BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

Change Effective: 07/15/26

Date Printed: 06/18/26 **Marina Cay Homeowners Association** **Policy Term: 07/15/26-07/15/27**

DESCRIBED PREMISES			
Location Number	**Location Name**	**Location**	**Primary**
1	180 Vista Ln, Bigfork, MT	180 Vista Ln, Bigfork, MT 59911	X
2	180 Vista Ln # A, Bigfork, MT	180 Vista Ln # A, Bigfork, MT 59911	
3	180 Vista Ln # B, Bigfork, MT	180 Vista Ln # B, Bigfork, MT 59911	

OFFERINGS

Xpand Apartment

Premium: $2,593.00

SECTION I – PROPERTY

LOCATIONS – DEDUCTIBLES					
Location Number	**Property Deductible**	**Windstorm or Hail Percentage Deductible**	**Automatic % Increase**	**Inside City Limits**	**Distance To Fire Station**
1	$10,000	Refer To Building	6%	Yes	1
2	$10,000	Refer To Building	6%	Yes	1
3	$10,000	Refer To Building	6%	Yes	1

BUILDINGS

Location: 1	**Building Number:** 3	**Building Description:** East Hill	
Building Limit of Insurance: $3,707,880	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $7,048.40

Location: 1	**Building Number:** 4	**Building Description:** West Hill	
Building Limit of Insurance: $2,696,640	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $4,866.90

Location: 2	**Building Number:** 2	**Building Description:** Courtyard	
Building Limit of Insurance: $2,921,360	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $5,441.60

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Location: 3	**Building Number:** 3	**Building Description:** Waterfront	
Building Limit of Insurance: $3,033,720	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $5,766.40

Location: 3	**Building Number:** 4	**Building Description:** Bay	
Building Limit of Insurance: $5,056,200	**Valuation:** Replacement Cost	**Automatic Increase %:** 6%	**Damage To Premises Rented To You:** $300,000

Building Premium: $9,611.40

CLASSIFICATION

Location / Building Number:	**Class Number:**	**Property Type:**	**Classification Description:**	**Class Code:**
Location 1, Building 3	2	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1,000	**Functional Building Personal Property Loss Valuation:** No			

Classification Premium: $2.00

Location / Building Number:	**Class Number:**	**Property Type:**	**Classification Description:**	**Class Code:**
Location 1, Building 4	2	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1,000	**Functional Building Personal Property Loss Valuation:** No			

Classification Premium: $2.00

Location / Building Number:	**Class Number:**	**Property Type:**	**Classification Description:**	**Class Code:**
Location 2, Building 2	2	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145
Business Personal Property Limit of Insurance: $1,000	**Functional Building Personal Property Loss Valuation:** No			

Classification Premium: $2.00

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Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 3, Building 3	2	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145

Business Personal Property Limit of Insurance: $1,000	**Functional Building Personal Property Loss Valuation:** No

Classification Premium: $2.00

Location / Building Number:	Class Number:	Property Type:	Classification Description:	Class Code:
Location 3, Building 4	2	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145

Business Personal Property Limit of Insurance: $1,000	**Functional Building Personal Property Loss Valuation:** No

Classification Premium: $2.00

BUILDING – OPTIONAL COVERAGES

Coverage Name	Coverage Information	Applicable Building	Premium
Accounts Receivables	Limit of Insurance: $50,000	Location: 1 Building: 3	
Accounts Receivables	Limit of Insurance: $50,000	Location: 1 Building: 4	
Accounts Receivables	Limit of Insurance: $50,000	Location: 2 Building: 2	
Accounts Receivables	Limit of Insurance: $50,000	Location: 3 Building: 3	
Accounts Receivables	Limit of Insurance: $50,000	Location: 3 Building: 4	
Debris Removal Additional Insurance	Limit of Insurance: $25,000	Location: 1 Building: 3 Building: 4	
Debris Removal Additional Insurance	Limit of Insurance: $25,000	Location: 2 Building: 2	
Debris Removal Additional Insurance	Limit of Insurance: $25,000	Location: 3 Building: 3 Building: 4	
Detached Building		Location: 1 Building: 3 Building: 4	

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Coverage Name	Coverage Information	Applicable Building	Premium
Detached Building		Location: 2 Building: 2	
Detached Building		Location: 3 Building: 3 Building: 4	
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: $10,000	Location: 1 Building: 3 Building: 4	$894.00 $611.00
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: $10,000	Location: 2 Building: 2	$687.00
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: $10,000	Location: 3 Building: 3 Building: 4	$731.00 $1,219.00
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 1 Building: 3 Building: 4	
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 2 Building: 2	
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 3 Building: 3 Building: 4	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 1 Building: 3	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 1 Building: 4	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 2 Building: 2	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 3 Building: 3	
Outdoor Property	Limit of Insurance: $10,000 Per Item Limit: $5,000	Location: 3 Building: 4	
Personal Effects	Limit of Insurance: $10,000	Location: 1 Building: 3	

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Coverage Name	Coverage Information	Applicable Building	Premium
Personal Effects	Limit of Insurance: $10,000	Location: 1 Building: 4	
Personal Effects	Limit of Insurance: $10,000	Location: 2 Building: 2	
Personal Effects	Limit of Insurance: $10,000	Location: 3 Building: 3	
Personal Effects	Limit of Insurance: $10,000	Location: 3 Building: 4	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 1 Building: 3	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 1 Building: 4	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 2 Building: 2	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 3 Building: 3	
Personal Property – Off Premises	Limit of Insurance: $25,000	Location: 3 Building: 4	
Spoilage	Limit Of Insurance: $10,000	Location: 1 Building: 3	
Spoilage	Limit Of Insurance: $10,000	Location: 1 Building: 4	
Spoilage	Limit Of Insurance: $10,000	Location: 2 Building: 2	
Spoilage	Limit Of Insurance: $10,000	Location: 3 Building: 3	
Spoilage	Limit Of Insurance: $10,000	Location: 3 Building: 4	
Tenant Move-Back Expense	Limit of Insurance: $15,000	Location: 1 Building: 3 Building: 4	
Tenant Move-Back Expense	Limit of Insurance: $15,000	Location: 2 Building: 2	
Tenant Move-Back Expense	Limit of Insurance: $15,000	Location: 3 Building: 3 Building: 4	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 1 Building: 3	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 1 Building: 4	

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Coverage Name	Coverage Information	Applicable Building	Premium
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 2 Building: 2	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 3 Building: 3	
Utility Services – Direct Damage	Limit Of Insurance: $25,000	Location: 3 Building: 4	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 1 Building: 3	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 1 Building: 4	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 2 Building: 2	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 3 Building: 3	
Utility Services – Time Element	Limit Of Insurance: $25,000	Location: 3 Building: 4	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 1 Building: 3	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 1 Building: 4	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 2 Building: 2	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 3 Building: 3	
Valuable Papers	On-Premises Limit of Insurance: $50,000 Off-Premises Limit of Insurance: $25,000	Location: 3 Building: 4	
Water Backup and Sump Overflow	Limit of Insurance: $50,000	Location: 1 Building: 3 Building: 4	$520.50 $520.50
Water Backup and Sump Overflow	Limit of Insurance: $50,000	Location: 2 Building: 2	$520.50
Water Backup and Sump Overflow	Limit of Insurance: $50,000	Location: 3 Building: 3 Building: 4	$520.50 $520.50
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 1 Building: 3 Building: 4	
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 2 Building: 2	

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Coverage Name	Coverage Information	Applicable Building	Premium
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 3 Building: 3 Building: 4	

BUILDING – EXCLUSIONS AND CONDITIONS

Exclusion / Condition	Exclusion / Condition Information	Applicable Building
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 1 Building: 3 Building: 4
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 2 Building: 2
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 3 Building: 3 Building: 4

CLASSIFICATION – OPTIONAL COVERAGES

Coverage Name	Coverage Information	Applicable Classification	Premium
Brands and Labels		Loc, Bldg: 1, 3 Class: 2	
Brands and Labels		Loc, Bldg: 1, 4 Class: 2	
Brands and Labels		Loc, Bldg: 2, 2 Class: 2	
Brands and Labels		Loc, Bldg: 3, 3 Class: 2	
Brands and Labels		Loc, Bldg: 3, 4 Class: 2	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 3 Class: 2	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 4 Class: 2	

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Coverage Name	Coverage Information	Applicable Classification	Premium
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 2 Class: 2	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 3, 3 Class: 2	
Business Income – Dependant Properties	Limit of Insurance: $25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 3, 4 Class: 2	
Theft Limitations	Limit Of Insurance: $2,500	Loc, Bldg: 1, 3 Class: 2	
Theft Limitations	Limit Of Insurance: $2,500	Loc, Bldg: 1, 4 Class: 2	
Theft Limitations	Limit Of Insurance: $2,500	Loc, Bldg: 2, 2 Class: 2	
Theft Limitations	Limit Of Insurance: $2,500	Loc, Bldg: 3, 3 Class: 2	
Theft Limitations	Limit Of Insurance: $2,500	Loc, Bldg: 3, 4 Class: 2	

LOCATION – OPTIONAL COVERAGES

Coverage Name	Coverage Information	Applicable Locations	Premium
Computer Fraud and Funds Transfer	Included: Yes Number of Employees: 5	1, 2, 3	
Employee Dishonesty	Included: Yes Number of Employees: 5	1, 2, 3	
Equipment Breakdown Protection		1, 2, 3	Included
Fine Arts	Limit of Insurance: $10,000	1, 2, 3	
Fire Department Services	Limit of Insurance: $15,000	1, 2, 3	
Fire Extinguisher Systems Recharge Expense	Limit of Insurance: $10,000	1, 2, 3	
Franchise Agreement – Increased Cost of Construction	Limit of Insurance: $25,000	1, 2, 3	
Free Standing Fences or Walls	Limit of Insurance: $5,000	1, 2, 3	

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Coverage Name	Coverage Information	Applicable Locations	Premium
Increased Cost of Construction	Limit of Insurance: $25,000	1, 2, 3	
Ingress / Egress – Business Income / Extra Expense – Loss At Other Location	Limit of Insurance: $25,000	1, 2, 3	
Location – Outdoor Signs	Limit of Insurance: $5,000	1, 2, 3	
Lock Replacement	Limit of Insurance: $5,000	1, 2, 3	
Lost Key – Consequential Loss	Limit of Insurance: $5,000	1, 2, 3	
Money and Securities	Off Premises: $5,000 On Premises: $10,000	1, 2, 3	
Money Orders and “Counterfeit Money”	Limit of Insurance: $5,000	1, 2, 3	
Ordinance or Law – Equipment		1, 2, 3	
Pollutant Clean-Up and Removal	Limit of Insurance: $25,000	1, 2, 3	
Salesperson Samples	Limit of Insurance: $10,000	1, 2, 3	
Tenant Building Coverage – Required By Lease	Limit of Insurance: $10,000	1, 2, 3	

PROPERTY – BUSINESSOWNER LEVEL COVERAGE		
Coverage	**Limit of Liability**	**Premium**
Business Income – Extended Period of Indemnity Number of Days	90	
Business Income – Exempt Employees / Jobs	No	
Business Income – Ordinary Payroll	Number of Days: 120	
Business Income / Extra Expense – 18 Month Period of Indemnity	Number of Months: 18	
Business Income / Extra Expense – Newly Acquired Properties	Limit of Insurance: $25,000	
Business Income / Extra Expense – No Time Deductible		
Business Income From Dependent Properties	Limit of Insurance: $25,000	
Computer Fraud and Funds Transfer Fraud	Limit of Insurance: $25,000	
Newly Acquired Business Personal Property	Limit of Insurance: $250,000	
Newly Acquired or Constructed Buildings	Limit of Insurance: $500,000	

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Section II – Liability Insurance

LIABILITY AND MEDICAL EXPENSES	
Coverage	**Limit of Liability**
Liability and Medical Expenses	$2,000,000
Medical Expenses – Per Person	$5,000
Liability and Medical Expenses General Aggregate	$4,000,000
Products / Completed Operations Aggregate	$4,000,000

Liability Premium: $3,588.00

LIABILITY – OPTIONAL COVERAGES		
Coverage	**Coverage Information**	**Premium**
Claim Data Expense	Limit of Insurance: $10,000	
Computer / Electronic Data Processing Coverage – Off Premises	Limit of Insurance: $5,000	
Condominiums, Co-ops, Associations - Directors And Officers Liability Endorsement	Name of Association: Marina Cay Homeowners Association Limit of Insurance: $1,000,000 Deductible: $5,000 Pending or Prior Litigation Date: 07/15/24 Retroactive Date: Extended Reporting Period: No	$260.00
Data Response, Cyber Liability and Data Protection	Limit of Insurance: $100,000 Deductible: $2,500 Retroactive Date: 07/15/24 PCI Fines, Expenses and Costs Sublimit: $25,000 Website Media Liability Sublimit: $10,000 Data Protection Loss Sublimit: $10,000 Business Interruption Sublimit: $10,000 Extortion Sublimit: $10,000	$195.00
Extended Reporting Period Endorsement		
Electronic Commerce (E-Commerce)	Annual Aggregate Limit of Insurance: $25,000 Section I – Deductible: $10,000	
Electronic Data	Limit of Insurance: $15,000	
Employee Dishonesty	Limit of Insurance: $25,000	
Employment Practices Liability Coverage	Limit of Insurance: $50,000 Deductible: $2,500 Retroactive Date: 07/15/24	$177.90
Forgery Alteration	Limit of Insurance: $25,000	
Heating or Air Conditioning Loss Reimbursement	Limit of Insurance: 10,000	

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Coverage	Coverage Information	Premium
Hired Auto and Non-Owned Auto Liability	Hired Auto Liability Coverage: No Non-Owned Auto Liability Coverage (With Delivery Service): No Non-Owned Auto Liability Coverage (Without Delivery Service): No	
Interruption of Computer Operations	Limit of Insurance: $15,000	
Lockout or Sale, Removal and Disposal of Liability	Limit of Insurance: $5,000	
Reward Payment	Limit of Insurance: $5,000	
Tenants’ Property Legal Liability	Limit of Insurance: 10,000	
Theft of Clients Property	Limit of Insurance: $25,000	
Unauthorized Business Card Use	Limit of Insurance: $5,000	

LIABILITY – EXCLUSIONS AND CONDITIONS	
Exclusion / Condition	**Exclusion / Condition Information**
Abuse or Molestation Exclusion	
Amendment to Exclusion – Expected or Intended Injury	
Asbestos Exclusion	
Businessowner Maximum Aggregate Limits	
Cannabis Liability Exclusion	
Cannabis Property Exclusion	
Communicable Disease Exclusion	
Cyber Incident Exclusion	
Employment-Related Practices Exclusion	
Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability – Limited Bodily Injury Exception Not Included	
Exclusion – Silica or Silica-Related Dust	
Exclusion – Unmanned Aircraft	Bodily Injury and Property Damage: No Personal and Advertising Injury: No
Exclusion – Violation of Trade or Consumer Protection Laws	
Exclusion – Year 2000 Computer-Related and Other Electronic Problems	
Exclusion of Certified Acts of Terrorism	
Fungi or Bacteria Exclusion (Liability)	
Lead Exclusion	
Punitive Damages Exclusion	
Sanctions Limitation and Exclusion	

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Exclusion / Condition	Exclusion / Condition Information
Total Pollution Exclusion	

TOTAL PREMIUM – (THIS IS NOT A BILL) $46,303.10*

***The premium shown above does not reflect the premium owed for modified / removed coverage(s).**