

Insurance Documents

Dear Co-owner,

The following is all of the insurance information that Management has regarding your complex. If additional information is required (exam: association insurance certificates) please contact the Associations insurance carrier – contact information listed below. When contacting insurance carrier, please specify the Association that you are requiring documents for.

Insurance Carrier

Farm Bureau Insurance

Maris-Brown-Rossell

586-752-4861

GUARDIAN POLICY DECLARATIONS

Transaction Effective Date 12/08/2018	Policy Period (from 12:01 a.m.) 12/08/2018 To 12/08/2019	Policy No. S 283301517
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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: \$ 3,042**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: 11/28/2018

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

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.
No. No. Occupancy Construction Prot 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. No. No. Coverage	Limit of Liability	Coins.	Ded.	ACV/RC	Theft Excl.	Cost Factor
003 001 BLANKET BUILDING	\$ 3,894,500		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg. No. No. Coverage	Limit of 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: 11/28/2018



Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

DESCRIPTION OF PREMISES – ADDRESS

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

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg.
No. No. Occupancy Construction Prot Class
004 001 CLUBHOUSE R/A APARTMENTS JOISTED MASONRY 03
UP TO 4 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
004 001 BLANKET BUILDING	INCL		\$ 2,500	RC		

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

Loc. Bldg.	Limit of	
No. No. Coverage	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: 11/28/2018

Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

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.			Prot
No. No.	Occupancy	Construction	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.		Limit of				Theft	Cost
No. No.	Coverage	Liability	Coins.	Ded.	ACV/RC	Excl.	Factor
004 002	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: 11/28/2018



Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

DESCRIPTION OF PREMISES – ADDRESS

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

DESCRIPTION OF PREMISES – OCCUPANCY

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

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: 11/28/2018

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

DESCRIPTION OF PREMISES – ADDRESS

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

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg. Prot
No. No. Occupancy Construction Class
004 004 CARPORT R/A APARTMENTS MASONRY NON-COMB 03
UP TO 4 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
004 004 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: 11/28/2018



Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

DESCRIPTION OF PREMISES – ADDRESS

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

DESCRIPTION OF PREMISES – OCCUPANCY

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

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: 11/28/2018



Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

DESCRIPTION OF PREMISES – ADDRESS

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

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg.
No. No. Occupancy Construction Prot Class
004 006 CARPORT R/A APARTMENTS MASONRY NON-COMB 03
UP TO 4 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
004 006 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: 11/28/2018



Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

DESCRIPTION OF PREMISES – ADDRESS

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

DESCRIPTION OF PREMISES – OCCUPANCY

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

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
004 007 BLANKET BUILDING INCL \$ 2,500 RC

OPTIONAL COVERAGES AND ADDITIONAL CONDITIONS

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

MORTGAGE HOLDERS – None

Issue Date: 11/28/2018



Farm Bureau General Insurance Company of Michigan
GUARDIAN POLICY ADDITIONAL DECLARATIONS

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

DESCRIPTION OF PREMISES – ADDRESS

Loc. Bldg.
No. No. Address Year Built BCEG
004 008 6600 TRILLIUM VILLAGE DR 2005 99
CLARKSTON, MI 48346
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 FRAME 03
UP TO 4 UNITS

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

MORTGAGE HOLDERS – None

Issue Date: 11/28/2018

Named Insured	Transaction Effective Date	Policy No.
TRILLIUM VILLAGE OF	12/08/2018	S 283301517

DESCRIPTION OF PREMISES – ADDRESS

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

DESCRIPTION OF PREMISES – OCCUPANCY

Loc. Bldg.			Prot
No. No. Occupancy		Construction	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				Theft	Cost
No. No. Coverage	Liability	Coins.	Ded.	ACV/RC	Excl.	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

Issue Date: 11/28/2018