

Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

	DESCRIBED PREMISES							
Location Number	Location Name	Location	Primary					
1	180 Vista Ln, Bigfork, MT	180 Vista Ln, Bigfork, MT 59911	Х					
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: \$2,046.00

SECTION I – PROPERTY

LOCATIONS - DEDUCTIBLES									
Location Number	Property Deductible	Windstorm or Hail Percentage Deductible	Automatic % Increase	Inside City Limits	Distance To Fire Station				
1	\$5,000	Refer To Building	6%	Yes	1				
2	\$5,000	Refer To Building	6%	Yes	1				
3	\$5,000	Refer To Building	6%	Yes	1				

BUILDINGS							
Location: 1 Building Number: 1 Building Description: East Hill							
		aluation: acement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000			

Building Premium: \$5,676.40

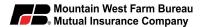
Location: 1 Building Number: 2		Building Descrip	Building Description: West Hill					
			aluation: acement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000			
						Duilding Dramium, \$2,020.60		

Building Premium: \$3,930.60

Location: 2 Building N	umber: 1 Building Descrip	Building Description: Courtyard					
Building Limit of Insurance: \$2,756,000	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000				

Building Premium: \$4,387.40

Policy #: MBP00003818 page 1 of 12 BOP.Schedule (10/22)



Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

Location: 3 Building Nu	ımber: 1 Building Descrip	tion: Waterfront	
Building Limit of Insurance: \$2,862,000	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000

Building Premium: \$4,642.20

Location: 3	Building Nu	ımber: 2	Building Description: Bay				
Building Limit of \$4,770,00			aluation: cement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000		

Building Premium: \$7,740.70

CLASSIFICATION								
Location 1, Building 1 Number: 1 Apar		Property Type: Apartment Condominium Association Classification Description: Condominiums - Residential Condominium (Association risk only)		Class Code: 69145				
Business Personal Property L Insurance: \$1,000	imit of	Functiona No	Functional Building Personal Property Loss Valuation:					

Classification Premium: \$2.00

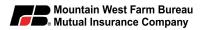
Location / Building Number: Location 1, Building 2	Class Number: 1	Property Type: Apartment Condominium Association		Classification Description: Condominiums - Residential Condominium (Association risk only)	Class Code: 69145
Business Personal Property Limit of Insurance: \$1,000		Functional Building Personal Property Loss Valuation:			

Classification Premium: \$2.00

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

Classification Premium: \$2.00

Policy #: MBP00003818 page 2 of 12 BOP.Schedule (10/22)



Change Effective: 09/09/25

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Location / Building Number: Location 3, Building 1	Class Number: 1	Apart Cond	erty Type: ment ominium ciation	Classification Description: Condominiums - Residential Condominium (Association risk only)	Class Code: 69145
Business Personal Property Limit of Insurance: \$1,000		Functional Building Personal Property Loss Valuation: No			

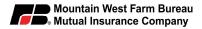
Classification Premium: \$2.00

Location / Building Number: Location 3, Building 2		Property Type: Apartment Condominium Association		Classification Description: Condominiums - Residential Condominium (Association risk only)	Class Code: 69145
Business Personal Property Limit of Insurance: \$1,000		Functional Building Personal Property Loss Valuation:			

Classification Premium: \$2.00

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

Policy #: MBP00003818 page 3 of 12 BOP.Schedule (10/22)

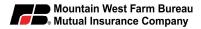


Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

Coverage Name	Coverage Information	Applicable Building	Premium
Detached Building		Location: 2 Building: 1	
Detached Building		Location: 3 Building: 1 Building: 2	
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: 1 Building: 2	\$696.00 \$476.00
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Coverage 2 and 3 Limit of Insurance: \$10,000	Location: 2 Building: 1	\$535.00
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Coverage 2 and 3 Limit of Insurance: \$10,000	Location: 3 Building: 1 Building: 2	\$569.00 \$948.00
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: 1 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: 2 Building: 1	
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: 1 Building: 2	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 1 Building: 1	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 1 Building: 2	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 2 Building: 1	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 3 Building: 1	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 3 Building: 2	
Personal Effects	Limit of Insurance: \$10,000	Location: 1 Building: 1	

Policy #: MBP00003818 page 4 of 12 BOP.Schedule (10/22)

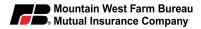


Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

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

Policy #: MBP00003818 page 5 of 12 BOP.Schedule (10/22)

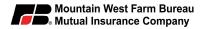


Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

Coverage Name	Coverage Information	Applicable Building	Premium
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 2 Building: 1	
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 3 Building: 1	
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 3 Building: 2	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 1 Building: 1	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 1 Building: 2	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 2 Building: 1	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 3 Building: 1	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 3 Building: 2	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 1 Building: 1	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 1 Building: 2	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 2 Building: 1	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 3 Building: 1	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 3 Building: 2	
Water Backup and Sump Overflow	Limit of Insurance: \$50,000	Location: 1 Building: 1 Building: 2	\$408.20 \$408.20
Water Backup and Sump Overflow	Limit of Insurance: \$50,000	Location: 2 Building: 1	\$408.20
Water Backup and Sump Overflow	Limit of Insurance: \$50,000	Location: 3 Building: 1 Building: 2	\$408.20 \$408.20
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 1 Building: 1 Building: 2	
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 2 Building: 1	

Policy #: MBP00003818 page 6 of 12 BOP.Schedule (10/22)



Change Effective: 09/09/25

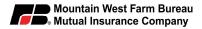
Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

Coverage Name	Coverage Information	Applicable Building	Premium
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 3 Building: 1 Building: 2	

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

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

Policy #: MBP00003818 page 7 of 12 BOP.Schedule (10/22)



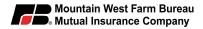
Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

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, 1 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 3, 1 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 3, 2 Class: 1	
Theft Limitations	Limit Of Insurance: \$2,500	Loc, Bldg: 1, 1 Class: 1	
Theft Limitations	Limit Of Insurance: \$2,500	Loc, Bldg: 1, 2 Class: 1	
Theft Limitations	Limit Of Insurance: \$2,500	Loc, Bldg: 2, 1 Class: 1	
Theft Limitations	Limit Of Insurance: \$2,500	Loc, Bldg: 3, 1 Class: 1	
Theft Limitations	Limit Of Insurance: \$2,500	Loc, Bldg: 3, 2 Class: 1	

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	

Policy #: MBP00003818 page 8 of 12 BOP.Schedule (10/22)



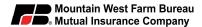
Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

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	

Policy #: MBP00003818 page 9 of 12 BOP.Schedule (10/22)



Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

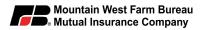
Section II - Liability Insurance

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: \$3,700.00

LIABILITY - OPTIONAL COVERAGES		
Coverage Information	Premium	
Limit of Insurance: \$10,000		
Limit of Insurance: \$5,000		
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	
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	
Annual Aggregate Limit of Insurance: \$25,000 Section I – Deductible: \$5,000		
Limit of Insurance: \$15,000		
Limit of Insurance: \$25,000		
Limit of Insurance: \$50,000 Deductible: \$2,500 Retroactive Date: 07/15/24	\$182.80	
Limit of Insurance: \$25,000		
Elittic of Modratios. \$20,000		
	Coverage Information Limit of Insurance: \$10,000 Limit of Insurance: \$5,000 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 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 Annual Aggregate Limit of Insurance: \$25,000 Limit of Insurance: \$50,000 Limit of Insurance: \$25,000 Retroactive Date: 07/15/24	

Policy #: MBP00003818 page 10 of 12 BOP.Schedule (10/22)



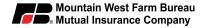
Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

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 – Silica of Silica-Related Dust	Dadily Injury and Dranarty Damage: No	
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		

Policy #: MBP00003818 page 11 of 12 BOP.Schedule (10/22)



Change Effective: 09/09/25

Date Printed: 09/09/25 Marina Cay Homeowners Association Policy Term: 07/15/25-07/15/26

Exclusion / Condition	Exclusion / Condition Information
Total Pollution Exclusion	

TOTAL PREMIUM – (THIS IS NOT A BILL)\$38,036.10*
*The premium shown above does not reflect the premium owed for modified / removed coverage(s).

Policy #: MBP00003818 page 12 of 12 BOP.Schedule (10/22)