

000224

LIBERTY MUTUAL INSURANCE
PO BOX 188025
FAIRFIELD OH 45018-8025

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC
1092 Walnut Ave
Riverside IA 52327



400000010014000001000224472





Policy Number: BKA 67690537	Prior Policy:
Coverage Is Provided In: American Fire and Casualty Company	
Billing Type: Direct Bill	
Named Insured and Mailing Address: WALNUT TOWERS CONDOMINIUM OWNERS ASSOCIATION LLC 1092 WALNUT AVE RIVERSIDE IA 52327	Agent: THE AHBE GROUP INC./TAG INS SERVICES 7167 S ALTON WAY CENTENNIAL CO 80112-2101 Agent Code: 050077 Agent Phone: (303) 799-8112

Policy Declarations, Forms and Endorsement

GG0000020014000002000224473





Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BAK (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
Endorsement Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Policy Change Endorsement

Named Insured & Mailing Address

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC
1092 WALNUT AVE
RIVERSIDE, IA 52327

Agent Mailing Address & Phone No.

(303) 799-8112
THE AHBE GROUP INC./TAG INS
SERVICES
7167 S ALTON WAY
CENTENNIAL, CO 80112-2101

CHANGES TO POLICY - TRANSACTION # 2

This Policy Change Endorsement Results In A Change In The Charges As Follows:

Return Premium	\$7,662.00
Total Return Charges	\$7,662.00
Certified Acts of Terrorism Return Charges	\$38.00 (Included)

Note: This is not a bill

Description of Change(s)

pricing relief

See The Revised Declarations and Declarations Schedule

SUMMARY OF LOCATION(S)

0001 1092 Walnut Ave, Riverside, IA 52327-9618
0002 1092 Walnut Ave Unit 2, Riverside, IA 52327-9618
0003 1092 Walnut Ave Unit 3, Riverside, IA 52327-9618

POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 00 01 04 13	Commercial General Liability Coverage Form - Occurrence
CG 20 04 11 85	Additional Insured - Condominium Unit Owners
CG 21 06 12 23	Exclusion - Access Or Disclosure Of Confidential Or Personal Material Or Information
CG 21 47 12 07	Employment-Related Practices Exclusion

Issue Date 05/11/2026

Authorized Representative

To report a claim, call your Agent or 1-844-325-2467

DS 70 27 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BA (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
Endorsement Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Policy Change Endorsement

Named Insured & Mailing Address

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

Agent Mailing Address & Phone No.

(303) 799-8112
THE AHBE GROUP INC./TAG INS

POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 15	Cap on Losses from Certified Acts of Terrorism
CG 21 76 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
CG 21 88 01 15	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
CG 24 26 04 13	Amendment of Insured Contract Definition
CG 26 48 06 08	Iowa Changes - Notification Requirement for Owners and Possessors of Dangerous Wild Animals
CG 40 35 12 23	Exclusion - Cyber Incident
CG 81 27 01 05	Condominium Association Directors and Officers Liability Coverage Form
CG 84 99 08 09	Non-Cumulation Liability Limits Same Occurrence
CG 88 10 04 13	Commercial General Liability Extension
CG 88 77 12 08	Medical Expense At Your Request Endorsement
CG 88 86 12 08	Exclusion - Asbestos Liability
CG 92 48 01 16	Sexual Misconduct or Abuse Exclusion
CG 92 86 08 17	Homeowners Association and Townhouse Association Amendatory Endorsement
CG 93 74 03 22	Exclusion - PFC/PFAS
CG 93 75 12 23	Cyber Suite Coverage Endorsement
CG 93 81 11 22	Exclusion - Biometric Information Privacy Claim
CG 94 33 05 24	Amendment Of Representations Condition
CG 94 59 06 25	Exclusion - Silica
CP 00 17 10 12	Condominium Association Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 03 21 10 12	Windstorm or Hall Percentage Deductible

Issue Date 05/11/2026

Authorized Representative

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DS 70 27 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BAK (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
Endorsement Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Policy Change Endorsement

Named Insured & Mailing Address

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

Agent Mailing Address & Phone No.

(303) 799-8112
THE AHBE GROUP INC./TAG INS

POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CP 04 11 10 12	Protective Safeguards
CP 10 30 10 12	Causes of Loss - Special Form
CP 88 00 02 15	Property Extension Endorsement
CP 88 04 03 10	Removal Permit
CP 88 44 02 15	Equipment Breakdown Coverage Endorsement
CP 90 59 12 12	Identity Theft Administrative Services and Expense Coverage
CP 92 01 05 17	Property Anti-Stacking Endorsement
CP 92 12 12 20	Cyber Incident Exclusion
CP 92 21 09 23	Amendment Of Concealment, Misrepresentation Or Fraud Condition
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 00 22 05 87	Effective Time Changes - Replacement of 12 Noon
IL 02 76 09 08	Iowa Changes - Cancellation and Nonrenewal
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 52 01 15	Cap On Losses From Certified Acts Of Terrorism
IL 09 96 01 07	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
IL 88 15 07 12	Conditional Exclusion of Terrorism - Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
IL 88 36 01 15	Cap On Losses From Certified Acts Of Terrorism
IL 88 38 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
IL 88 53 11 20	Actual Cash Value

Issue Date

05/11/2026

Authorized Representative

To report a claim, call your Agent or 1-844-325-2467

DS 70 27 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BAK (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Policy Declarations - Revised

Named Insured & Mailing Address

Agent Mailing Address & Phone No.

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF CHARGES

Explanation of Charges	DESCRIPTION	PREMIUM
	Property Schedule Totals	\$26,858.00
	Certified Acts of Terrorism Coverage	\$134.00

Total Advance Charges: \$26,992.00

Note: This is not a bill

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BA (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule - Revised

Named Insured & Mailing Address

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

Agent Mailing Address & Phone No.

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

0001 1092 Walnut Ave, Riverside, IA 52327-9618

Property Characteristics

Description:

Construction: Frame

Building Coverage

Occupancy: Condominiums-Residential - (Association Risk Only) - Without Mercantile Occupancies - 10 to 30 Units

DESCRIPTION

Limit of Insurance - Replacement Cost 3,133,305

Coinurance 80%

Covered Causes of Loss

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated \$10,000

Deductible - Windstorm or Hail 1%

Premium \$7,927.00

Equipment Breakdown Coverage

This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

Premium \$315.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BKA (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule - Revised

Named Insured & Mailing Address

Agent Mailing Address & Phone No.

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

0002 1092 Walnut Ave Unit 2, Riverside, IA 52327-9618

**Property
Characteristics**

Description:

Construction: Frame

Building Coverage

Occupancy: Condominiums-Residential - (Association Risk Only) - Without Mercantile Occupancies - 10 to 30 Units

DESCRIPTION

Limit of Insurance - Replacement Cost 3,133,305

Coinsurance 80%

Covered Causes of Loss

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated \$10,000

Deductible - Windstorm or Hail 1%

Premium \$7,927.00

**Equipment
Breakdown
Coverage**

This Equipment Breakdown Insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

Premium \$315.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BJA (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule - Revised

Named Insured & Mailing Address

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

Agent Mailing Address & Phone No.

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

0003 1092 Walnut Ave Unit 3, Riverside, IA 52327-9618

Property Characteristics

Description:

Construction: Frame

Building Coverage

Occupancy: Condominiums-Residential - (Association Risk Only) - Without Mercantile Occupancies - 10 to 30 Units

DESCRIPTION

Limit of Insurance - Replacement Cost 4,177,740

Coinurance 80%

Covered Causes of Loss

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated \$10,000

Deductible - Windstorm or Hall 1%

Premium \$9,943.00

Equipment Breakdown Coverage

This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

Premium \$419.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BA (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule - Revised

Named Insured & Mailing Address

Agent Mailing Address & Phone No.

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF OTHER PROPERTY COVERAGES

Identity Theft Administrative Services And Expense Coverage	DESCRIPTION	
	Limit of Insurance	See Endorsement CP9059
	Premium	\$12.00
Property Extension Endorsement	DESCRIPTION	
	Property Extension Endorsement	\$0.00
	Premium	Included
Commercial Property Schedule Total:		\$26,858.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BAK (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Commercial General Liability Declarations - Revised

Basis: Occurrence

Named Insured & Mailing Address

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

Agent Mailing Address & Phone No.

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF LIMITS AND CHARGES

Commercial General Liability Limits of Insurance	DESCRIPTION	LIMIT
	Each Occurrence Limit	1,000,000
	Damage To Premises Rented To You Limit (Any One Premises)	300,000
	Medical Expense Limit (Any One Person)	15,000
	Personal and Advertising Injury Limit	1,000,000
	General Aggregate Limit (Other than Products - Completed Operations)	2,000,000
	Products - Completed Operations Aggregate Limit	2,000,000

Explanation of Charges	DESCRIPTION	PREMIUM
	General Liability Schedule Totals	\$4,151.00
	Certified Acts of Terrorism Coverage	\$17.00
	Total Advance Charges:	\$4,168.00

Note: This is not a bill

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BKA (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Commercial General Liability Declarations Schedule - Revised

Named Insured & Mailing Address

Agent Mailing Address & Phone No.

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF CLASSIFICATIONS - BY LOCATION

0001 1092 Walnut Ave, Riverside, IA 52327-9618

Insured: WALNUT TOWERS CONDOMINIUM OWNERS

CLASSIFICATION - 62003

Condominiums - Residential - (Association Risk Only)

Products-Completed Operations Are Subject To The General Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON	RATED/PER	
		EACH	PREMIUM
Premise/Operations	22 Number of Units	62.380	\$1,372.00
Total:			\$1,372.00

0002 1092 Walnut Ave Unit 2, Riverside, IA 52327-9618

Insured: WALNUT TOWERS CONDOMINIUM OWNERS

CLASSIFICATION - 62003

Condominiums - Residential - (Association Risk Only)

Products-Completed Operations Are Subject To The General Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON	RATED/PER	
		EACH	PREMIUM
Premise/Operations	22 Number of Units	62.380	\$1,372.00
Total:			\$1,372.00

0003 1092 Walnut Ave Unit 3, Riverside, IA 52327-9618

Insured: WALNUT TOWERS CONDOMINIUM OWNERS

CLASSIFICATION - 62003

Condominiums - Residential - (Association Risk Only)

Products-Completed Operations Are Subject To The General Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON	RATED/PER	
		EACH	PREMIUM
Premise/Operations	18 Number of Units	62.380	\$1,123.00
Total:			\$1,123.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 10 16



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BAK (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Commercial General Liability Declarations Schedule - Revised

Named Insured & Mailing Address

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

Agent Mailing Address & Phone No.

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF OTHER COVERAGE

Cyber Suite

DESCRIPTION

Annual Aggregate Limit	50,000
Deductible Per Occurrence	\$1,000

DATA COMPROMISE RESPONSE EXPENSES	Included
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DESCRIPTION

Sublimit Per Occurrence	
Public Relations	10,000
Reputational Harm	10,000

COMPUTER ATTACK	Included
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DESCRIPTION

Sublimit Per Occurrence	
Public Relations	10,000

SUBLIMITED COVERAGES PER OCCURRENCE

DESCRIPTION

Cyber Extortion	10,000
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REWARD PAYMENTS	Included
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DESCRIPTION

Sublimit Per Policy Period	25,000
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PRIVACY INCIDENT LIABILITY	Included
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DESCRIPTION

Privacy Incident Defense	
Privacy Incident Liability	

NETWORK SECURITY LIABILITY	Included
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DESCRIPTION

Network Security Defense	
Network Security Liability	

ELECTRONIC MEDIA LIABILITY	Included
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DESCRIPTION

Electronic Media Defense	
Electronic Media Liability	

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 10 16



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Policy Period:
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at Insured Mailing Location

Commercial General Liability Declarations Schedule - Revised

Named Insured & Mailing Address

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

Agent Mailing Address & Phone No.

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF OTHER COVERAGE

Premium \$284.00

Commercial General Liability Schedule Total

\$4,151.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 10 16



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BKA (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
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at Insured Mailing Location

Commercial General Liability Declarations Schedule

Named Insured & Mailing Address

Agent Mailing Address & Phone No.

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF OTHER COVERAGE

COVERAGE DESCRIPTION

PREMIUM

See Policy Forms and Endorsements List

Commercial General Liability Schedule Total

\$4,151.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 10 16



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BAK (27) 67 69 05 37
Policy Period:
From 05/01/2026 To 05/01/2027
12:01 am Standard Time
at Insured Mailing Location

Condominium Association Directors And Officers Liability Declarations - Revised

Basis: Occurrence

Named Insured & Mailing Address

Agent Mailing Address & Phone No.

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF LIMITS AND CHARGES

Condominium Association Directors and Officers Liability Limits of Insurance	DESCRIPTION	LIMIT
	Each Wrongful Act	1,000,000
	Aggregate Limit	2,000,000

Explanation of Charges	DESCRIPTION	PREMIUM
	Condominium Association Directors And Officers Liability	\$406.00
	Certified Acts of Terrorism Coverage	\$2.00

Total Advance Charges: \$408.00

Note: This is not a bill

SUMMARY OF LOCATIONS YOU OWN, RENT, OR OCCUPY

1092 Walnut Ave, Riverside, IA 52327-9618

1092 Walnut Ave Unit 2, Riverside, IA 52327-9618

1092 Walnut Ave Unit 3, Riverside, IA 52327-9618

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08



Coverage Is Provided In:
American Fire and Casualty Company

Policy Number:
BKA (27) 67 69 05 37
Policy Period:
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**Condominium Association Directors
And Officers Liability Declarations
Schedule - Revised**

Named Insured & Mailing Address

Agent Mailing Address & Phone No.

WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

(303) 799-8112
THE AHBE GROUP INC./TAG INS

SUMMARY OF CLASSIFICATIONS - BY LOCATION

1092 Walnut Ave, Riverside, IA 52327-9618

Insured: WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

CLASSIFICATION - 73145

Condominium Association Directors And Officers Liability Non-Profit

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED/EACH UNIT	PREMIUM
Errors and Omissions	22 Unit(s)	6.560	\$144.00
Total:			\$144.00

1092 Walnut Ave Unit 2, Riverside, IA 52327-9618

Insured: WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

CLASSIFICATION - 73145

Condominium Association Directors And Officers Liability Non-Profit

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED/EACH UNIT	PREMIUM
Errors and Omissions	22 Unit(s)	6.560	\$144.00
Total:			\$144.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08

1092 Walnut Ave Unit 3, Riverside, IA 52327-9618

Insured: WALNUT TOWERS CONDOMINIUM OWNERS
ASSOCIATION LLC

CLASSIFICATION - 73145

Condominium Association Directors And Officers Liability Non-Profit

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED/EACH UNIT	PREMIUM
Errors and Omissions	18 Unit(s)	6.560	\$118.00
			Total:
			\$118.00
Condominium Association Directors Schedule Total			\$406.00