Commercial Package Policy

Thank you for choosing
The Hanover
for your Business
Insurance needs.

112-10027 (5/16)

The Hanover Insurance Group®

Insured Copy

Policy Change # 1 Effective 07/10/2025

This supersedes any previous declarations bearing the same policy number for this policy period

Citizens Insurance Company of America (A Stock Company)
808 North Highlander Way, Howell, MI 48843-1070
Commercial Line Policy
Common Declarations

AE

Policy Number	Policy Period From	To	Coverage is Provided in the:	Agency Code
ZB1 H653835 04	07/10/2025	07/10/2026	Citizens Insurance Company of America	3808777

Named Insured and Address :

COBBLERS LOFT CONDOMINIUM
C/O FOUNDERS 3 REAL ESTATE
SVCS. 13400 BISHOPS LN STE 190
BROOKFIELD WI 53005

Agent :

ROBERTSON-RYAN AND ASSOC.
TWO PLAZA EAST STE 850
330 EAST KILBOURN AVENUE
MILWAUKEE WI 53202

Branch : Wisconsin
Policy Period : From 07/10/2025 To 07/10/2026
12:01 A.M. Standard Time at Your Mailing Address Shown Above.
Business Description : CONDOMINIUM ASSOCIATION
Legal Entity : Association

In Consideration of the premium, insurance is provided the Name Insured with respect to those premises described in the attached schedule(s) for which a specific limit of insurance is shown. This is subject to all terms of this policy including Common Policy Conditions. Coverage Parts, Forms and Endorsements may be subject to adjustment and/or a policy minimum premium.

Commercial Property Coverage	$20,842.00
Commercial General Liability Coverage	$1,716.00
Commercial Inland Marine Coverage	Not Covered
Commercial Crime Coverage	Not Covered
Commercial Auto Coverage	$280.00
Total Surcharge Premium	N/A
Additional Premium For Policy Minimum	N/A
**** Total**	$22,838.00

Additional/Return Premium for Endorsement : ($2,326.00)

**INCLUDES PREMIUM, IF ANY, FOR TERRORISM; REFER TO DISCLOSURE NOTICE

Countersigned _____ By _____

4 Pay - 25% Down

Group Number ZJA

ROBERTSON-RYAN AND ASSOC.

This supersedes any previous declaration bearing
the same policy number for this policy period

Endorsement Recap

Endorsement Number: 1 Effective: 07/10/2025

Reason for Endorsement:

Multiple Changes

1. Amend Deductible and Premium

Forms And Endorsement Added / Deleted / Amended

Form Number	Edition Date	Detail	Chg Type	Value
451-0039	11/16	Property	Amended	Commercial Property Coverage Part Equipment Breakdown Coverage Schedule

Commercial Property Changes

Policy Level

LOC	BLDG	Coverage	Detail	Chg Type	Value
		Boiler / Machinery / Equipment Breakdown	**Premium**	Amended	$1,699.00
		Silver Property Broadening Endorsement	**Premium**	Amended	$270.00

Building Level

1	1		Theft Deductible	Amended	$25,000
			Windstorm/Hail Deductible	Amended	$25,000
			Other Deductible	Amended	$25,000
1	1	Building	**Premium**	Amended	$17,936.00
1	1	Contents All Inclusive	**Premium**	Amended	$60.00
1	1	Business Income	**Premium**	Amended	$223.00

Commercial General Liability Changes

LOC	Class Code - DESC	Coverage	Detail	Chg Type	Value
1	62003 Condominiums residential (association risk only)				
		Premises and Operations			
			Rate	Amended	25.197
			Premium	Amended	$1,411.00

Business Auto Coverage Changes

Coverage	Detail	Chg Type	Value
	State		WI
Non-Owned Auto Coverage	**Employees Premium**	Amended	$133.00
	Premium	Amended	$133.00

FLOOD DECLARATIONS

Maximum Per "Occurrence" Limit Of Insurance $100,000

Maximum Annual Aggregate Limit Of Insurance $100,000

SCHEDULED FLOOD

The following Limits and Deductibles apply:

Per "Occurrence" - Limit Of Insurance $100,000

Annual Aggregate - Limit Of Insurance $100,000

Premium $430

Scheduled coverage applies solely for Flood at the following locations:

Location No.	Building No.	Building Address:	Building Deductible	Personal Property Deductible
001	001	234 E RESERVOIR AVE, Milwaukee WI 53212	$25,000	$25,000

Additional Premium to Meet Minimum Premium $0

Total Flood Premium $430

Includes copyrighted material of Insurance Services Office, Inc.

COMMERCIAL PROPERTY COVERAGE PART EQUIPMENT BREAKDOWN COVERAGE SCHEDULE

Equipment Breakdown is subject to the Limits of Insurance shown in the Declarations except as specifically shown below.

These coverages apply to all locations covered on the policy, unless otherwise specified.

Coverages	Limits
Equipment Breakdown Limit	$20,357,209
Business Income	$Included
Extra Expense	$Included
Data Restoration	$100,000
Expediting Expenses	$100,000
Hazardous Substances	$100,000
Scientific Animals	$0
Service Interruption	$Included in Business Income, Extra Expense and/or Spoilage Limit
Spoilage	$100,000

	Deductibles
Combined, All Coverages	$Not Applicable
Direct Coverages	$10,000
Indirect Coverages	0 *hours*
Spoilage	$25,000

Other Conditions

Service Interruption - 24 hour waiting period.

© 2015, The Hartford Steam Boiler Inspection and Insurance Company
Includes copyrighted material of Insurance Services Office, Inc. with its permission.