

225 South East Street
P.O. Box 1250
Indianapolis, IN 46206-1250

BOP 8245348 02

01/15/2026 01/15/2027
12:01 A.M. Standard Time at the described location

RENEWAL BUSINESS

DECKARD AGENCY
622 N MADISON AVE
SUITE 5
GREENWOOD IN 46142-4052

Telephone: 317-360-7500

HERON RIDGE HOMEOWNERS ASSOCIATION INC
PO BOX 1474
GREENWOOD, IN 46142-6374

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

FORM OF BUSINESS:	Corporation
DESCRIPTION OF BUSINESS:	CONDOMINIUMS

		Location
1	1	1562-1564 Heron Ridge Blvd GREENWOOD, IN 46143-6374
2	1	1544-1546 Heron Ridge BLVD GREENWOOD, IN 46143
3	1	1530-1532 Heron Ridge BLVD GREENWOOD, IN 46143
4	1	1516-1518 Heron Ridge BLVD GREENWOOD, IN 46143
5	1	1502-1504 Heron Ridge BLVD GREENWOOD, IN 46143
6	1	1496-1498 Heron Ridge BLVD GREENWOOD, IN 46143
7	1	1472-1474 Heron Ridge BLVD GREENWOOD, IN 46143
8	1	1454-1456 Heron Ridge BLVD GREENWOOD, IN 46143
9	1	1440-1442 Heron Ridge BLVD GREENWOOD, IN 46143
10	1	1436-1438 Heron Ridge BLVD GREENWOOD, IN 46143
11	1	1410-1412 Heron Ridge BLVD GREENWOOD, IN 46143
12	1	1392-1394 Heron Ridge BLVD GREENWOOD, IN 46143
13	1	1386-1388 Heron Ridge BLVD GREENWOOD, IN 46143
14	1	1370-1372 Heron Ridge BLVD GREENWOOD, IN 46143
15	1	1362-1364 Heron Ridge BLVD GREENWOOD, IN 46142
16	1	1356-1358 Heron Ridge BLVD GREENWOOD, IN 46143
17	1	1357-1359 Heron Ridge BLVD GREENWOOD, IN 46143
18	1	1371-1373 Heron Ridge BLVD GREENWOOD, IN 46143
19	1	1393-1395 Heron Ridge BLVD GREENWOOD, IN 46143
20	1	1421-1423 Heron Ridge BLVD GREENWOOD, IN 46143
21	1	1455-1457 Heron Ridge BLVD GREENWOOD, IN 46143
22	1	1471-1473 Heron Ridge BLVD GREENWOOD, IN 46143

Premises No.	Building No.	Location
23	1	1497-1499 Heron Ridge BLVD GREENWOOD, IN 46143
24	1	1549 -1551 Heron Ridge BLVD GREENWOOD, IN 46143
25	1	3285-3287 Winham DR GREENWOOD, IN 46143
26	1	3261-3261 Winham DR GREENWOOD, IN 46143
27	1	3247-3249 Winham DR GREENWOOD, IN 46143
28	1	3233- 3235 Winham DR GREENWOOD, IN 46143
29	1	1494-1496 Raver CT GREENWOOD, IN 46143
30	1	1486-1488 RAVER CT GREENWOOD, IN 46143
31	1	1462-1464 RAVER CT GREENWOOD, IN 46143
32	1	1444-1446 RAVER CT GREENWOOD, IN 46142
33	1	1445-1447 RAVER CT GREENWOOD, IN 46143
34	1	1463-1465 RAVER CT GREENWOOD, IN 46143
35	1	1487 -1489 Raver CT GREENWOOD, IN 46143
36	1	1493-1495 Raver CT GREENWOOD, IN 46143
37	1	1563-1565 Heron Ridge CT GREENWOOD, IN 46143
38	1	1564 Heron Ridge BLVD GREENWOOD, IN 46143

Mortgageholder Name and Address	Premises No.	Building No.	Loan Number

Fire Department Service Charge	\$5,000
Business Income - Ordinary Payroll	120 days
Business Income - Extended Period of Indemnity	120 days
Forgery or Alteration	\$50,000
Business Income From Dependent Properties	\$10,000
Electronic Data	\$20,000
Interruption of Computer Operations	\$20,000
Outdoor Property	\$10,000
Valuable Papers and Records	\$100,000
Accounts Receivable	\$100,000
BPP in Portable Storage Units	\$20,000
Employee Dishonesty	\$50,000
Money and Securities	\$25,000
Equipment Breakdown	Included
Business Income - Revised Period of Indemnity	Included
Computer Fraud	\$25,000
Utility Services - Time Element	\$10,000
Water Backup	\$30,000
Property Off-Premises	\$25,000
Increased Rebuilding Expenses Following Disaster	\$25,000
Reward Payment	\$5,000
Inventory Expenses	\$2,500
Lock and Key Replacement	\$5,000
Tenant Move Back Expenses	\$15,000
Security Guard Charges	\$2,500

1	1	BLDG	No	0%		\$496,489
2	1	BLDG	No	0%		\$669,952
3	1	BLDG	No	0%		\$632,398
4	1	BLDG	No	0%		\$651,257
5	1	BLDG	No	0%		\$617,450
6	1	BLDG	No	0%		\$525,427
7	1	BLDG	No	0%		\$499,741
8	1	BLDG	No	0%		\$615,653
9	1	BLDG	No	0%		\$621,669
10	1	BLDG	No	0%		\$568,508
11	1	BLDG	No	0%		\$575,824
12	1	BLDG	No	0%		\$492,913
13	1	BLDG	No	0%		\$471,128
14	1	BLDG	No	0%		\$509,820
15	1	BLDG	No	0%		\$581,351
16	1	BLDG	No	0%		\$471,291
17	1	BLDG	No	0%		\$509,170
18	1	BLDG	No	0%		\$437,314
19	1	BLDG	No	0%		\$666,050
20	1	BLDG	No	0%		\$627,033
21	1	BLDG	No	0%		\$619,231
22	1	BLDG	No	0%		\$638,414
23	1	BLDG	No	0%		\$577,937
24	1	BLDG	No	0%		\$642,478
25	1	BLDG	No	0%		\$626,383
26	1	BLDG	No	0%		\$607,525
27	1	BLDG	No	0%		\$617,767
28	1	BLDG	No	0%		\$689,460
29	1	BLDG	No	0%		\$505,431
30	1	BLDG	No	0%		\$506,732
31	1	BLDG	No	8%		\$596,958
32	1	BLDG	No	0%		\$534,694
33	1	BLDG	No	0%		\$543,147
34	1	BLDG	No	0%		\$605,249
35	1	BLDG	No	0%		\$506,568
36	1	BLDG	No	0%		\$672,716
37	1	BLDG	No	0%		\$713,521

*Includes Automatic Increase Building Limit Percentage

**This percentage can only vary by premises, not by building

38	1	BLDG	No	0%		\$152,410
*Includes Automatic Increase Building Limit Percentage						
**This percentage can only vary by premises, not by building						

Indicate the type of property to be blanketed and the blanket limit of insurance	
BLDG	\$21,597,059

Actual Loss sustained during "Period of Restoration" within consecutive 12 months following date of loss.
(Applies to all locations unless otherwise endorsed).

Line Number	Amount	Percentage
1	\$2,500	1 %
2	\$2,500	1 %
3	\$2,500	1 %
4	\$2,500	1 %
5	\$2,500	1 %
6	\$2,500	1 %
7	\$2,500	1 %
8	\$2,500	1 %
9	\$2,500	1 %
10	\$2,500	1 %
11	\$2,500	1 %
12	\$2,500	1 %
13	\$2,500	1 %
14	\$2,500	1 %
15	\$2,500	1 %
16	\$2,500	1 %
17	\$2,500	1 %
18	\$2,500	1 %
19	\$2,500	1 %
20	\$2,500	1 %
21	\$2,500	1 %
22	\$2,500	1 %
23	\$2,500	1 %
24	\$2,500	1 %
25	\$2,500	1 %
26	\$2,500	1 %
27	\$2,500	1 %
28	\$2,500	1 %
29	\$2,500	1 %
30	\$2,500	1 %
31	\$2,500	1 %
32	\$2,500	1 %
33	\$2,500	1 %
34	\$2,500	1 %
35	\$2,500	1 %
36	\$2,500	1 %
37	\$2,500	1 %
38	\$2,500	NA

Building Number	Premises Number	Percentage
1	1	10 %
2	1	10 %
3	1	10 %
4	1	10 %
5	1	10 %
6	1	10 %
7	1	10 %
8	1	10 %
9	1	10 %
10	1	10 %
11	1	10 %
12	1	10 %
13	1	10 %
14	1	10 %
15	1	10 %
16	1	10 %
17	1	10 %
18	1	10 %
19	1	10 %
20	1	10 %
21	1	10 %
22	1	10 %
23	1	10 %
24	1	10 %
25	1	10 %
26	1	10 %
27	1	10 %
28	1	10 %
29	1	10 %
30	1	10 %
31	1	10 %
32	1	10 %
33	1	10 %
34	1	10 %
35	1	10 %
36	1	10 %
37	1	10 %
38	1	10 %

*Earthquake Coverage does not apply at any building for which a Premises Number and Building number do not appear.

Deductible	Description
\$500	This deductible applies to the following optional coverages on a per location basis: Money and Securities, Employee Dishonesty, Outdoor Signs, and Forgery or Alteration.

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable policy annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements.

Liability And Medical Expenses	\$1,000,000 Per Occurrence
Medical Expenses	\$10,000 Per Person
Damage to Premises Rented to You	\$50,000 Any One Premises
Other than Products/Completed Operations Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000

Classification Description				Classification Code
CONDOMINIUMS - RESIDENTIAL CONDO(ASSOC RISK ONLY)				69145
Location	Premium Basis	Exposure	Rate	Premium
1	Total Bldg & BPP	Limit of Insurance	Included	Included

Classification Description				Classification Code
CONDOMINIUMS - RESIDENTIAL CONDO(ASSOC RISK ONLY)				69145
Location	Premium Basis	Exposure	Rate	Premium
2	Total Bldg & BPP	Limit of Insurance	Included	Included

Classification Description				Classification Code
CONDOMINIUMS - RESIDENTIAL CONDO(ASSOC RISK ONLY)				69145
Location	Premium Basis	Exposure	Rate	Premium
3	Total Bldg & BPP	Limit of Insurance	Included	Included

Classification Description				Classification Code
CONDOMINIUMS - RESIDENTIAL CONDO(ASSOC RISK ONLY)				69145
Location	Premium Basis	Exposure	Rate	Premium
4	Total Bldg & BPP	Limit of Insurance	Included	Included

Classification Description				Classification Code
CONDOMINIUMS - RESIDENTIAL CONDO(ASSOC RISK ONLY)				69145
Location	Premium Basis	Exposure	Rate	Premium
5	Total Bldg & BPP	Limit of Insurance	Included	Included