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NATIONWIDE
ONE WEST NATIONWIDE BLVD
COLUMBUS, OH 43215-2220
1-877 On Your Side
1 (877) 669-6877

Nationwide®

ACCOUNT NUMBER

ACP 3009444161

BILLING ACCOUNT NUMBER

290941645

AUO OF THE IVY STREET CONDOMINIUMS
7800 SW BARBUR BLVD
PORTLAND, OR 97219-2823

PLEASE KEEP THIS FOR YOUR RECORDS

We are pleased to serve your business insurance needs. Our company is committed to providing you high quality insurance protection and superior service.

If you should have any questions about your insurance portfolio or if you wish to make a change to your policy, please contact your agent.

IMPORTANT INFORMATION ABOUT YOUR POLICY

Please spend a few minutes to read and understand your policy. Some items to which you should pay special attention are as follows:

- **Special Required State Notices.** These notices, when included, point out specific items concerning your policy. We urge you to read them.
- **Declarations Page.** This shows such information as your name, address, the coverages provided, the policy term, policy limits, list of coverages forms, premium amounts, and other individualized information.
- **Coverage and Endorsement Forms.** This is the section of your policy which provides policy and coverage information. Please read it carefully.

Your Commercial Insurance Portfolio

Courtesy of:

Agency:	CREATIVE INS MARKETING COMPANY
Agency Number:	52797
Region Code:	047
Agency Address:	12205 SW TUALATIN RD STE 210 TUALATIN, OR 97062-7619
Agency Phone Number:	(503) 639-4030

COMMERCIAL PORTFOLIO ACP 3009444161

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OR 52797

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COLUMBUS, OH 43215-2220
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COMMERCIAL PACKAGE SUMMARY

PRINTED 07-13-2021

Account Number:	ACP 3009444161
Named Insured:	AUO OF THE IVY STREET CONDOMINIUMS
Mailing Address:	7800 SW BARBUR BLVD PORTLAND, OR 97219-2823
Agency:	CREATIVE INS MARKETING COMPANY
Agency Number:	52797
Region Code:	047
Agency Address:	12205 SW TUALATIN RD STE 210 TUALATIN, OR 97062-7619
Agency Phone Number:	(503) 639-4030

Premiums/Fees

Total Account Premium	**$2,676.00**

Line of Business	Premium
Businessowners	$2,676.00

Not a bill. Your bill is sent separately.

This Commercial Package is a portfolio of individual policies which serves to combine various insurance coverages written under a group of separate contracts of insurance.

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COLUMBUS, OH 43215-2220
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ACCOUNT NUMBER

ACP 3009444161

BILLING ACCOUNT NUMBER

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AUO OF THE IVY STREET CONDOMINIUMS
7800 SW BARBUR BLVD
PORTLAND, OR 97219-2823

AGENCY CREATIVE INS MARKETING COMPANY

AGENCY NUMBER 52797

AGENCY ADDRESS 12205 SW TUALATIN RD STE 210
TUALATIN, OR 97062-7619

COMMERCIAL SERVICE CENTER PHONE NUMBER (888) 508-8622

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Important News About Your Policy

Good news! We're upgrading our policy system to serve you better

You may be seeing some policy changes as a result of our systems upgrade. Details of these policy changes are included in this packet. Your billing documents and payment plans will not change. Any changes to your premium depend on your state and the type of policy you have.

You can contact your agent or call us at **1-888-508-8622** for more information.

Manage your policy and pay your bill online.

To view and print your policy, pay your bill, set up recurring bill payments, manage your online account and more, go to **www.NWsignup.com**.

As always, thanks for being a Nationwide customer.

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BUSINESSOWNERS

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Nationwide®

IMPORTANT NOTICE

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What you need to do
Please read this notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

You can always count on us to be there
We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

Important Notice Description(s)

COVERAGE CHANGES

Several language updates have been made to your policy. The following sections detail changes that are being made to the Premier Businessowners Property Coverage Form, Liability Coverage Form, and Common Policy Conditions of your policy, as well as Premier Businessowners Optional Coverage forms, State Specific Endorsement forms and Property Deductible that may be written with your policy. These updates are being made to adopt common industry terms and conditions.

Premier Businessowners Property Coverage Form, PB0002:

Broadenings in Coverage

Revised the Property Not Covered section to make an exception for "electronic data" which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system [A.2.I.].

Increased Equipment Breakdown coverage sublimits from $50,000 to $100,000 for Expediting Expenses, Hazardous Expenses, Perishable Goods, and Electronic Data Restoration [A.5.n.3.(a), (b), (c) and (e)].

Revised portions of the Water Exclusion [B.g.(6)] and the Back Up of Sewer or Drain Water Damage Additional Coverage [A.5.r.(2)] to cover water that overflows from an interior plumbing fixture because the water is unable to enter into an attached drain pipe.

Updated Computer Fraud and Funds Transfer additional coverage [A.5.w.(5)] to specify that the False Pretense exclusion [B.2.g.] does not apply, and to permit the insured to select higher limit options [A.5.w.(2)].

Removed the limitations relative to Covered Property under the Personal Property Off-premises coverage extension to now allow coverage for "Computer(s)" and "Electronic data" other than "Stock", as well as tools and equipment of a mobile nature used in your business other than "Stock". [A.6.c.].

Expanded from one year to two years for the time period in which legal action can be brought against us after the date on which direct physical loss or damage occurred [E.4.b.].

In Loss Payment, increased the cost of repair of replacement amount for minor losses covered under the policy from $2500 to $5000 after application of the deductible and without deduction for depreciation [E.5.e.].

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Revised the cancellation provision to state that refunds will be calculated on a pro rata basis regardless of who initiates the cancellation [A.5.].

Moved the continuation provision from printing in the Declarations to the Premiums section [I.3.].

Premier Businessowners Optional Coverage Forms:

Broadenings in Coverage

PB0801 Barbers and Beauticians Professional Liability - Removed exclusions for Damage to Property and Damage to Your Work [C.1.(b) & (c)].

PB0802 Funeral Directors Professional Liability - Changed title to "Funeral Home Extra Endorsement". Increased theft limits under the Property Coverage Form to $10,000 for furs, fur garments and garments trimmed with fur, jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals [A]. Removed exclusions from the Liability Coverage Form for Damage to Property and Damage to Your Work [B.3.a.].

PB0803 Optical and Hearing Aid Establishments Professional Liability - Removed exclusions for Damage to Property and Damage to Your Work [C.(1)(a) & (b)].

PB0804 Printers Errors and Omissions Liability - Changed title to "Printers Extra Endorsement". Amended the Property Coverage Form to remove the $2500 loss limitation for Theft of Patterns, Dies, Molds and Forms and made the coverage subject to the Business Personal Property Limit [A.1.]. Amended the Property Coverage Form to add a new coverage extension, with a $25,000 limit, for Cost of Research, Replace or Restore Lost Information [A.2.]. Limited the application of the exclusion in the Property Coverage Form for marring or scratching of printing plates which are the property of others and in your care, custody or control [A.3.]. Amended the Liability Coverage Form so that the Expected or Intended Exclusion under A. Coverage A - Bodily Injury and Property Damage Liability does not apply to negligent acts, errors or omissions in providing printing services, advice or instructions. Added new coverage for Correction of Work by amending the Liability Coverage Form so that the exclusions k., l., and m. of Section I. Coverages A. Coverage A - Bodily Injury and Property Damage Liability do not apply, but subjected the new coverage to certain limitations and exclusions.

PB2002 Food Service Plus Endorsement - Added coverage for Brands and Labels [B.1.f.].

PB2098 Businessowners Advantage with Limited Employee Dishonesty Coverage - Amended Section C. CONCEALMENT, MISREPRESENTATION OR FRAUD of the COMMON POLICY CONDITIONS by not disallowing coverage if you unintentionally fail to disclose any hazards existing at the inception date of your policy[C.].

PB2099 Businessowners Advantage - Amended Section C. CONCEALMENT, MISREPRESENTATION OR FRAUD of the COMMON POLICY CONDITIONS by not disallowing coverage if you unintentionally fail to disclose any hazards existing at the inception date of your policy [C.].

PB4100 Directors and Officers Liability (Cooperatives or Condominiums) - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity.

PB4151 Directors and Officers Liability (Cooperatives or Condominiums) with Non-Monetary Relief - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity.

PB5403 Replacement Cost Extension - Changed the replacement cost coverage from 120% to 125% of the stated building values under the Property Coverage Form [A].

PB5800 Scheduled Property Floater - Removed exclusion for loss or damage resulting from mechanical breakdown or failure [E.2.d.].

Coverage Clarifications

PB0801 Barbers and Beauticians Professional Liability - Modified exclusion for dying eyebrows and eyelashes by removing outdated exception for Roux Lash and Brow Tint, Spiro's Coloura [D.5].

PB0804 Printers Errors and Omissions Liability - Changed title to "Printers Extra Endorsement". Clarified that the Expected or Intended Injury Exclusion under A. Coverage A - Bodily Injury and Property Damage Liability of the Liability Coverage form still excludes criminal acts of an insured arising out of any

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except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.r.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.s.].

PB4151 Directors and Officers Liability (Cooperatives or Condominiums) with Non-Monetary Relief - Revised the Insuring Agreement to include provision outlining that all claims by one or more claimants for damages based on or arising out of one wrongful act or an interrelated wrongful act by one or more insureds shall be deemed to be one claim and to have been made at the time the first of those claims is made against any insured [A.1.d.]. Added exclusion for claims arising out of any demand, suit or other proceeding against any insured which was pending on or existed prior to the applicable Pending or Prior Litigation Date shown in the Schedule, or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for such demand, suit or other proceeding [A.4.o.]. Added exclusion for claims for liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the "association" under any such contract or agreement, except if the "association" would have been liable in the absence of such contract or agreement [A.4.p.]. Added exclusion for claims brought by or on behalf of the association or any insured, in any capacity, except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.q.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.r.].

Premier Businessowners State Specific Endorsements:

Broadenings in Coverage

PB4112 Directors and Officers Liability - Illinois (Cooperatives or Condominiums) with Non-Monetary Relief - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity; and, with respect to the 'association', any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the 'association'.

PB4142 Directors and Officers Liability - Texas - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity; and, with respect to the 'association', any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the 'association'.

PB4153 Directors and Officers Liability - Texas (Cooperatives or Condominiums) with Non-Monetary Relief - Broadened the definition of "wrongful act" to include any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by an "insured" in their insured position or capacity for the "association", or any matter claimed against them solely by reason of their serving in such insured position or capacity; and, with respect to the 'association', any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the 'association'.

PB9003 Arkansas Amendatory Endorsement - Amended Paragraph E.4.b. of the Legal Action Against Us Property Loss Condition of the Property Coverage Form to allow for an action to be brought within five years after the date on which the direct physical loss or damage occurred to comply with Arkansas' requirement.

PB9012 Illinois Amendatory Endorsement -Added "temporary worker" to the Who Is An Insured provision for the Optometrist Professional Liability coverage, provided the "temporary worker" is appropriately licensed, and only with respect to services the "temporary worker" provides in connection with your business [L.].

PB9021 Michigan Amendatory Endorsement -Added paragraph to the Legal Action Against Us provision within the Property Loss Conditions clarifying that the time for commencing an action against us is tolled from the time you notify us of the loss or damage until we formally deny liability for the claim [B.3.].

PB9022 Minnesota Amendatory Endorsement - Added paragraph applicable to Ordinance or Law coverage outlining that any valuation provision (including Replacement Cost) or loss payment condition

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of others assumed by the "association" under any such contract or agreement, except if the "association" would have been liable in the absence of such contract or agreement [A.4.o.]. Added exclusion for claims brought by or on behalf of the association or any insured, in any capacity, except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.p.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.q.].

PB4142 Directors and Officers Liability - Texas - Revised the Insuring Agreement to include provision outlining that all claims by one or more claimants for damages based on or arising out of one wrongful act or an interrelated wrongful act by one or more insureds shall be deemed to be one claim and to have been made at the time the first of those claims is made against any insured [A.1.c.]. Added exclusion for claims arising out of any demand, suit or other proceeding against any insured which was pending on or existed prior to the applicable Pending or Prior Litigation Date shown in the Schedule, or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for such demand, suit or other proceeding [A.4.k.]. Added exclusion for claims for liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the "association" under any such contract or agreement, except if the "association" would have been liable in the absence of such contract or agreement [A.4.l.]. Added exclusion for claims brought by or on behalf of the association or any insured, in any capacity, except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.m.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.q.].

PB4153 Directors and Officers Liability - Texas (Cooperatives or Condominiums) with Non-Monetary Relief - Revised the Insuring Agreement to include provision outlining that all damages based on or arising out of one wrongful act or an interrelated wrongful act by one or more insureds shall be deemed to be one claim and to have been made at the time the first of those claims is made against any insured [A.1.c.]. Added exclusion for claims arising out of any demand, suit or other proceeding against any insured which was pending on or existed prior to the applicable Pending or Prior Litigation Date shown in the Schedule, or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for such demand, suit or other proceeding [A.4.k.]. Added exclusion for claims for liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the "association" under any such contract or agreement, except if the "association" would have been liable in the absence of such contract or agreement [A.4.l.]. Added exclusion for claims brought by or on behalf of the association or any insured, in any capacity, except a claim that is a derivative action brought on behalf of the association by one or more unit-owners who are not insureds and who bring the claim without the solicitation, assistance or participation of any insured or the association [A.4.m.]. Added exclusion for claims arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy [A.4.o.].

PB9012 Illinois Amendatory Endorsement - Removed "volunteer worker" from the Who Is An Insured provision for the Optometrist Professional Liability coverage [L.].

Premier Businessowners Property Deductible:

Reductions in Coverage

If your policy contains a $250 property deductible that is applied to certain locations, this has been increased to an amount of $500.

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Nationwide®

IMPORTANT NOTICE

NOTICE OF TERRORISM INSURANCE COVERAGE

NOTICE - DISCLOSURE OF PREMIUM

Applies to all Commercial Policies, except for Farmowners Multiperil, Business Auto and Crime

(This disclosure notice does not provide coverage, and it does not replace any provisions of your policy. You should read your policy for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.)

Coverage for acts of terrorism is included in your policy. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a $100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds $100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed $100 billion, your coverage may be reduced.

Other than for Workers Compensation, the portion of your annual premium that is attributable to coverage for acts of terrorism is $0 and does not include any charges for that portion of losses covered by the United States Government under the Act.

For Workers Compensation, the portion of your annual premium that is attributable to coverage for acts of terrorism is shown on your declarations page and does not include any charges for the portion of losses covered by the United States government under the Act.

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

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IMPORTANT NOTICE

Flood Insurance Notice
Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What you need to know
Your policy does not cover damage from floods to any property resulting directly or indirectly from "water".

Excluded "water" losses include, but are not limited to those caused by:
- Flood
- Surface water
- Waves
- Tides
- Tidal waves
- Overflow of any body of water, or their spray, all whether driven by wind or not.

These types of loss or damage caused by "water" are excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. You'll need to read your policy for all of the details about excluded water losses. This is just a summary of the excluded water losses to highlight some important flood-related issues.

Additional information
In most communities you can obtain flood insurance policies backed by the federal government's National Flood Insurance Program, through your agent. In those qualifying communities, you can obtain flood insurance protection for your property regardless of your flood zone or flood risk.

Your agent can assist you in:
- Determining if your community participates in the National Flood Insurance Program
- Assessing your flood risk
- Understanding flood policy availability

To learn more about flood insurance and your risk of flooding, access the National Flood Insurance Program's consumer website at www.FloodSmart.gov.

As you consider the risk of flooding in your area and consider your options for obtaining valuable protection, consider that:
- All property is in a flood zone, regardless of whether an area has been defined as high risk or low risk.
- Nearly 25% of all flood claims are for properties located in lower-risk flood areas or locations where flooding is not expected.
- Floods can happen anywhere, at any time, causing anguish, destruction, and financial damage.
- Changing weather patterns, as well as residential and business development, may increase your chance of experiencing a flood.
- Flooding can occur as a result of clogged, overloaded, or inadequate storm drains. You don't have to live near a body of water to be flooded.
- Federal disaster assistance is often a loan and must be repaid with interest.

Ask your agent about obtaining flood insurance for your property today.

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Nationwide®

IMPORTANT NOTICE

Information for Insureds Who Have Tenants
Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What's "subrogation"
Subrogation is the ability to recover damages from a responsible party. The subrogation clause in your insurance contract permits us to pursue recovery against those parties responsible for losses under your policy. Subrogation plays an important role in the claims settlement process when a loss occurs.

What you need to know
The "Anti-Subrogation Rule/Implied Co-Insured Doctrine" may limit subrogation on your policy by preventing landlords and their insurance companies from recovering damages caused by tenants. These damages may include:

- The property deductible you pay
- Uninsured or partially covered losses
- Losses that occur as a result of tenants' negligence

If this doctrine is applied where your buildings are located, you may be unable to seek repayment from your tenants if they negligently cause a fire in your building. To prevent this from occurring, additional provisions may be needed in your lease agreements to clarify who is responsible for damages when property damage or injury is caused by a tenant's negligence.

What you need to do
This information is not intended to be legal advice and is provided for informational purposes only. We recommend that you contact an attorney for more guidance on the "Anti-Subrogation Rule/Implied Co-Insured Doctrine" and how it affects the lease agreement between you and your tenants.

Please read this notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

You can always count on us to be there
We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

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IMPORTANT NOTICE

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What you need to do
Please read this notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

You can always count on us to be there
We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

Important Notice Description(s)

Data Breach & Identity Recovery Services
Through a partnership with Hartford Steam Boiler, you have access to a data breach risk management portal called the eRisk Hub. The portal is designed to help you understand data information exposures, help you plan and be prepared for a data breach, and establish a response plan to manage the costs and minimize the effects of a data breach.

Key features of the portal include:

- **Incident Response Plan Roadmap** – Suggested steps your business can take following data breach incident; having an incident response plan prepared in advance of a breach can be useful for defense of potential litigation
- **Online Training Modules** – Ready-to-use training for your business on privacy best practices and Red Flag Rules
- **Risk Management Tools** – Assist your business in managing data breach exposures including self-assessments and state breach notification laws
- **eRisk Resources** – A directory to quickly find external resources on pre and post-breach disciplines
- **News Center** – Cyber risk stories, security and compliance blogs, security news, risk management events, and helpful industry links
- **Learning Center** – Best practices and white papers written by leading authorities

To access the eRisk Hub portal:

- Enter https://www.eriskhub.com/nationwide.php in your browser
- Complete the information, including your name and company; your User ID and Password are case-sensitive
- Enter your assigned access code: **12116-73**
- Enter the challenge word on the screen, and click "Submit" and follow the instructions to complete your profile setup
- You can now login to the portal

You also have access to a help-line to answer breach related questions. Insureds having questions pertaining to how to prepare for a breach, help in identifying a breach, or other questions pertaining to breach related best practices can call our breach preparedness help-line. Experienced professionals are able to provide insights to help insureds understand the complicated environment pertaining to breaches of personal information. The breach preparedness help-line is 877-800-5028.

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COLUMBUS, OH 43215-2220
1-877 On Your Side
1 (877) 669-6877

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RENEWAL

PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

COMMON DECLARATIONS

Policy Number:	ACP BP013029444161
Named Insured:	AUO OF THE IVY STREET CONDOMINIUMS
Mailing Address:	7800 SW BARBUR BLVD PORTLAND, OR 97219-2823
Agency:	CREATIVE INS MARKETING COMPANY
Address:	12205 SW TUALATIN RD STE 210 TUALATIN, OR 97062-7619
Agency Phone Number:	(503) 639-4030
Producer:	GRAYDEN RUBOTTOM
Policy Period:	Effective From 09-16-2021 To 09-16-2022 12:01 AM Standard Time at your principal place of business

Premiums/Fees

Total Annual Premium	$2,676.00
Total Policy Premium	**$2,676.00**

Form of your business entity: Association

IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE TO PROVIDE THE INSURANCE STATED IN THIS POLICY.

These Common Policy Declarations, together with the Common Policy Conditions, Coverage Form Declarations, Coverage Forms and any endorsements issued to form a part thereof, complete the Policy numbered above.

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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

PROPERTY DECLARATIONS

Policy Number: ACP BP013029444161 Policy Period: From 09-16-2021 To 09-16-2022

Premises: 001 / **Building:** 001

Premises Address: 223 NE IVY ST
PORTLAND, OR 97212-2081

Classification: Condominium Association - Residential - Multiple Buildings At A Premises With 5 Or More Units - 1-4 Family Buildings

Construction Type: Frame

Occupancy Type: Building Owner - Lessors risk

Building Unique ID: CONDO ASSOC - MULTIPLE 1-4 RESIDENTIAL UNIT BLDGS (11142)

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED". Property Coverage is subject to a **$5,000 Deductible**, unless otherwise stated.

Coverages	Deductible	Limit
Building - Blanket Limit	$5,000	$1,739,200
Replacement Cost		
Business Personal Property	$5,000	$9,700
Additional Coverages - The Coverage Form includes other Additional Coverages not shown		
Business Income		Included
Actual Loss Sustained		12 Months
Waiting Period		0 Hours
Ordinary Payroll		60 Days
Extended Period Of Indemnity		60 Days
Extra Expense		Included
Actual Loss Sustained		12 Months
Waiting Period		0 Hours
Equipment Breakdown	No Separate Deductible	Included
Building Automatic Increase Percentage		7%
Business Personal Property Automatic Increase Percentage		2.9%
Back Up Of Sewer And Drain Water		
Per Building Limit		$25,000
Back Up Aggregate Limit		$50,000
Appurtenant Structures - 10% of Building Limit of Insurance - Maximum $50,000 any one structure		Included

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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

PROPERTY DECLARATIONS

Policy Number: ACP BP013029444161 Policy Period: From 09-16-2021 To 09-16-2022

Premises: 001 / **Building:** 001

Optional Increased Limits	Included Limit	Additional Limit	Total Limit
Computer Fraud And Funds Transfer	$10,000		$10,000

PROTECTIVE SAFEGUARDS

Based on information you and/or your agent provided, this premises has Protective Safeguards as identified below. A Protective Safeguards endorsement will be added to your policy based on this information, and you risk the loss of insurance if you fail to maintain, or knew or should have known of any suspension or impairment of any Protective Safeguard(s) identified below. Note that Protective Safeguard(s) must be: in place, operational, and maintained in good working order and you must notify us immediately (at Commercial Lines Service Center by calling (866) 322-3214) in the event of any known or planned disablement of any Protective Safeguard(s).

APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**

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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

PROPERTY DECLARATIONS

Policy Number: ACP BP013029444161 Policy Period: From 09-16-2021 To 09-16-2022

Premises: 001 / **Building:** 002

Coverages	Deductible	Limit
Additional Coverages - The Coverage Form includes other Additional Coverages not shown		
Appurtenant Structures - 10% of Building Limit of Insurance - Maximum $50,000 any one structure		Included
Optional Coverages - Other frequently purchased coverage options		
Employee Dishonesty		Not Provided
Ordinance Or Law Coverage		
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Included
Demolition Cost And Broadened Increased Costs Of Construction		$125,000
Ordinance Or Law Broadened Coverage		Not Provided
Windstorm/Hail Deductible	No Separate Deductible	

Optional Increased Limits	Included Limit	Additional Limit	Total Limit
Accounts Receivable	$25,000		$25,000
Valuable Papers and Records (At the Described Premises)	$25,000		$25,000
Forgery Or Alteration	$10,000		$10,000
Money And Securities			
Inside the Premises	$10,000		$10,000
Outside the Premises (Limited)	$10,000		$10,000
Outdoor Signs	$2,500		$2,500
Outdoor Trees, Shrubs, Plants And Lawns	$10,000		$10,000
Business Personal Property Off Premises			
Property Away From Premises	$15,000		$15,000
Property Away From Premises - Transit	$15,000		$15,000
Electronic Data	$10,000		$10,000
Interruption Of Computer Operations	$10,000		$10,000

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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

LIABILITY DECLARATIONS

Policy Number: ACP BP013029444161 Policy Period: From 09-16-2021 To 09-16-2022

Limits Of Insurance		Limit
Each Occurrence Limit of Insurance	Per Occurrence	$1,000,000
Medical Payments Sub Limit	Per Person	$5,000
Tenants Property Damage Legal Liability Sublimit	Per Covered Loss	$300,000
Personal And Advertising Injury	Per Person Or Organization	$1,000,000
Products-Completed Operations Aggregate Limit	All Occurrences	$2,000,000
General Aggregate (Other Than Products-Completed Operations)	All Occurrences	$2,000,000

Automatic Additional Insureds Status

The following persons or organizations are automatically insureds when you and they have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy.

Co-Owners of Insured Premises
Controlling Interest
Grantor of Franchise or License
Lessors of Leased Equipment
Managers or Lessors of Leased Premises
Mortgagee, Assignee or Receiver
Owners or Other Interest from Whom Land has been Leased
State or Political Subdivisions - Permits Relating to Premises

Liability Deductible	Deductible
None	

Optional Coverages		Limit
Hired Auto Liability		Included
Non-Owned Auto Liability		Included
Directors & Officers With Non-Monetary Relief	Per Wrongful Act	$1,000,000
	Aggregate Limit	$1,000,000
Retroactive Date	09-16-2019	

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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

Policy Number: ACP BP013029444161 Policy Period: From 09-16-2021 To 09-16-2022

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its Secretary and President.

Dennis Gray

Secretary

Mark A Bunen

President

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