

GUARDIAN POLICY DECLARATIONS

Transaction Effective Date 12/08/2022	Policy Period (from 12:01 a.m.) 12/08/2022 To 12/08/2023	Policy No. S 283301521
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Named Insured and Mailing Address:

TRILLIUM VILLAGE OF
CLARKSTON CONDOMINIUM
C/O JL GARDEL PLC
PO BOX 310
UNION LAKE, MI 48387-0310

Agent: 4424
MARIS-BROWN INSURANCE (44
Phone Number:
248-257-5556
Account Number:
C001002779 001 00001
Payment:
MONTHLY

Description of Transaction: RENEWAL

TOTAL TERM PREMIUM: \$**TERRORISM NOTICE ENCLOSED: BR584**

Program Type: BUSINESS

Business Description: CONDOMINIUM

Form of Business: ASSOCIATION

Policy Credit(s)/Discount: MULTI-POLICY CREDIT
LOSS-FREE CONTINUOUS COVERAGE CREDIT
PREMIUM DISCOUNT

ADDITIONAL INTEREST: See attached Additional Interest Schedule (if applicable)

LOCATION OF INSURED PREMISES: See attached Location Schedule

PROPERTY: See attached Additional Declarations

OPTIONAL COVERAGES: See attached Additional Declarations (if applicable)

LIABILITY AND MEDICAL PAYMENTS:

BUSINESS LIABILITY:	LIMITS
General Aggregate (Other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Fire Legal Liability Coverage	\$ 50,000 Each Fire
Premises Medical Payments Coverage	\$ 10,000 Each Person

FORMS AND ENDORSEMENTS: See attached Forms Schedule

Issue Date: 10/25/2022

Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2022	S 283301521

DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg.
No. No. Address Year Built BCEG
003 001 6600 TRILLIUM VILLAGE DR UNIT 1-24 2005 99
CLARKSTON, MI 48346
County: OAKLAND Township (or City): CLARKSTON

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg. Prot
No. No. Occupancy Construction Class
003 001 APARTMENTS WITH NO MERCANTILE OCCUPANCIES JOISTED MASONRY 03
MORE THAN 30 UNITS

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg.	Limit of				Theft	Cost
No. No. Coverage	Liability	Coins.	Ded.	ACV/RC	Excl.	Factor
003 001 BLANKET BUILDING	\$ 5,103,500		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg.	Limit of	
No. No. Coverage	Liability	Exposure
003 001 ORDINANCE OR LAW (FOR COVERAGE 1 REFER TO FORM) COVERAGES 2 AND 3	\$ 100,000	
003 001 WATER BACKUP AND SUMP DISCHARGE OR OVERFLOW BUILDING LIMIT:	\$ 10,000	
POLICY OCCURRENCE LIMIT:	\$ 250,000	
DEDUCTIBLE: \$2500		

MORTGAGE HOLDERS – None

Issue Date: 10/25/2022

Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured TRILLIUM VILLAGE OF	Transaction Effective Date 12/08/2022	Policy No. S 283301521
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DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg. No. No. Address	Year Built	BCEG
004 001 133 LORAC DR CLARKSTON, MI 48346	2005	99
County: OAKLAND	Township (or City): CLARKSTON	

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg. No. No. Occupancy	Construction	Prot Class
004 001 CLUBHOUSE R/A APARTMENTS UP TO 4 UNITS	JOISTED MASONRY	03

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg. No. No. Coverage	Limit of Liability	Coins.	Ded.	ACV/RC	Theft Excl.	Cost Factor
004 001 BLANKET BUILDING	INCL		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg. No. No. Coverage	Limit of Liability	Exposure
004 001 WATER BACKUP AND SUMP DISCHARGE OR OVERFLOW BUILDING LIMIT:	\$ 10,000	
POLICY OCCURRENCE LIMIT:	\$ 250,000	
DEDUCTIBLE: \$2500		

MORTGAGE HOLDERS – None

Issue Date: 10/25/2022

Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured TRILLIUM VILLAGE OF	Transaction Effective Date 12/08/2022	Policy No. S 283301521
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DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg. No. No. Address	Year Built	BCEG
004 002 6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346	2005	99
County: OAKLAND	Township (or City): CLARKSTON	

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg. No. No. Occupancy	Construction	Prot Class
004 002 GARAGE R/A APARTMENTS UP TO 4 UNITS	JOISTED MASONRY	03

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg. No. No. Coverage	Limit of Liability	Coins.	Ded.	ACV/RC	Theft Excl.	Cost Factor
004 002 BLANKET BUILDING	INCL		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg. No. No. Coverage	Limit of Liability	Exposure
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MORTGAGE HOLDERS – None

Issue Date: 10/25/2022

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Named Insured TRILLIUM VILLAGE OF	Transaction Effective Date 12/08/2022	Policy No. S 283301521
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DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg. No. No. Address	Year Built	BCEG
004 003 6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346	2005	99
County: OAKLAND Township (or City): CLARKSTON		

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg. No. No. Occupancy	Construction	Prot Class
004 003 CARPORT R/A APARTMENTS UP TO 4 UNITS	MASONRY NON-COMB	03

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg. No. No. Coverage	Limit of Liability	Coins.	Ded.	ACV/RC	Theft Excl.	Cost Factor
004 003 BLANKET BUILDING	INCL		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg. No. No. Coverage	Limit of Liability	Exposure
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MORTGAGE HOLDERS – None

Issue Date: 10/25/2022

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Named Insured TRILLIUM VILLAGE OF	Transaction Effective Date 12/08/2022	Policy No. S 283301521
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DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg. No. No. Address	Year Built	BCEG
004 004 6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346	2005	99
County: OAKLAND	Township (or City): CLARKSTON	

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg. No. No. Occupancy	Construction	Prot Class
004 004 CARPORT R/A APARTMENTS UP TO 4 UNITS	MASONRY NON-COMB	03

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg. No. No. Coverage	Limit of Liability	Coins.	Ded.	ACV/RC	Theft Excl.	Cost Factor
004 004 BLANKET BUILDING	INCL		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg. No. No. Coverage	Limit of Liability	Exposure
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MORTGAGE HOLDERS – None

Issue Date: 10/25/2022

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Named Insured TRILLIUM VILLAGE OF	Transaction Effective Date 12/08/2022	Policy No. S 283301521
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DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg. No. No. Address	Year Built	BCEG
004 005 6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346	2005	99
County: OAKLAND	Township (or City): CLARKSTON	

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg. No. No. Occupancy	Construction	Prot Class
004 005 CARPORT R/A APARTMENTS UP TO 4 UNITS	MASONRY NON-COMB	03

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg. No. No. Coverage	Limit of Liability	Coins.	Ded.	ACV/RC	Theft Excl.	Cost Factor
004 005 BLANKET BUILDING	INCL		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg. No. No. Coverage	Limit of Liability	Exposure
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MORTGAGE HOLDERS – None

Issue Date: 10/25/2022

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Named Insured TRILLIUM VILLAGE OF	Transaction Effective Date 12/08/2022	Policy No. S 283301521
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DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg. No. No. Address	Year Built	BCEG
004 006 6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346	2005	99
County: OAKLAND Township (or City): CLARKSTON		

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg. No. No. Occupancy	Construction	Prot Class
004 006 CARPORT R/A APARTMENTS UP TO 4 UNITS	MASONRY NON-COMB	03

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg. No. No. Coverage	Limit of Liability	Coins.	Ded.	ACV/RC	Theft Excl.	Cost Factor
004 006 BLANKET BUILDING	INCL		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg. No. No. Coverage	Limit of Liability	Exposure
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MORTGAGE HOLDERS – None

Issue Date: 10/25/2022

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TRILLIUM VILLAGE OF	12/08/2022	S 283301521

DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg.			
No. No.	Address	Year Built	BCEG
004 007	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346	2005	99
County: OAKLAND		Township (or City): CLARKSTON	

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg.			Prot
No. No.	Occupancy	Construction	Class
004 007	FENCE/LIGHT POLES R/A APARTMENTS UP TO 4 UNITS	FRAME	03

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg.		Limit of				Theft	Cost
No. No.	Coverage	Liability	Coins.	Ded.	ACV/RC	Excl.	Factor
004 007	BLANKET BUILDING	INCL		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg.		Limit of	
No. No.	Coverage	Liability	Exposure

MORTGAGE HOLDERS – None

Issue Date: 10/25/2022

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Named Insured TRILLIUM VILLAGE OF	Transaction Effective Date 12/08/2022	Policy No. S 283301521
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DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg. No. No. Address	Year Built	BCEG
004 008 6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346	2005	99
County: OAKLAND	Township (or City): CLARKSTON	

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg. No. No. Occupancy	Construction	Prot Class
004 008 BRIDGES/DECKING R/A APARTMENTS UP TO 4 UNITS	FRAME	03

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg. No. No. Coverage	Limit of Liability	Coins.	Ded.	ACV/RC	Theft Excl.	Cost Factor
004 008 BLANKET BUILDING	INCL		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg. No. No. Coverage	Limit of Liability	Exposure
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MORTGAGE HOLDERS – None

Issue Date: 10/25/2022

Farm Bureau General Insurance Company of Michigan
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Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2022	S 283301521

DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg.			
No. No.	Address	Year Built	BCEG
004 009	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346	1950	99
County: OAKLAND		Township (or City): CLARKSTON	

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg.			
No. No.	Occupancy	Construction	Prot Class
004 009	POOL & POOL EQUIPMENT	FRAME	03

COVERAGES PROVIDED – (Includes Loss Of Business Income For Actual Loss Sustained Up To 12 Months)

Loc. Bldg.		Limit of						
No. No.	Coverage	Liability	Coins.	Ded.	ACV/RC	Theft Excl.	Cost Factor	
004 009	BLANKET BUILDING	INCL		\$ 2,500	RC			

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg.			Limit of	
No. No.	Coverage		Liability	Exposure
004 009	LIABILITY-SWIMMING POOLS			1

MORTGAGE HOLDERS – None

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Named Insured TRILLIUM VILLAGE OF	Transaction Effective Date 12/08/2022	Policy No. S 283301521
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LOCATION SCHEDULE

Loc. No.	Bldg. No.	Address
003	001	6600 TRILLIUM VILLAGE DR UNIT 1-24 CLARKSTON, MI 48346
004	001	133 LORAC DR CLARKSTON, MI 48346
004	002	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346
004	003	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346
004	004	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346
004	005	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346
004	006	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346
004	007	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346
004	008	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346
004	009	6600 TRILLIUM VILLAGE DR CLARKSTON, MI 48346

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Named Insured TRILLIUM VILLAGE OF	Transaction Effective Date 12/08/2022	Policy No. S 283301521
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FORMS SCHEDULE

The following Policy Form(s) and Endorsement(s), together with the most current Declarations, make up your policy. Although an Endorsement Form may apply to more than one item, only one copy of the Form will be attached.

Form	Edition	Description
1822	0110	POLICY CONDITIONS AND DEFINITIONS
1821(Rev)	0110	SECTION II - BUSINESS LIABILITY
2018	1198	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
2019	1198	EXCLUSION - YEAR 2000 COMPUTER-RELATED PROBLEMS
2140	0903	WAR LIABILITY EXCLUSION
2141	0115	EXCLUSION OF PUNITIVE DAMAGES-CERT. ACT OF TERRORISM
2142	0115	LIMITED EXCLUSION OF ACTS OF TERRORISM; CAP ON LOSSES
2143	0115	LIMITED TERRORISM EXCLUSION; CAP ON LOSSES
2161	0115	CONDITIONAL EXCLUSION OF TERRORISM
2287	0616	GUARDIAN POLICY AMENDATORY ENDORSEMENT
1234	0616	CONDOMINIUM ASSOCIATION COVERAGE
1785	0110	BUSINESS EXTENSIONS OF COVERAGE SCHEDULE
1979	0903	ORDINANCE OR LAW
2043	0110	SECTION I PROPERTY COVERAGES INCL EQUIPMENT BREAKDOWN
2044	0110	SECTION I-PERILS/EXCLUSIONS INCL EQUIPMENT BREAKDOWN
2281	0616	WATER BACKUP/SUMP DISCHARGE-RESIDENTIAL CONDOS & APTS

Issue Date: 10/25/2022