



**PHILADELPHIA
INSURANCE COMPANIES**

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Philadelphia Indemnity Insurance Company

COMMON POLICY DECLARATIONS

Policy Number: PHPK1763825

Named Insured and Mailing Address:

Westwood Village Homeowners
Association
PO Box 1941
Sandpoint, ID 83864-0905

Producer: 22181

PayneWest Insurance, Inc.
501 N Riverpoint Blvd Ste 403
Spokane, WA 99202

Policy Period From: 01/10/2018 **To:** 01/10/2019

(509)838-3501

at 12:01 A.M. Standard Time at your mailing
address shown above.

Business Description: Condominium Association

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS
POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS
INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Property Coverage Part	
Commercial General Liability Coverage Part	3,080.00
Commercial Crime Coverage Part	
Commercial Inland Marine Coverage Part	
Commercial Auto Coverage Part	396.00
Businessowners	
Workers Compensation	
UltimateCover Property Coverage Part	17,245.00

Total **\$ 20,721.00**

Total Includes Federal Terrorism Risk Insurance Act Coverage **476.00**

FORM (S) AND ENDORSEMENT (S) MADE A PART OF THIS POLICY AT THE TIME OF ISSUE
Refer To Forms Schedule

*Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations

CPD- PIIC (06/14)

Secretary

President and CEO

Philadelphia Indemnity Insurance Company

Form Schedule – Policy

Policy Number: PHPK1763825

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

Form	Edition	Description
WHY MyPHLY	0000	WHY MyPHLY?
CSNotice-1	1014	Making Things Easier
BJP-190-1 ID	0514	Commercial Lines Policy Jacket
PI-Notice-ID	0514	Idaho Notice To Policyholders
PP2015	0615	Privacy Policy Notice
CPD-PIIC	0614	Common Policy Declarations
Location Schedule	0100	Location Schedule
PI-BELL-1	1109	Bell Endorsement
PI-CME-1	1009	Crisis Management Enhancement Endorsement
IL0017	1198	Common Policy Conditions
IL0021	0908	Nuclear Energy Liability Exclusion Endorsement
IL0204	0908	Idaho Changes - Cancellation and Nonrenewal

Philadelphia Indemnity Insurance Company

Locations Schedule

Policy Number: PHPK1763825

Premis. No.	Bldg. No.	Address
0001	0001	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0002	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0003	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0004	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0005	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0006	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0007	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0008	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0009	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0010	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0011	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0012	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0013	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0014	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0015	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0016	1621 Westwood Dr Sandpoint, ID 83864-6325

Philadelphia Indemnity Insurance Company

Locations Schedule

Policy Number: PHPK1763825

Prem. No.	Bldg. No.	Address
0001	0017	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0018	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0019	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0020	1621 Westwood Dr Sandpoint, ID 83864-6325
0001	0021	1621 Westwood Dr Sandpoint, ID 83864-6325

**ULTIMATECOVER
PROPERTY COVERAGE PART DECLARATIONS**

Policy Number PHPK1763825

Effective Date: 01/10/2018

Expiration Date: 01/10/2019
12:01 a.m., Standard Time

Extension of Declarations is attached

Business Description

Condominium Association

Description of Premises

Prem. No.	Bldg. No.	Location, Construction and Occupancy	
0001	0001	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0002	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0003	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0004	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0005	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0006	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME

Limits of Insurance

Insurance applies only for coverage for which a Limit of Insurance is shown.

Property at Specified Premises

Prem. No.	Bldg. No.	Your Business Personal Property	Personal Property of Others	Buildings
0001	0001	\$ 103,000		BKT #1
0001	0002			BKT #1
0001	0003			BKT #1
0001	0004			BKT #1
0001	0005			BKT #1
0001	0006			BKT #1

Personal Property at Location not Specifically Identified: \$100,000, unless a higher limit is shown on the Additional Coverage Summary Declarations.

Personal Property in Transit: \$50,000, unless a higher limit is shown on the Additional Coverage Summary Declarations.

These declarations are part of the policy declarations containing the Name of the Insured and the policy period.

Applications of Limits

- Specific
 Blanket - See Form PI-ULTD-006
 Exceptions:

Deductibles

Building \$ 5,000 Business Personal Property \$ 5,000 Transit \$ 5,000

Coinsurance

- 80% 90% 100% Agreed Value

Mortgage Holders

Prem. No. Bldg. No. Mortgage Holder Name and Address

SEE SCHEDULE ATTACHED

Forms and Endorsement

Forms and endorsements applying to this Coverage Part and made part of this policy at time of issue:

See Schedule of Forms and Endorsements attached.

Premium

Premium for this Coverage Part \$ 17,245.00

PROPERTY COVERAGE PART EXTENSION OF DECLARATIONS

Policy Number PHPK1763825

Description of Premises

Prem. No.	Bldg. No.	Location, Construction and Occupancy	
0001	0007	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0008	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0009	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0010	1621 Westwood Dr Sandpoint, ID 83864-6325 GARAGE	FRAME
0001	0011	1621 Westwood Dr Sandpoint, ID 83864-6325 CLUBHOUSE	FRAME
0001	0012	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME

Limits of Insurance

Insurance applies only for coverages for which a Limit of Insurance is shown.

Property at Specified Premises

Prem. No.	Bldg. No.	Your Business Personal Property	Personal Property of Others	Buildings
0001	0007			BKT #1
0001	0008			BKT #1
0001	0009			BKT #1
0001	0010			BKT #1
0001	0011			BKT #1
0001	0012			BKT #1

Mortgage Holders

Prem. No. Bldg. No. Mortgage Holder Name and Address

SEE SCHEDULE ATTACHED

These declarations are part of the policy declarations containing the Name of the Insured and the policy period.

PROPERTY COVERAGE PART EXTENSION OF DECLARATIONS

Policy Number PHPK1763825

Description of Premises

Prem. No.	Bldg. No.	Location, Construction and Occupancy	
0001	0013	1621 Westwood Dr Sandpoint, ID 83864-6325 DOCK	FRAME
0001	0014	1621 Westwood Dr Sandpoint, ID 83864-6325 PUMP HOUSE	FRAME
0001	0015	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0016	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0017	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0018	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME

Limits of Insurance

Insurance applies only for coverages for which a Limit of Insurance is shown.

Property at Specified Premises

Prem. No.	Bldg. No.	Your Business Personal Property	Personal Property of Others	Buildings
0001	0013			BKT #1
0001	0014			BKT #1
0001	0015			BKT #1
0001	0016			BKT #1
0001	0017			BKT #1
0001	0018			BKT #1

Mortgage Holders

Prem. No. Bldg. No. Mortgage Holder Name and Address

SEE SCHEDULE ATTACHED

These declarations are part of the policy declarations containing the Name of the Insured and the policy period.

PROPERTY COVERAGE PART EXTENSION OF DECLARATIONS

Policy Number PHPK1763825

Description of Premises

Prem. No.	Bldg. No.	Location, Construction and Occupancy	
0001	0019	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0020	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME
0001	0021	1621 Westwood Dr Sandpoint, ID 83864-6325 CONDOMINIUMS	FRAME

Limits of Insurance

Insurance applies only for coverages for which a Limit of Insurance is shown.

Property at Specified Premises

Prem. No.	Bldg. No.	Your Business Personal Property	Personal Property of Others	Buildings
0001	0019			BKT #1
0001	0020			BKT #1
0001	0021			BKT #1

Mortgage Holders

Prem. No. Bldg. No. Mortgage Holder Name and Address

SEE SCHEDULE ATTACHED

These declarations are part of the policy declarations containing the Name of the Insured and the policy period.

UltimateCover Program Blanket Limits

Policy Number: PHPK1763825

Agent # 22181

ULTIMATECOVER PROPERTY – BLANKET STATEMENT OF VALUES

Blanket No.	Coverage	Limit of Insurance	Co-Insurance
1	Building	\$ 13,275,447	100%

These declarations are part of the policy declarations containing the name of the insured and the policy period.