



HELLMUTH
&
JOHNSON

WRITER'S DIRECT DIAL No.: (952) 746-2105
E-MAIL: NPOLOMIS@HJLAWFIRM.COM

September 10, 2021

TO: ALL UNIT OWNERS IN THE WOODS AT ELK RIVER STATION COMMUNITY

Re: Woods at Elk River Station Association (General Matters)
Our File No.: 25886.0001

Dear Homeowners:

As you may know, this firm represents Woods at Elk River Station Association ("Association") with regard to various matters. I have been asked by the Association's Board of Directors to contact you regarding the recent storm damage to the property. As you have previously been notified by the Board, the Association has filed an insurance claim with its insurer for damage suffered to the buildings and roofs from a hail storm on July 26, 2019. The Board of Directors has been working closely with its insurance agent and contractors to make the necessary repairs to all forty-one (41) buildings in the Woods at Elk River Station community. The claims process is now nearing completion.

One remaining issue is the payment of the deductible under the Association's master insurance policy with Berkshire Hathaway Guard Insurance Co. ("Master Policy"). Under the policy in effect at the time of the storm, the deductible under the Master Policy was \$10,000.00 per building. Since all forty-one (41) buildings suffered storm damage, the total deductible under the Master Policy was \$410,000.00.

As you may know, the Woods at Elk River Station community is subject to Minnesota Statutes Chapter 515B, commonly known as the Minnesota Common Interest Ownership Act (MCIOA), as well as the Declaration of Common Interest Community Number 46, Woods at Elk River Station ("Declaration"). Pursuant to Section 515B.3-103(a) of MCIOA, "Except as expressly prohibited by the declaration, the articles of incorporation, bylaws, subsection (b) [which is not relevant to this discussion], or other provisions of this chapter, the board may act in all instances on behalf of the association."

Pursuant to Section 515B.3-113(b) of MCIOA, "The association may, in the case of a claim for damage to a unit or units, (i) pay the deductible amount as a common expense, (ii) assess the deductible amount against one or more of the units affected in any reasonable manner, or (iii) require the unit owners of one or more of the units affected to pay the deductible amount directly." Furthermore, pursuant to Section 17.1 of the Declaration, "The Board may, in the case of a claim for damage to a Unit or Units: pay the deductible amount as a Common Expense; assess the deductible against the Unit or Units affected in any reasonable manner[;] or require the Owners of the affected

Unit or Units to pay the deductible amount directly to the Board." As you can see, the language of the Declaration is consistent with Section 515B.3-113(b) of MCIOA. The vast majority of associations assess the deductible to the Unit(s) affected. Indeed, since this deductible is an unbudgeted expense; if the Association were to pay this deductible from Association funds, it would place a significant burden on the Association's financial health. That burden may impede the Association's ability to complete planned projects in the community.

At the August 11, 2021, meeting of the Association's Board of Directors, the Board approved the levying of a loss assessment against each Unit for its share of the deductible under the Master Policy. Each Unit has, therefore, been assessed a portion of the deductible under the Master Policy which is, as noted above, \$10,000.00 per building.

Finally, it is important to note that the Association must levy the current loss assessment against all Units. Section 515B.3-116(e) of MCIOA states, "The unit owner of a unit *at the time an assessment is due* shall be personally liable to the association for payment of the assessment levied against the unit. If there are multiple owners of the unit, they shall be jointly and severally liable." (Emphasis added.) As such, the Owner of the Unit *at the time that the assessment is levied*—**not** the Owner at the time the storm occurred—is responsible for payment of the same. The Association cannot assess or seek to recover the current assessment against anyone who is not a current owner of a Unit.

If Owners (including those who purchased their Units after the date of the storm and prior to the levying of this loss assessment) maintain proper loss assessment coverage under their respective HO6 policies, a significant portion of this loss assessment may be paid by each Owner's personal HO6 insurer. Owners may, therefore, wish to submit a claim under their HO6 policies for the loss assessment levied by the Association on August 11, 2021. Please bear in mind that the "date of loss" for the claim under the Master Policy is the date of the storm (July 26, 2019), but the "date of loss" for the loss assessment is the date on which the loss assessment was levied (August 11, 2021). The distinction between these two dates is important, particularly if an Owner has changed insurers between July 2019 and August 2021, or purchased his/her Unit since July 26, 2019.

Bear in mind, however, that insurance coverages vary, so the Association cannot guarantee that an Owner's insurer will approve the claim. If Owners experience difficulties in getting their claims approved, they may wish to seek legal advice regarding options for their particular situation.

Enclosed please find the breakdown of the loss assessment allocated to each Unit. Since each Unit's loss assessment is determined by the number of Units in each building, the loss assessment amount is not the same for all Units. Please find your address on the enclosed spreadsheet to determine the amount of your loss assessment. **Each Unit's account with the Association will be charged its respective loss assessment; payment is due before November 1, 2021.**

Please remember that the Board did not levy this assessment lightly, and that each Board member must pay the assessment just like every other Owner. The Board recognizes the unfortunate timing

of the loss assessment in these difficult times. However, the Association must collect the assessment in order to pay for the storm repairs.

For those Owners for whom payment of the loss assessment in a single payment on or before November 1, 2021, poses an undue financial burden, the Board of Directors has approved a payment plan under which the loss assessment may be paid over a 12-month time period, in twelve (12) monthly installments. These payments would be *in addition to* the regular monthly installments of the annual assessment all Owners currently pay. Details regarding payment options to pay the assessment and signing up for monthly installments will be mailed separately to the owners in the near future.

To file a claim under your HO6 coverage for the loss assessment, you will need to send your insurance company (i) a copy of this letter, (ii) a copy of the enclosed loss assessment breakdown identifying the amount of your assessment, and (iii) the enclosed copy of the certificate of insurance for the Association's master policy in effect at the time of loss, and (iv) the enclosed copy of the Sworn Statement in Proof of Loss. Your insurance company may ask for the claim number for the loss under the master policy issued by Berkshire Hathaway Guard Insurance Co.; that claim number is WOBP996335-007-007-007.

If you have questions or concerns regarding the loss assessment, please contact the Association's Property Manager, Kim Gilmore, at (952) 277-2725 or Kim.Gilmore@fsresidential.com.

Thank you in advance for your understanding and cooperation in this matter.

Very truly yours,

HELLMUTH & JOHNSON

Nancy T. Polomis
Attorney at Law

NTP/cor

Enc. – Loss Assessment allocation spreadsheet, Certificate of Insurance & Proof of Loss

cc: Board of Directors (via e-mail only – Kim.Gilmore@fsresidential.com)

2:5886.0001 – 5385851_1

**Woods at Elk River Station
Loss Assessment Breakdown**

Address	Total Due by November 1
10575 171st Ave NW	\$1,666.67
10579 171st Ave NW	\$1,666.67
10583 171st Ave NW	\$1,666.67
10587 171st Ave NW	\$1,666.67
10591 171st Ave NW	\$1,666.67
10595 171st Ave NW	\$1,666.67
10603 171st Ave NW	\$1,666.67
10607 171st Ave NW	\$1,666.67
10611 171st Ave NW	\$1,666.67
10615 171st Ave NW	\$1,666.67
10619 171st Ave NW	\$1,666.67
10623 171st Ave NW	\$1,666.67
10627 171st Ave NW	\$1,666.67
10631 171st Ave NW	\$1,666.67
10635 171st Ave NW	\$1,666.67
10639 171st Ave NW	\$1,666.67
10643 171st Ave NW	\$1,666.67
10647 171st Ave NW	\$1,666.67
10651 171st Ave NW	\$1,666.67
10655 171st Ave NW	\$1,666.67
10659 171st Ave NW	\$1,666.67
10663 171st Ave NW	\$1,666.67
10667 171st Ave NW	\$1,666.67
10671 171st Ave NW	\$1,666.67
17106 Olson Court NW	\$1,250.00
17107 Polk St NW	\$1,250.00
17116 Olson Court NW	\$1,250.00
17117 Polk St NW	\$1,250.00
17126 Olson Court NW	\$1,250.00
17127 Polk St NW	\$1,250.00
17136 Olson Court NW	\$1,250.00
17137 Polk St NW	\$1,250.00
17108 Olson St NW	\$1,000.00
17109 Olson Court NW	\$1,000.00
17118 Olson St NW	\$1,000.00
17119 Olson Court NW	\$1,000.00
17128 Olson St NW	\$1,000.00
17129 Olson Court NW	\$1,000.00
17138 Olson St NW	\$1,000.00
17139 Olson Court NW	\$1,000.00
17148 Olson St NW	\$1,000.00
17149 Olson Court NW	\$1,000.00

Woods at Elk River Station
Loss Assessment Breakdown

Address	Total Due by November 1
17100 Nixon St NW	\$1,000.00
17101 Nixon Dr NW	\$1,000.00
17110 Nixon St NW	\$1,000.00
17111 Nixon Dr NW	\$1,000.00
17120 Nixon St NW	\$1,000.00
17121 Nixon Dr NW	\$1,000.00
17130 Nixon St NW	\$1,000.00
17131 Nixon Dr NW	\$1,000.00
17140 Nixon St NW	\$1,000.00
17141 Nixon Dr NW	\$1,000.00
17102 Nixon Court NW	\$1,000.00
17103 Nixon St NW	\$1,000.00
17112 Nixon Court NW	\$1,000.00
17113 Nixon St NW	\$1,000.00
17122 Nixon Court NW	\$1,000.00
17123 Nixon St NW	\$1,000.00
17132 Nixon Court NW	\$1,000.00
17133 Nixon St NW	\$1,000.00
17142 Nixon Court NW	\$1,000.00
17143 Nixon St NW	\$1,000.00
17104 Monroe Court NW	\$1,000.00
17105 Nixon Court NW	\$1,000.00
17114 Monroe Court NW	\$1,000.00
17115 Nixon Court NW	\$1,000.00
17124 Monroe Court NW	\$1,000.00
17125 Nixon Court NW	\$1,000.00
17134 Monroe Court NW	\$1,000.00
17135 Nixon Court NW	\$1,000.00
17144 Monroe Court NW	\$1,000.00
17145 Nixon Court NW	\$1,000.00
17106 Monroe Dr NW	\$1,000.00
17107 Monroe Court NW	\$1,000.00
17116 Monroe Dr NW	\$1,000.00
17117 Monroe Court NW	\$1,000.00
17126 Monroe Dr NW	\$1,000.00
17127 Monroe Court NW	\$1,000.00
17136 Monroe Dr NW	\$1,000.00
17137 Monroe Court NW	\$1,000.00
17146 Monroe Dr NW	\$1,000.00
17147 Monroe Court NW	\$1,000.00

Woods at Elk River Station
Loss Assessment Breakdown

Address	Total Due by November 1
17108 Monroe St NW	\$1,000.00
17115 Monroe Dr NW	\$1,000.00
17118 Monroe St NW	\$1,000.00
17121 Monroe Dr NW	\$1,000.00
17125 Monroe Dr NW	\$1,000.00
17128 Monroe St NW	\$1,000.00
17129 Monroe Dr NW	\$1,000.00
17133 Monroe Dr NW	\$1,000.00
17138 Monroe St NW	\$1,000.00
17148 Monroe St NW	\$1,000.00
17157 Polk Dr NW	\$1,000.00
17158 Polk Circle NW	\$1,000.00
17161 Polk Dr NW	\$1,000.00
17162 Polk Circle NW	\$1,000.00
17165 Polk Dr NW	\$1,000.00
17166 Polk Circle NW	\$1,000.00
17169 Polk Dr NW	\$1,000.00
17170 Polk Circle NW	\$1,000.00
17173 Polk Dr NW	\$1,000.00
17174 Polk Circle NW	\$1,000.00
17152 Polk St NW	\$1,250.00
17153 Polk Circle NW	\$1,250.00
17158 Polk St NW	\$1,250.00
17159 Polk Circle NW	\$1,250.00
17164 Polk St NW	\$1,250.00
17165 Polk Circle NW	\$1,250.00
17170 Polk St NW	\$1,250.00
17171 Polk Circle NW	\$1,250.00
17153 Polk St NW	\$1,000.00
17154 Olson Dr NW	\$1,000.00
17159 Polk St NW	\$1,000.00
17160 Olson Dr NW	\$1,000.00
17165 Polk St NW	\$1,000.00
17166 Olson Dr NW	\$1,000.00
17171 Polk St NW	\$1,000.00
17172 Olson Dr NW	\$1,000.00
17177 Polk St NW	\$1,000.00
17178 Olson Dr NW	\$1,000.00
17150 Nixon Circle NW	\$1,250.00
17151 Nixon St NW	\$1,250.00
17156 Nixon Circle NW	\$1,250.00
17157 Nixon St NW	\$1,250.00
17162 Nixon Circle NW	\$1,250.00
17163 Nixon St NW	\$1,250.00
17168 Nixon Circle NW	\$1,250.00
17169 Nixon St NW	\$1,250.00

Woods at Elk River Station
Loss Assessment Breakdown

Address	Total Due by November 1
17153 Nixon Circle NW	\$1,000.00
17154 Monroe Dr NW	\$1,000.00
17159 Nixon Circle NW	\$1,000.00
17160 Monroe Dr NW	\$1,000.00
17165 Nixon Circle NW	\$1,000.00
17166 Monroe Dr NW	\$1,000.00
17171 Nixon Circle NW	\$1,000.00
17172 Monroe Dr NW	\$1,000.00
17177 Nixon Circle NW	\$1,000.00
17178 Monroe Dr NW	\$1,000.00
17144 Monroe St NW	\$1,000.00
17150 Monroe St NW	\$1,000.00
17156 Monroe St NW	\$1,000.00
17159 Monroe Dr NW	\$1,000.00
17162 Monroe St NW	\$1,000.00
17163 Monroe Dr NW	\$1,000.00
17167 Monroe Dr NW	\$1,000.00
17168 Monroe St NW	\$1,000.00
17171 Monroe Dr NW	\$1,000.00
17175 Monroe Dr NW	\$1,000.00
17137 Monroe St NW	\$2,500.00
17139 Monroe St NW	\$2,500.00
17141 Monroe St NW	\$2,500.00
17147 Monroe St NW	\$2,500.00
17145 Monroe St NW	\$2,500.00
17149 Monroe St NW	\$2,500.00
17153 Monroe St NW	\$2,500.00
17157 Monroe St NW	\$2,500.00
17161 Monroe St NW	\$2,500.00
17165 Monroe St NW	\$2,500.00
17169 Monroe St NW	\$2,500.00
17173 Monroe St NW	\$2,500.00
17177 Monroe St NW	\$2,500.00
17181 Monroe St NW	\$2,500.00
17185 Monroe St NW	\$2,500.00
17189 Monroe St NW	\$2,500.00
10402 172nd Ave NW	\$2,500.00
10406 172nd Ave NW	\$2,500.00
17193 Monroe St NW	\$2,500.00
17197 Monroe St NW	\$2,500.00

Woods at Elk River Station
Loss Assessment Breakdown

Address	Total Due by November 1
17181 Polk Dr NW	\$1,000.00
17182 Polk Court NW	\$1,000.00
17185 Polk Dr NW	\$1,000.00
17186 Polk Court NW	\$1,000.00
17189 Polk Dr NW	\$1,000.00
17190 Polk Court NW	\$1,000.00
17193 Polk Dr NW	\$1,000.00
17194 Polk Court NW	\$1,000.00
17197 Polk Dr NW	\$1,000.00
17198 Polk Court NW	\$1,000.00
17176 Polk St NW	\$1,250.00
17177 Polk Court NW	\$1,250.00
17182 Polk St NW	\$1,250.00
17183 Polk Court NW	\$1,250.00
17188 Polk St NW	\$1,250.00
17189 Polk Court NW	\$1,250.00
17194 Polk St NW	\$1,250.00
17195 Polk Court NW	\$1,250.00
17175 Nixon St NW	\$1,250.00
17176 Nixon Court NW	\$1,250.00
17181 Nixon St NW	\$1,250.00
17182 Nixon Court NW	\$1,250.00
17187 Nixon St NW	\$1,250.00
17188 Nixon Court NW	\$1,250.00
17193 Nixon St NW	\$1,250.00
17194 Nixon Court NW	\$1,250.00
17181 Nixon Court NW	\$1,000.00
17182 Monroe Dr NW	\$1,000.00
17185 Nixon Court NW	\$1,000.00
17186 Monroe Dr NW	\$1,000.00
17189 Nixon Court NW	\$1,000.00
17190 Monroe Dr NW	\$1,000.00
17193 Nixon Court NW	\$1,000.00
17194 Monroe Dr NW	\$1,000.00
17197 Nixon Court NW	\$1,000.00
17198 Monroe Dr NW	\$1,000.00
17174 Monroe St NW	\$1,000.00
17178 Monroe St NW	\$1,000.00
17179 Monroe Dr NW	\$1,000.00
17182 Monroe St NW	\$1,000.00
17183 Monroe Dr NW	\$1,000.00
17186 Monroe St NW	\$1,000.00
17187 Monroe Dr NW	\$1,000.00
17190 Monroe St NW	\$1,000.00
17191 Monroe Dr NW	\$1,000.00
17195 Monroe Dr NW	\$1,000.00

Woods at Elk River Station
Loss Assessment Breakdown

Address	Total Due by November 1
17202 Quincy St NW	\$1,666.67
17208 Quincy St NW	\$1,666.67
17214 Quincy St NW	\$1,666.67
17220 Quincy St NW	\$1,666.67
17226 Quincy St NW	\$1,666.67
17232 Quincy St NW	\$1,666.67
10600 172nd Ln NW	\$1,666.67
10604 172nd Ln NW	\$1,666.67
10608 172nd Ln NW	\$1,666.67
10612 172nd Ln NW	\$1,666.67
10616 172nd Ln NW	\$1,666.67
10620 172nd Ln NW	\$1,666.67
10576 172nd Ln NW	\$1,666.67
10580 172nd Ln NW	\$1,666.67
10584 172nd Ln NW	\$1,666.67
10588 172nd Ln NW	\$1,666.67
10592 172nd Ln NW	\$1,666.67
10596 172nd Ln NW	\$1,666.67
10601 172nd Ln NW	\$1,666.67
10605 172nd Ln NW	\$1,666.67
10609 172nd Ln NW	\$1,666.67
10613 172nd Ln NW	\$1,666.67
10617 172nd Ln NW	\$1,666.67
10621 172nd Ln NW	\$1,666.67
10577 172nd Ln NW	\$1,666.67
10581 172nd Ln NW	\$1,666.67
10585 172nd Ln NW	\$1,666.67
10589 172nd Ln NW	\$1,666.67
10593 172nd Ln NW	\$1,666.67
10597 172nd Ln NW	\$1,666.67
17203 Polk St NW	\$1,666.67
17209 Polk St NW	\$1,666.67
17215 Polk St NW	\$1,666.67
17221 Polk St NW	\$1,666.67
17227 Polk St NW	\$1,666.67
17233 Polk St NW	\$1,666.67
17200 Nixon St NW	\$1,666.67
17206 Nixon St NW	\$1,666.67
17212 Nixon St NW	\$1,666.67
17218 Nixon St NW	\$1,666.67
17224 Nixon St NW	\$1,666.67
17230 Nixon St NW	\$1,666.67
10472 172nd Ln NW	\$1,666.67
10476 172nd Ln NW	\$1,666.67
10480 172nd Ln NW	\$1,666.67
10484 172nd Ln NW	\$1,666.67
10488 172nd Ln NW	\$1,666.67
10492 172nd Ln NW	\$1,666.67

Woods at Elk River Station
Loss Assessment Breakdown

Address	Total Due by November 1
10448 172nd Ln NW	\$1,666.67
10452 172nd Ln NW	\$1,666.67
10456 172nd Ln NW	\$1,666.67
10460 172nd Ln NW	\$1,666.67
10464 172nd Ln NW	\$1,666.67
10468 172nd Ln NW	\$1,666.67
10424 172nd Ln NW	\$1,666.67
10428 172nd Ln NW	\$1,666.67
10432 172nd Ln NW	\$1,666.67
10436 172nd Ln NW	\$1,666.67
10440 172nd Ln NW	\$1,666.67
10444 172nd Ln NW	\$1,666.67
10473 172nd Ln NW	\$1,666.67
10477 172nd Ln NW	\$1,666.67
10481 172nd Ln NW	\$1,666.67
10485 172nd Ln NW	\$1,666.67
10489 172nd Ln NW	\$1,666.67
10493 172nd Ln NW	\$1,666.67
10449 172nd Ln NW	\$1,666.67
10453 172nd Ln NW	\$1,666.67
10457 172nd Ln NW	\$1,666.67
10461 172nd Ln NW	\$1,666.67
10465 172nd Ln NW	\$1,666.67
10469 172nd Ln NW	\$1,666.67
10425 172nd Ln NW	\$1,666.67
10429 172nd Ln NW	\$1,666.67
10433 172nd Ln NW	\$1,666.67
10437 172nd Ln NW	\$1,666.67
10441 172nd Ln NW	\$1,666.67
10445 172nd Ln NW	\$1,666.67
17201 Monroe St NW	\$1,666.67
17207 Monroe St NW	\$1,666.67
17213 Monroe St NW	\$1,666.67
17219 Monroe St NW	\$1,666.67
17225 Monroe St NW	\$1,666.67
17231 Monroe St NW	\$1,666.67

557,834,000.00
AMOUNT OF POLICY AT
TIME OF LOSS
09/17/18
ISSUED
09/17/19
EXPIRES

SWORN STATEMENT
IN
PROOF OF LOSS
TO THE
Building Actual Cash Value Claim

WOBP996335-001-001-001
POLICY CLAIM NUMBER
Anoka, MN
AGENCY AT
Insurance Brokers of MN, Inc.
AGENT

AurGUARD Insurance Company
of Wilkes-Barre, PA
At time of loss, by the above indicated policy of insurance our insured
Woods at Elk River Station c/o First Service Residential
against loss by All Risk to the property described under the above policy, according to the terms and
conditions of the said policy and all forms, endorsements, transfers and assignments attached thereto.

TIME AND ORIGIN A Hall loss occurred on the 26th day of July, 2019
The cause and origin of the said loss were: Hall caused isolated damage to roofing and exterior building components

OCCUPANCY The building described, or containing the property described, was occupied at the time of loss as follows,
and for no other purpose whatever: Residential Condominiums

TITLE AND INTEREST At the time of the loss the interest of your insured in the property described therein was: Owner
No other person had any interest therein or encumbrance thereon, except: No Exceptions

CHANGES Since the said policy was issued there has been no assignment thereof, or change of interest, use, occupancy,
possession, location or exposure of the property described, except: No exceptions

TOTAL INSURANCE THE TOTAL AMOUNT OF INSURANCE upon the property described by this policy was, at the time of
the loss, 557,834,000.00 as more particularly specified in the apportionment attached under
the policy besides which there was no policy or other contract of insurance, written or oral, valid or invalid.

VALUE THE ACTUAL CASH VALUE OF said property at the time of loss was Undetermined

LOSS THE WHOLE LOSS AND DAMAGE was \$ 3,071,757.22

DEDUCTIBLE Less the APPLICABLE DEDUCTIBLE (\$10,000.00 Per Building) \$ (410,000.00)

DEPRECIATION Less WITHHELD RECOVERABLE DEPRECIATION \$ (1,322,495.14)

PAYMENT Less PRIOR AND / OR PENDING PAYMENTS \$ 50.00

AMOUNT CLAIMED THE AMOUNT CLAIMED under the above numbered policy is (ACV) \$ 1,339,262.08

The said loss did not originate by any act, design or procurement on the part of your insured, or this affiant; nothing has been done or with the privity or consent of your insured or this affiant, to violate the conditions of the policy, or render it void; no articles are mentioned herein or in destroyed or damaged at the time of said loss; no property saved has in any manner been concealed, and no attempt to deceive the said company, as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

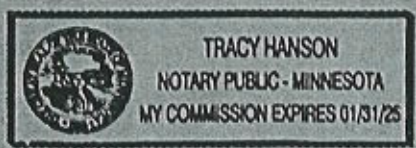
Pursuant to s. 60A.955, Minnesota Statutes, "A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime."

The furnishing of this blank or the preparation of proofs by a representative of the above insurance company is not a waiver of any of its rights.

State of Minnesota
County of Hennepin

[Signature]
President Insured

Subscribed and sworn to before me this 26th day of Feb 2021
Tracy Hanson Notary Public





CERTIFICATE OF PROPERTY INSURANCE

DATE (MMDDYYYY)
08/29/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Insurance Brokers of MN, Inc. 6300 Shingle Creek Parkway	CONTACT NAME: Steven G. Graham PHONE (A/C, No. Ext): (763) 566-8345 FAX (A/C, No.): (763) 566-8344 E-MAIL: s.graham@insurancebrokersmn.com ADDRESS: PRODUCER CUSTOMER ID: 00099841
Brooklyn Center INSURED WOODS AT ELK RIVER STATION 1801 AMERICAN BLVD E STE 21 BLOOMINGTON	INSURER(S) AFFORDING COVERAGE INSURER A: Berkshire Hathaway Guard INSURER B: USLI INSURER C: INSURER D: INSURER E: INSURER F:
MN 55430	NAIC #

COVERAGES CERTIFICATE NUMBER: CP1862909065 REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE			POLICY NUMBER	POLICY EFFECTIVE DATE (MMDDYYYY)	POLICY EXPIRATION DATE (MMDDYYYY)	COVERED PROPERTY	LIMITS
	PROPERTY	CAUSES OF LOSS	DEDUCTIBLES					
A	<input checked="" type="checkbox"/>	BASIC	BUILDING	WOBP996335	09/01/2018	09/01/2019	<input checked="" type="checkbox"/> BUILDING	\$ 57,834,000
		BROAD	CONTENTS				<input type="checkbox"/> PERSONAL PROPERTY	\$
		SPECIAL					<input type="checkbox"/> BUSINESS INCOME	\$
		EARTHQUAKE					<input type="checkbox"/> EXTRA EXPENSE	\$
		WIND					<input type="checkbox"/> RENTAL VALUE	\$
		FLOOD					<input type="checkbox"/> BLANKET BUILDING	\$
B	<input checked="" type="checkbox"/>	INLAND MARINE		TYPE OF POLICY			<input checked="" type="checkbox"/> BLANKET PERS PROP	\$
		CAUSES OF LOSS					<input checked="" type="checkbox"/> BLANKET BLDG & PP	\$ 1,000,000
		NAMED PERILS					<input checked="" type="checkbox"/> D & O	\$ 1 MIL/2 MIL
A	<input checked="" type="checkbox"/>	CRIME		PENDING	09/01/2018	09/01/2019	<input checked="" type="checkbox"/> Liability	\$
		TYPE OF POLICY					<input type="checkbox"/>	\$
A	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN		WOUN900655	09/01/2018	09/01/2019	<input type="checkbox"/>	\$
	<input type="checkbox"/>	UMBRELLA					<input checked="" type="checkbox"/>	\$ 4,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.	
AUTHORIZED REPRESENTATIVE 