613 |
| Deductible: 500 | |

CRIME**LIMIT**

| | |
|---|-----------|
| Employee Theft – Unscheduled | \$250,000 |
| Form Type: Commercial Crime - Discovery | |
| Deductible: 1,000 | |

COMMERCIAL AUTO**LIMIT**

Liability: CSL \$1,000,000
(IL)
UM/UIM
Limit Type: CSL \$1,000,000

Additional Auto Coverages

| Coverage | Liab | UM/UIM |
|------------------------------------|------|--------|
| Hired and Non-Owned Auto Liability | X | X |

UMBRELLA**LIMIT**

| | |
|----------------------------|-------------|
| Commercial Umbrella | |
| Occurrence | \$2,000,000 |
| Aggregate | \$2,000,000 |



Mailing Address:
P.O. Box 145496
Cincinnati, OH 45250-5496

Street Address
6200 S. Gilmore Road
Fairfield, OH 45014-5141
513.870.2000

POLICY SUMMARY

Insured: CAPSTONE QUARTERS CONDOMINIUM ASSOCIATION INC
Quote Number: 2371367 V1
Policy Number: EMO0499613
Policy Dates: 08/09/2024 - 08/09/2027

| COMMUNITY ASSOCIATION DIRECTORS AND OFFICERS LIABILITY | LIMIT | DEDUCTIBLE |
|--|--------------|------------|
| Community Association D&O | \$1,000,000* | |
| *Policy Level Shared Annual Aggregate Limit Applies - | | |
| No | | |
| Investigative Costs Sublimit | \$100,000 | |
| Excess Benefit Transaction Tax Sublimit (per | \$20,000 | |
| organizational manager) | | |
| Employed Lawyers Limit | Not Covered | |
| Additional Defense | Unlimited | |
| Excess Side A | Not Covered | |
| COVERAGE | | DEDUCTIBLE |
| Community Association D&O | | \$1,000.00 |
| Deductible does not apply to non-indemnifiable loss. | | |
| Employed Lawyers | | N/A |
| Retroactive Date: N/A | | |
| Prior or Pending Date: 08/09/2015 | | |
| Continuity Date: 08/09/2015 | | |

FORM SCHEDULE

Please see e-CLAS proposal released by your Management Liability Underwriter for a complete Forms List.