

43-0083-00  
SENTRY WEST INSURANCE SERVICES  
PO BOX 9289  
SALT LAKE CITY UT 84109-6289

# *Auto-Owners* INSURANCE

LIFE • HOME • CAR • BUSINESS

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PO BOX 30660 • LANSING, MI 48909-8160

**Agency phone: 801.272.8468**

Owners Insurance Company

03-26-2025

KLAMATH FALLS HOMEOWNERS  
ASSOCIATION INC  
PO BOX 1246  
MERIDIAN ID 83680-1246

You can view your policy or change your paperless options at any time online at [www.auto-owners.com](http://www.auto-owners.com).

RE: Policy 234639-57461134-24

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **801.272.8468**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

Auto-Owners Insurance Company was formed in 1916. Our A+ (Superior) rating by AM Best signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of five property and casualty companies and a life insurance company.

***Serving Our Policyholders and Agents Since 1916***

INSURANCE COMPANY  
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076 801-272-8468

INSURED KLAMATH FALLS HOMEOWNERS  
ASSOCIATION INC

ADDRESS PO BOX 1246  
MERIDIAN ID 83680-1246

## TAILORED PROTECTION POLICY DECLARATIONS

Change Endorsement Effective 03-11-2025

**POLICY NUMBER 234639-57461134-24**

Company Use 57-46-ID-2310

Company  
Bill

Policy Term	
12:01 a.m.	12:01 a.m.
10-12-2024	to 10-12-2025

### Description of Change

---THE POLICY IS AMENDED AS FOLLOWS---

ADDED LOC 1 BLDG 4 (12809 ASHFIELD ST) WITH THE FOLLOWING COVERAGES:  
PROPERTY: SIGNS: \$10,000; \$500 DED  
COINSURANCE: 80%  
REPLACEMENT COST  
PROPERTY PLUS COVERAGE - STANDARD

Transaction Number: 002

Endorsement Premium:	\$120.00
PAID IN FULL DISCOUNT APPLIES	ADDITIONAL
(THIS IS NOT A BILL)	
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.	

Owners Ins. Co.

Issued 03-26-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 234639-57461134-24  
Bill 57-46-ID-2310

INSURED KLAMATH FALLS HOMEOWNERS

Term 10-12-2024 to 10-12-2025

55198 (12-10)

**STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION**

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$100,000
BAILEES	\$5,000
	\$2,500 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL	\$50,000
VALUE, INCLUDING NEWLY ACQUIRED LOC'S	
0 HOUR WAITING PERIOD	
DEBRIS REMOVAL	\$25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$25,000
EMPLOYEE DISHONESTY	\$15,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$10,000
	\$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$5,000
FORGERY AND ALTERATION	\$10,000
MONEY AND SECURITIES INSIDE PREMISES	\$15,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$15,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY
	DECLARATIONS
OUTDOOR PROPERTY	\$15,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$10,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000
POLLUTANT CLEAN UP AND REMOVAL	\$25,000
PROPERTY IN TRANSIT	\$25,000
PROPERTY OFF PREMISES	\$25,000
REFRIGERATED PRODUCTS	\$10,000
SALESPERSON'S SAMPLES	\$10,000
UTILITY SERVICES FAILURE	\$50,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$50,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$10,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000

Owners Ins. Co.

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INSURED KLAMATH FALLS HOMEOWNERS

Term 10-12-2024 to 10-12-2025

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Forms that apply to this coverage part:

64004 (12-10)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	54217 (07-17)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54338 (03-13)	54339 (03-13)
64010 (12-10)	64352 (12-20)	64000 (12-10)		

**COMMERCIAL PROPERTY  
CP 14 40 06 07**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

# OUTDOOR SIGNS

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY

## SCHEDULE

<b>Premises Number:</b>		<b>Building Number:</b>	
<b>Description Of Sign:</b>			
<b>Construction Of Sign:</b>	<input type="checkbox"/> Entirely Metal	<input type="checkbox"/> Other	
<b>Limit Of Insurance:</b>	\$		
<b>Coinsurance Percentage:</b>		%	
<b>Additional Premium:</b>	\$		
<b>Premises Number:</b>		<b>Building Number:</b>	
<b>Description Of Sign:</b>			
<b>Construction Of Sign:</b>	<input type="checkbox"/> Entirely Metal	<input type="checkbox"/> Other	
<b>Limit Of Insurance:</b>	\$		
<b>Coinsurance Percentage:</b>		%	
<b>Additional Premium:</b>	\$		

<b>Premises Number:</b>		<b>Building Number:</b>	
<b>Description Of Sign:</b>			
<b>Construction Of Sign:</b>	<input type="checkbox"/> Entirely Metal	<input type="checkbox"/> Other	
<b>Limit Of Insurance:</b>	\$		
<b>Coinsurance Percentage:</b>		%	
<b>Additional Premium:</b>	\$		
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.			

With respect to the outdoor signs described in the Schedule, the provision in the Limits Of Insurance section which pertains to signs does not apply. The limit applicable to each sign is shown in the Schedule. The limit applicable to each sign is the most we will pay for loss or damage to the sign in any one occurrence.