



**STATE FARM FIRE AND CASUALTY COMPANY**  
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

2702 Ireland Grove Road  
 Bloomington, IL 61709-0001

**DECLARATIONS** AMENDED JAN 1 2018

<b>Policy Number</b>	<b>99-BD-F736-7</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	JAN 1 2018	JAN 1 2019
The policy period begins and ends at 12:01 am standard time at the premises location.		

M-05-6480-FB7C F V\*

000482 3123

**Named Insured**

HIGHLAND WOODS CONDOMINIUM  
 HOMES INC  
 C/O PRIMA MANAGEMENT  
 PO BOX 620422  
 MIDDLETON WI 53562-0422

**Agent and Mailing Address**  
 CLYDE R OLSON INS AGENCY INC  
 3565 UNIVERSITY AVE  
 MADISON WI 53705-2140

PHONE: (608) 238-2000

**Residential Community Association Policy**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Entity:** Corporation

**Reason for Declarations:** Your policy is amended JAN 1 2018  
 DEDUCTIBLES - SECTION I

Endorsement Premium  
 Decrease \$ 2,723.00

Discounts Applied:  
 Renewal Year  
 Multiple Unit  
 Claim Record

Prepared  
 DEC 11 2017  
 CMP-4000

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for HIGHLAND WOODS CONDOMINIUM  
Policy Number 99-BD-F736-7

SECTION I - PROPERTY BLANKET

Coverage A - Buildings  
Coverage B - Business Personal Property

Limit of Insurance\*  
\$ 15,418,300  
No Coverage

Location Number	Location of Described Premises
001	101 GLENTHISTLE RD MADISON WI 53705-1130
002	102 GLENTHISTLE RD MADISON WI 53705-1104
003	103 GLENTHISTLE RD MADISON WI 53705-1130
004	104 GLENTHISTLE RD MADISON WI 53705-1104
005	105 & 107 GLENTHISTLE RD MADISON WI 53705-1130
006	106 GLENTHISTLE RD MADISON WI 53705-1104
007	109 GLENTHISTLE RD MADISON WI 53705-1130
008	113 GLENTHISTLE RD MADISON WI 53705-1130



DECLARATIONS (CONTINUED)

Residential Community Association Policy for HIGHLAND WOODS CONDOMINIUM  
Policy Number 99-BD-F736-7

Location Number	Location of Described Premises
009	115 & 117 GLENTHISTLE RD MADISON WI 53705-1130
010	118 GLENTHISTLE RD MADISON WI 53705-1104
011	119 GLENTHISTLE RD MADISON WI 53705-1130
012	120 GLENTHISTLE RD MADISON WI 53705-1104
013	122 & 124 GLENTHISTLE RD MADISON WI 53705-1104
014	202 GLEN HOLLOW RD MADISON WI 53705-1166
015	204 GLEN HOLLOW RD MADISON WI 53705-1166
016	206 GLEN HOLLOW RD MADISON WI 53705-1166
017	208 & 210 GLEN HOLLOW RD MADISON WI 53705-1166
018	211 & 213 GLEN HOLLOW RD MADISON WI 53705-1167

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for HIGHLAND WOODS CONDOMINIUM  
Policy Number 99-BD-F736-7

Location Number	Location of Described Premises
019	212 & 214 GLEN HOLLOW RD MADISON WI 53705-1166
020	215 GLEN HOLLOW RD MADISON WI 53705-1167
021	217 & 219 GLEN HOLLOW RD MADISON WI 53705-1167
022	221 & 223 GLEN HOLLOW RD MADISON WI 53705-1167
023	225 & 227 GLEN HOLLOW RD MADISON WI 53705-1167
024	226 & 228 GLEN HOLLOW RD MADISON WI 53705-1166
025	229 GLEN HOLLOW RD MADISON WI 53705-1167
026	230 GLEN HOLLOW RD MADISON WI 53705-1166
027	301 GLENTHISTLE CT MADISON WI 53705-1165
028	302 GLENTHISTLE CT MADISON WI 53705-1165



DECLARATIONS (CONTINUED)

Residential Community Association Policy for HIGHLAND WOODS CONDOMINIUM  
Policy Number 99-BD-F736-7

Location Number	Location of Described Premises
029	303 & 305 GLENTHISTLE CT MADISON WI 53705-1165
030	304 GLENTHISTLE CT MADISON WI 53705-1165
031	306 & 308 GLENTHISTLE CT MADISON WI 53705-1165
032	307 GLENTHISTLE CT MADISON WI 53705-1165
033	309 GLENTHISTLE CT MADISON WI 53705-1165
034	310 GLENTHISTLE CT MADISON WI 53705-1165
035	311 & 313 GLENTHISTLE CT MADISON WI 53705-1165
036	312 GLENTHISTLE CT MADISON WI 53705-1165
037	314 GLENTHISTLE CT MADISON WI 53705-1165
038	315 GLENTHISTLE CT MADISON WI 53705-1165

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**DECLARATIONS (CONTINUED)**

Residential Community Association Policy for HIGHLAND WOODS CONDOMINIUM  
 Policy Number 99-BD-F736-7

Location Number	Location of Described Premises
039	316 GLENTHISTLE CT MADISON WI 53705-1165
040	317 GLENTHISTLE CT MADISON WI 53705-1165
041	319 GLENTHISTLE CT MADISON WI 53705-1165
042	321 GLENTHISTLE CT MADISON WI 53705-1165

\* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

**SECTION I - INFLATION COVERAGE INDEX(ES)**

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Inflation Coverage Index: 173.9

**SECTION I - DEDUCTIBLES**

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Basic Deductible \$15,000

**Special Deductibles:**

Money and Securities	\$250	Employee Dishonesty	\$250
Equipment Breakdown	\$2,500		

Other deductibles may apply - refer to policy.



DECLARATIONS (CONTINUED)

Residential Community Association Policy for HIGHLAND WOODS CONDOMINIUM  
Policy Number 99-BD-F736-7

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES**

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for HIGHLAND WOODS CONDOMINIUM  
Policy Number 99-BD-F736-7

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records	
On Premises	\$10,000
Off Premises	\$5,000





## DECLARATIONS (CONTINUED)

Residential Community Association Policy for HIGHLAND WOODS CONDOMINIUM  
 Policy Number 99-BD-F736-7

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**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY**


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The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$100,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

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**SECTION II - LIABILITY**


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COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$2,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$2,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$4,000,000
General Aggregate	\$4,000,000
Directors and Officers Aggregate	\$2,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for HIGHLAND WOODS CONDOMINIUM  
Policy Number 99-BD-F736-7

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

**FORMS AND ENDORSEMENTS**

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CMP-4100	Businessowners Coverage Form
CMP-4550	Residential Community Assoc
FE-6999.2	Terrorism Insurance Cov Notice
CMP-4746	Hired Auto Liability
CMP-4249	Amendatory Endorsement
CMP-4705	Loss of Income & Extra Expnse
CMP-4508	Money and Securities
CMP-4814	Directors & Officers Liability
CMP-4710	Employee Dishonesty
CMP-4829	Guaranteed Replacement Cost
FE-3650	Actual Cash Value Endorsement
CMP-4784	Per Dwelling Building Deduct
FD-6007	Inland Marine Attach Dec

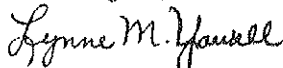
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This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

  
Secretary

  
President

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STATE FARM FIRE AND CASUALTY COMPANY  
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

2702 Ireland Grove Road  
 Bloomington, IL 61709-0001

**INLAND MARINE ATTACHING DECLARATIONS**

M-05-6480-FB7C F V

**Named Insured**

HIGHLAND WOODS CONDOMINIUM  
 HOMES INC  
 C/O PRIMA MANAGEMENT  
 PO BOX 620422  
 MIDDLETON WI 53562-0422

<b>Policy Number</b>	<b>99-BD-F736-7</b>	
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12 Months	JAN 1 2018	JAN 1 2019
The policy period begins and ends at 12:01 am standard time at the premises location.		

**ATTACHING INLAND MARINE**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Annual Policy Premium**                      Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

**Forms, Options, and Endorsements**

- FE-8739                      Inland Marine Conditions
- FE-8266                      Amendatory Endorsement
- FE-8743                      Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

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ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 10,000 \$ 10,000	\$ 500	Included Included

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OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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