



NATIONWIDE ASSURANCE COMPANY

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

RENEWAL

PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

COMMON DECLARATIONS

Policy Number: ACP BP013049444161
Named Insured: AUO OF THE IVY STREET
CONDOMINIUMS
Mailing Address: 7800 SW BARBUR BLVD
PORTLAND, OR 97219-2823
Agency: SANDIN INSURANCE GROUP
Address: PO BOX 23369
PORTLAND, OR 97281-3369
Agency Phone Number: (503) 639-4030
Producer: ANTHONY SANDIN
Policy Period: Effective From 09-16-2023 To
09-16-2024
12:01 AM Standard Time at your
principal place of business



Premiums/Fees

Total Annual Premium	\$3,748.00
Total Policy Premium	\$3,748.00

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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SCHEDULE OF NAMED INSURED

Named Insured:

AUO OF THE IVY STREET CONDOMINIUMS



PREMIER BUSINESSOWNERS POLICY
HABITATIONAL
PROPERTY DECLARATIONS

Policy Number: ACP BP013049444161

Policy Period: From 09-16-2023 To 09-16-2024

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

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	\$2,422,000
Replacement Cost		
Business Personal Property	\$5,000	\$10,300
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		18%
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
Increased Cost of Construction		Not Included



PREMIER BUSINESSOWNERS POLICY
HABITATIONAL
PROPERTY DECLARATIONS

Policy Number: ACP BP013049444161 Policy Period: From 09-16-2023 To 09-16-2024

Premises: 001 / Building: 001

Coverages	Deductible	Limit
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		\$205,240
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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PROPERTY DECLARATIONS

Policy Number: ACP BP013049444161

Policy Period: From 09-16-2023 To 09-16-2024

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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PROPERTY DECLARATIONS

Policy Number: ACP BP013049444161

Policy Period: From 09-16-2023 To 09-16-2024

Premises: 001 / **Building:** 002

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

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Coverages	Deductible	Limit
Building - Blanketed	\$5,000	Included
Replacement Cost		
Business Personal Property	\$5,000	\$10,300

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
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Back Up Of Sewer And Drain Water		
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PROPERTY DECLARATIONS

Policy Number: ACP BP013049444161 Policy Period: From 09-16-2023 To 09-16-2024

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
Increased Cost of Construction		Not 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
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APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



PREMIER BUSINESSOWNERS POLICY
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LIABILITY DECLARATIONS

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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	Deductible	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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FORMS AND ENDORSEMENTS SUMMARY

Form Number	Title
PBDS01 01 18	Premier Businessowners Declarations
PB81S1 01 17	Premier Businessowners Policy - Statement Of Values
PB0002 01 18	Premier Businessowners Property Coverage Form
PB0006 01 17	Premier Businessowners Liability Coverages Form
PB0009 01 17	Premier Businessowners Common Policy Conditions
PB0008 01 17	Nuclear Energy Exclusion
PB0404 01 01	Hired Auto And Non-Owned Auto Liability
PB0412 01 01	Limitation Of Coverage To Designated Premises
PB0523 07 15	Cap on Losses from Certified Acts of Terrorism
PB1478 01 17	Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)
PB1486 11 14	Communicable Disease Exclusion
PB1701 11 14	Condominium Association Coverage
PB4151 01 17	Directors and Officers Liability (Cooperatives Or Condominiums) With Non-Monetary Relief
PB6200 01 17	Exclusion - Delivery Using Non-Owned Autos
PB9036 04 22	Oregon Amendatory Endorsement
PB9083 06 21	Named Insureds Endorsement
PB9102 09 23	Oregon - PFC/PFAS Exclusion

IMPORTANT NOTICES

Form Number	Title
NI0062 01 21	Notice of Terrorism Insurance Coverage
NI0018 01 17	Flood Insurance Notice
NI0109 11 22	PFC/PFAS Exclusion Disclosure
NI9009 01 17	Information for Insureds Who Have Tenants
NI0004 01 17	Important Notice for Renewal Policies



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IMPORTANT NOTICES

Form Number	Title
NI0035 01 17	Data Breach & Identity Recovery Services
NI0075 01 17	Consumer Report Inquiry Notice

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

Secretary

President