



STATE FARM FIRE AND CASUALTY COMPANY
P.O. BOX 82542, LINCOLN NE 68501-2542
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Named Insured and Mailing Address

06-3734-F1791
VILLAS OF BERKSHIRE HILLS
OWNERS ASSOCIATION
C/O PROPERTY MANAGEMENT OF IA
1115 W 1ST ST APT 110
ANKENY IA 50023-2658

CONDO/ ASSOC POLICY - SPECIAL FORM 3

Inflation Coverage Index: 214.8

AUTOMATIC RENEWAL - If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Policy Period: 12 Months The policy period begins and ends at 12:01 am standard time at the premises location.
Effective Date: JUL 24 2009
Expiration Date: JUL 24 2010

Named Insured: CONDOMINIUM

Location of Covered Premises:

**See Schedule Page(s) for Location of Premises

Your policy is amended FEB 26 2010
INSURED NAME AND/OR ADDRESS CHANGE
ADDITIONAL INSURED ADDED
ENDORSEMENT FE-6494 ADDED

Coverages & Property

Limits of Insurance

| | |
|---|---------------|
| Section I | |
| A Buildings (Blanket) | \$ 13,924,200 |
| B Business Personal Property | Excluded |
| Section II | |
| L Business Liability | \$ 1,000,000 |
| M Medical Payments | \$ 5,000 |
| Products-Completed Operations (PCO) Aggregate | \$ 2,000,000 |
| General Aggregate (Other Than PCO) | \$ 2,000,000 |

Deductibles - Section I

\$ 5,000 Basic

In case of loss under this policy, the deductible will be applied to each occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to policy.

Forms, Options, and Endorsements

| | |
|---------------------------------|-----------|
| Special Form 3 | FP-6109 |
| *Additional Insured Endorsement | FE-6494 |
| Amendatory Endorsement | FE-6215 |
| Policy Endorsement | FE-6567 |
| Tree Debris Removal | FE-6451 |
| Policy Endorsement - Condo/Asn | FE-6466 |
| Glass Deductible Deletion | FE-6538.1 |
| * New Form Attached | |

Endorsement Premium

None

Discounts Applied:

- Renewal Year
- Age of Building
- Multiple Unit
- Claim Record

Thanks Robert!
Tim

Continued on Reverse Side of Page

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

Prepared
MAR 04 2010
P-8010.3C
6/1992

HJJ7

Countersigned

By

TIM FORD
(515) 277-6331

3/12/2010

Agent

our policy consists of this page, any endorsements and the policy form. PLEASE KEEP THESE TOGETHER.



CONDO/ ASSOC POLICY - SPECIAL FORM 3

Forms, Options, and Endorsements

| | |
|--------------------------------|-----------|
| Angus (Including Mold) Excl | FE-6566 |
| Policy Endorsement-Condo/Assn | FE-6624 |
| Cost and Demolition Cov | FE-6587 |
| Terrorism Insurance Cov Notice | FE-6999.1 |
| St Mat Violat Statues Excl | FE-6655 |
| Policy Endorsement | FE-6656 |
| Interior Building Damage | FE-6379 |
| r & Officers | Option DO |
| mp Dishonesty \$100,000 | Option ED |