



Insured Copy
Erie Insurance Company
NAIC Code 26263

Coverage provided by
Erie Insurance Company
100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

ErieSecure Business™ Policy Declarations

Amended Declarations
See *** Notice of Amendment
Effective 09/18/2025 Attach This To Your Policy

Mailing name and address for Insured

SUMMER OAKS CONDOMINIUM UNIT
C/O ANDI SIMMONS
PO BOX 78
LODI WI 53555-0078



Other Interest

As listed under Schedule of Other Interests

Named Insured's full name

SUMMER OAKS CONDOMINIUM UNIT OWNERS ASSOCIATION, INC

141860624

WW1015

Legal entity

Association

Agent

WW1447 BAER INSURANCE SERVICES INC

Policy period

05/01/2025 to 05/01/2026

Policy number

Q61 0538558

Agent address and phone

BAER INSURANCE SERVICES INC
PO BOX 46490
MADISON, WI 53744
(608)830-5800

Policy period begins at 12:01 A.M. standard time on the effective date and ends at 12:01 A.M. standard time on the expiration date. Standard time is determined at the stated address of the Named Insured.

Agency email address

baer@baerinsurance.com

Agency website

http://www.baerinsurance.com

Policy Change - ***Notice of Amendment

Change effective date: 09/18/2025

Policy level coverages and exclusions information

Added

Employee dishonesty - Increased coverage
Number of employees: 5
Deductible amount: \$500
Increased amount of insurance: \$55000

Premium Summary

Additional charge due to this change:

\$83.00

Total annual policy premium

\$46,928.00



Insured name: SUMMER OAKS CONDOMINIUM UNIT OWNERS ASSOCIATION, INC
Policy number: Q61 0538558
Policy period: 05/01/2025 to 05/01/2026

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Schedule of Forms

Form number	Edition date	Description
CG0001	04/13	Commercial General Liability Coverage Form
CG0124	01/93	Wisconsin Changes - Amendment of Policy Conditions
CG2004	11/85	Additional Insured - Condominium Unit Owners
CG2011	04/13	Additional Insured - Managers or Lessors of Premises
CG2106	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG2109	06/15	Exclusion - Unmanned Aircraft
CG2146	07/98	Abuse or Molestation Exclusion
CG2170	01/15	Cap on Losses from Certified Acts of Terrorism
CG2403	11/85	Waiver of Charitable Immunity
CG4032	05/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
EPP0001	12/24	ErieSecure Business Property Coverage Part
EPP0006	12/24	ErieSecure Business Extra Liability Coverages
EPP0008	09/23	Policy Change Endorsement - Exclusions
EPP0009	10/19	Exclusion - Professional Liability
EPP0010WI	10/22	Wisconsin Property Change Endorsement
EPP0011WI	10/19	Wisconsin Liability Change Endorsement
EPP0036	10/19	Important Notice to Wisconsin Policyholders - ErieSecure Business
EPP0094WI	10/24	Premium Audit - Noncompliance Charge - Wisconsin
EPP0218	10/19	Sewer and Drain Back-Up
EPP0230	10/22	Building Ordinance or Law - Increased Coverage
EPP0236	10/22	Agreed Amount Clause
EPP2617WI	10/22	Directors and Officers Liability Coverage - Condominium or Homeowners Associations - Wisconsin
EPP2903	10/19	Identity Recovery - Owners and Employees
EPP2905	10/19 *	Employee Dishonesty - Increased Coverage
EPP3208	10/19	Exclusion - Lead Liability
EPP3218	10/19	Exclusion - Data Breach Response Expenses
EPP4000WI	10/19	ErieSecure Business Policy - Wisconsin
EPP4001	10/19	Amendment of Mobile Equipment Definition
EPP4006	10/19	Coverage for Punitive Damages
EPP4500	12/24	Cyber Suite Coverage
EPP4502WI	12/21	Cyber Suite - Wisconsin Changes Amendatory Endorsement
EPP4503	12/21	Important Notice - Cyber Coverage Resources Available
EPP8200	10/19	Condominium Association Coverage
IL952A	03/21	Cap on Losses from Certified Acts of Terrorism
IL985H	03/21	Disclosure Pursuant to Terrorism Risk Insurance Act

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
EMPLOYEE DISHONESTY - INCREASED COVERAGE

This endorsement modifies insurance provided under the following:

ERIESECURE BUSINESS PROPERTY COVERAGE PART

- A. With respect to coverage provided by this endorsement, the following is added under Paragraph **B. of Section VI - Extensions of Coverage - Employee Dishonesty**:

The \$10,000 Amount of Insurance for which we will pay under Paragraph **B. of Section VI - Extensions of Coverage - Employee Dishonesty** is increased by the Amount of Insurance shown in the "Declarations".

The maximum Amount of Insurance we will pay for any one "loss" is:

1. The \$10,000 Amount of Insurance shown in the ErieSecure Business Property Coverage Part under Paragraph **B. of Section VI - Extensions of Coverage - Employee Dishonesty**; and
2. The increased Amount of Insurance shown in the "Declarations".

- B. With respect to coverage provided by this endorsement, the following Paragraph under Paragraph **B. of Section VI - Extensions of Coverage - Employee Dishonesty** is deleted:

A \$200 deductible applies to this extension.

- C. With respect to coverage provided by this endorsement, the following is added under Paragraph **B. of Section VI - Extensions of Coverage - Employee Dishonesty**:

We will pay the amount of "loss" in any one occurrence which is in excess of the deductible amount shown in the "Declarations".



EMPLOYEE DISHONESTY - WFP & CO COVERAGE

The following information is provided for your information only. It is not intended to constitute an offer of insurance or any other financial product. Please consult your broker for more information.

The policy covers the following:

- 1. Dishonesty by employees of the insured.
- 2. Dishonesty by directors or officers of the insured.
- 3. Dishonesty by any person acting on behalf of the insured.
- 4. Dishonesty by any person acting in the course of the insured's business.
- 5. Dishonesty by any person acting in the course of the insured's employment.
- 6. Dishonesty by any person acting in the course of the insured's business or employment.
- 7. Dishonesty by any person acting in the course of the insured's business or employment.
- 8. Dishonesty by any person acting in the course of the insured's business or employment.
- 9. Dishonesty by any person acting in the course of the insured's business or employment.
- 10. Dishonesty by any person acting in the course of the insured's business or employment.

The policy does not cover the following:

- 1. Dishonesty by any person acting outside the course of the insured's business or employment.
- 2. Dishonesty by any person acting outside the course of the insured's business or employment.
- 3. Dishonesty by any person acting outside the course of the insured's business or employment.
- 4. Dishonesty by any person acting outside the course of the insured's business or employment.
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- 10. Dishonesty by any person acting outside the course of the insured's business or employment.