

BUSINESSOWNERS POLICY DECLARATIONS - ELITE

Policy Number	Policy Period	
	From	To
BOP 8245348 01	01/15/2025 12 01 A.M. Standard Time at the described location	01/15/2026

Transaction

RENEWAL BUSINESS

Agent

DECKARD AGENCY 622 N MADISON AVE STE 5 GREENWOOD IN 46142-4052 Telephone: 317-360-7500	
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Named Insured and Mailing Address

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.

DESCRIPTION OF BUSINESS	
FORM OF BUSINESS:	Corporation
DESCRIPTION OF BUSINESS:	CONDOMINIUMS

DESCRIBED PREMISES		
Premises No.	Building No.	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

DESCRIBED PREMISES		
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 INFORMATION			
Mortgageholder Name and Address	Premises No.	Building No.	Loan Number

Coverage - Enhancement	Limit / Time Period
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

SECTION 1 - PROPERTY COVERAGE LIMITS OF INSURANCE

Premises Number	Building Number	Type of Property: Building (BLDG) or Business Personal Property (BPP)	Actual Cash Value Option (Yes or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit of Insurance *
1	1	BLDG	No	0%		\$492,549
2	1	BLDG	No	0%		\$664,635
3	1	BLDG	No	0%		\$627,379
4	1	BLDG	No	0%		\$646,088
5	1	BLDG	No	0%		\$612,550
6	1	BLDG	No	0%		\$521,257
7	1	BLDG	No	0%		\$495,775
8	1	BLDG	No	0%		\$610,767
9	1	BLDG	No	0%		\$616,735
10	1	BLDG	No	0%		\$563,996
11	1	BLDG	No	0%		\$571,254
12	1	BLDG	No	0%		\$489,001
13	1	BLDG	No	0%		\$467,389
14	1	BLDG	No	0%		\$505,774
15	1	BLDG	No	0%		\$576,737
16	1	BLDG	No	0%		\$467,551
17	1	BLDG	No	0%		\$505,129
18	1	BLDG	No	0%		\$433,843
19	1	BLDG	No	0%		\$660,764
20	1	BLDG	No	0%		\$622,057
21	1	BLDG	No	0%		\$614,316
22	1	BLDG	No	0%		\$633,347
23	1	BLDG	No	0%		\$573,350
24	1	BLDG	No	0%		\$637,379
25	1	BLDG	No	0%		\$621,412
26	1	BLDG	No	0%		\$602,703
27	1	BLDG	No	0%		\$612,864
28	1	BLDG	No	0%		\$683,988
29	1	BLDG	No	0%		\$501,420
30	1	BLDG	No	0%		\$502,710
31	1	BLDG	No	8%		\$592,220
32	1	BLDG	No	0%		\$530,450
33	1	BLDG	No	0%		\$538,836
34	1	BLDG	No	0%		\$600,445
35	1	BLDG	No	0%		\$502,548
36	1	BLDG	No	0%		\$667,377
37	1	BLDG	No	0%		\$707,858

*Includes Automatic Increase Building Limit Percentage
 **This percentage can only vary by premises, not by building

Premises Number	Building Number	Type of Property: Building (BLDG) or Business Personal Property (BPP)	Actual Cash Value Option (Yes or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property - Seasonal Increase (Percentage)	Limit of Insurance *
38	1	BLDG	No	0%		\$151,200

*Includes Automatic Increase Building Limit Percentage

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

Blanket Insurance	
Indicate the type of property to be blanketed and the blanket limit of insurance	
Type of Property	Limit Of Insurance
BLDG	\$21,425,653

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

Deductible		
Premises Number	Property Deductible	Windstorm Or Hail Percentage Deductible
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

Earthquake/Volcanic Percentage Deductible		
Premises Number	Building Number	Percentage Deductible
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.

Optional Coverages Deductible	
Deductible Amount	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.

SECTION II - LIABILITY AND MEDICAL PAYMENTS

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.

Coverage	Limit of Insurance
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

Liability Classification Schedule				
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

Liability Classification Schedule				
Classification Description				Classification Code
CONDOMINIUMS - RESIDENTIAL CONDO(ASSOC RISK ONLY)				69145
Location	Premium Basis	Exposure	Rate	Premium
6	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
7	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
8	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
9	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
10	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
11	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
12	Total Bldg & BPP	Limit of Insurance	Included	Included