



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

ErieSecure Business™ Policy Declarations

New Declarations

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

WW1015

Named Insured's full name

SUMMER OAKS CONDOMINIUM UNIT OWNERS ASSOCIATION,
INC

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>

The insurance applies to those premises described below. This is subject to all applicable terms of the policy and attached forms and endorsements.

Policy Discounts

Loyalty discount

Multi-policy

Payment plan

Premium Summary

Total net premium:

\$46,794

Final premium:

\$46,794.00

(This is not a bill. Your invoice will follow in a separate mailing.)

Liability Protection

Commercial general liability coverage

Coverage	Deductible	Limit
Bodily injury and property damage		\$1,000,000 Each occurrence
Personal and advertising injury		\$1,000,000 Any one person or organization
Medical expense payments		\$5,000 Any one person
Damage to premises rented to you – Fire legal liability		\$1,000,000 Any one premises
General aggregate		\$2,000,000
Products – Completed operations aggregate		\$2,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included

Policy Optional Coverages and Exclusions

Coverage	Deductible	Limit
Additional insured - Condominium unit owners (CG2004)		
Additional insured - Managers or lessors of premises (CG2011)		
Designation of premises (part leased to you): See schedule of other interest		
Condominium association		
Cyber suite	\$1,000 Per occurrence	\$50,000 Aggregate
Cyber extortion		\$10,000
Misdirected payment fraud		\$10,000
Computer fraud		\$10,000
Telecommunications fraud		\$10,000
Data breach response expenses		Included
Public relations		\$10,000 Per occurrence
Reputational harm		\$10,000 Per occurrence
Computer attack		Included
Public relations		\$10,000 Per occurrence
Reward payments		Included
Reward payments submit per policy period		\$25,000 Per occurrence
Privacy incident liability		Included
Privacy incident defense		
Privacy incident liability		
Network security liability		Included
Network security defense		
Network security liability		
Electronic media liability		Included
Electronic media defense		
Electronic media liability		
Directors and officers liability coverage - Condominiums or homeowners association	\$1,000	\$1,000,000 Each claim/ \$2,000,000 Aggregate
Retroactive date: 05/01/2002		
Number of units: 67		
Identity recovery – Owners and employees		\$25,000
Waiver of charitable immunity		

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
 Abuse or molestation exclusion
 Exclusion – Data breach response expenses

Property Protection

Blanket coverage		Limit	
Blanket coverage - Buildings - All locations		\$19,696,003	
Risk information for Location 1 - Building 1			
Address:	S8161 KASSNER RD	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1980
County:	Sauk	Annual sales/revenue:	\$43,200
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
*Property deductible applies unless otherwise indicated below.			

Location 1 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		
Structure level optional coverages and exclusions		
Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10 of building
Sewer and drain back-up	\$500	\$10,000

Risk information for Location 1 - Building 2

Address:	S8168 KASSNER RD	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1981
County:	Sauk	Annual sales/revenue:	\$14,400
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 2 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10 of building
Sewer and drain back-up	\$500	\$10,000

Risk information for Location 1 - Building 3

Address:	S8170 KASSNER RD	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1988
County:	Sauk	Annual sales/revenue:	\$28,800
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 3 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10 of building
Sewer and drain back-up	\$500	\$10,000

Risk information for Location 1 - Building 4

Address:	S8138 KASSNER RD	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1980
County:	Sauk	Annual sales/revenue:	\$28,800
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 4 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10 of building
Sewer and drain back-up	\$500	\$10,000

Risk information for Location 1 - Building 5

Address:	E12599 KILPATRICK POINT DR	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1983
County:	Sauk	Annual sales/revenue:	\$28,800
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 5 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10 of building
Sewer and drain back-up	\$500	\$10,000

Risk information for Location 1 - Building 6

Address:	E12617 KILPATRICK POINT DR	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1990
County:	Sauk	Annual sales/revenue:	\$43,200
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 6 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10 of building
Sewer and drain back-up	\$500	\$10,000

Risk information for Location 1 - Building 7

Address:	E12617 KILPATRICK POINT DR	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1990
County:	Sauk	Annual sales/revenue:	\$43,200
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 7 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10 of building
Sewer and drain back-up	\$500	\$10,000

Insured name: SUMMER OAKS CONDOMINIUM UNIT OWNERS ASSOCIATION, INC

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Page 10 of 15

Risk information for Location 1 - Building 8

Address:	S8138 KASSNER RD	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1980
County:	Sauk		
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	48925 Swimming pool - noc		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 8 summary**Coverage****Deductible****Limit****Property coverage part**

Building: Comprehensive perils, Coinsurance N/A, Replacement cost

Blanket

Insured name: SUMMER OAKS CONDOMINIUM UNIT OWNERS ASSOCIATION, INC

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Page 11 of 15

Risk information for Location 1 - Building 9

Address:	S8157 KASSNER RD	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1972
County:	Sauk	Annual sales/revenue:	\$3,600
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 9 summary**Coverage****Property coverage part**

Building: Comprehensive perils, Coinsurance N/A, Replacement cost

Income protection

Period of indemnity - 12 months

Deductible**Limit**

Blanket

Actual loss sustained

Structure level optional coverages and exclusions**Coverage**

Building ordinance or law – Increased coverage

Sewer and drain back-up

Deductible**Limit**

10 of building

\$500

\$10,000

Insured name: SUMMER OAKS CONDOMINIUM UNIT OWNERS ASSOCIATION, INC

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Page 12 of 15

Risk information for Location 1 - Building 10

Address:	S8161 KASSNER RD	Windstorm/Hail:	Property deductible
City/State:	MERRIMAC, WI	Insured interest:	Condo association
Zip code:	53561	Year built:	1980
County:	Sauk	Annual sales/revenue:	\$108,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	49800 Boat dock		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 10 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10 of building
Sewer and drain back-up	\$500	\$10,000

Schedule of Other Interests

Additional Insured

Additional insured - Managers or lessors of premises (CG2011)

WYNNE REALTY

WYNNE REALTY

PO BOX 78

LODI WI 53555-0078

Designation of premises (part leased to you): Please Review

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

Schedule of Forms - (continued)

Form number	Edition date	Description
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
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

Home Office • Erie, PA 16530
Your Agent:



CLAIMS DIRECTORY

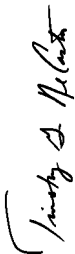
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IN THE EVENT OF AN ACCIDENT OR LOSS

- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
- Do not discuss an accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In case of "hit-and-run", you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent or ERIE of the accident or loss.

The ERIE is Above All in SERVICE®.

If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.


President and
Chief Executive Officer

CUT ON DOTTED LINE

-----CUT ON DOTTED LINE-----

Home Office • Erie, PA 16530
Your Agent:



CLAIMS DIRECTORY


-- FOLD --

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President and
Chief Executive Officer

CLAIM SERVICE -- For claim service anywhere in U.S. or Canada, call:

- Your Agent
- ERIE Claims Service: **1-800-FOR-ERIE (1-800-367-3743)**
- ERIEGlassSM (Auto glass only): **1-800-552-3743**
- FRAUD FINDERSM (To report fraud): **1-800-368-6696**

CS4ESB 10/19

CUT ON DOTTED LINE

3N17 G31HGG-N9-1P9

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