

04/28/2025

FAIRVIEW SHORES CONDOMINIUM ASSOCIATION  
592 ALICE AVE  
ZEELAND MI 49464-1413

Policy Type:  
**Commercial Umbrella Policy**  
Policy Number:  
**CU-11322775**  
Agent:  
**MB RISK SERVICES #7000**  
Phone Number:  
**248-257-5556**

***THANK YOU FOR YOUR CONTINUED BUSINESS!***

We appreciate your continued confidence in Farm Bureau Insurance.

**Enclosed is the Renewal for your Commercial Umbrella Policy.** There is no billing enclosed. You will receive a separate Billing Statement.

Enclosed are updated policy documents that you should keep with your other important insurance papers.

**PLEASE REVIEW THE ENCLOSED POLICY DOCUMENTS CAREFULLY.** Note that many of these documents are printed on both sides of the page. Please take special note of the Declarations page(s). Make sure all the information on the Declarations is correct, and that we are providing for your current coverage needs. If you have any questions about the information on your Declarations or the coverages described in your policy, please contact your Farm Bureau Insurance agent, MB Risk Services, at 248-257-5556.

It's important to keep your policy up to date. Contact your agent when changes occur. Your agent is always ready to work with you and help tailor your coverage to fit your changing needs.

Our mission is to protect the people of Michigan from the risks of everyday life. Thank you for choosing us as your insurance company. We look forward to helping you with all your insurance needs.

**Farm Bureau General Insurance Company of Michigan**

**COMMERCIAL UMBRELLA POLICY | RENEWAL DECLARATIONS**

|                                       |   |                                     |
|---------------------------------------|---|-------------------------------------|
| Effective Date<br><b>June 1, 2025</b> | Policy Period (12:01 a.m. standard time)<br><b>06/01/2025 TO 06/01/2026</b> | Policy Number<br><b>CU-11322775</b> |
|---------------------------------------|---|-------------------------------------|

Named Insured and Mailing Address:

**FAIRVIEW SHORES CONDOMINIUM ASSOCIATION  
592 ALICE AVE  
ZEELAND MI 49464-1413**Payment Plan: **Full Pay**Payment Method: **Manual**Account Number: **1000888909**Billing Account Number: **1000888909-01**Agent: **MB RISK SERVICES****56849 GRAND RIVER AVE STE 12  
PO BOX 810****NEW HUDSON MI 48165-9564****248-257-5556****[service@marisbrowninsurance.com](mailto:service@marisbrowninsurance.com)****Discounts**

Multi-Policy Discount:

Policy(ies) that qualified you for this discount:

- Personal Umbrella  
 Farmowners Umbrella

**Premium Summary****Total Annual Premium for Commercial Umbrella Coverages: ..... \$ 350.00**

(Minimum Premium Applies.)



**COMMERCIAL UMBRELLA POLICY | RENEWAL DECLARATIONS**

|                                       |   |                                     |
|---------------------------------------|---|-------------------------------------|
| Effective Date<br><b>June 1, 2025</b> | Policy Period (12:01 a.m. standard time)<br><b>06/01/2025 TO 06/01/2026</b> | Policy Number<br><b>CU-11322775</b> |
|---------------------------------------|---|-------------------------------------|

Named Insured and Mailing Address:

**FAIRVIEW SHORES CONDOMINIUM ASSOCIATION  
592 ALICE AVE  
ZEELAND MI 49464-1413**Payment Plan: **Full Pay**

Payment Method: Manual

Account Number: **1000888909**Billing Account Number: **1000888909-01**Agent: **MB RISK SERVICES****56849 GRAND RIVER AVE STE 12****PO BOX 810****NEW HUDSON MI 48165-9564****248-257-5556****[service@marisbrowninsurance.com](mailto:service@marisbrowninsurance.com)**

For 24-hour claim reporting, call 877-FBINSMI (324-6764) or visit our website at [FarmBureauInsurance.com](http://FarmBureauInsurance.com).

**This policy is exempt from the filing requirements of section 2236 of Michigan's Insurance Code of 1956, as amended, 1956 PA 218, MCL 500.2236.**

**Limits of Liability**

Each Occurrence Limit: \$1,000,000      Aggregate Limit: \$1,000,000      Self-Insured Retention: \$10,000

If the Self-Insured Retention is applicable at the time of a covered loss, it will be waived if all underlying insurance policies are written with Farm Bureau General Insurance Company of Michigan.

**Schedule of Underlying Insurance Policies**

| <u>Type of Policy</u>               | <u>Limits of Liability</u>   | <u>Insurer</u>           | <u>Policy Number</u> |
|-------------------------------------|--|--------------------------|----------------------|
| <b>BUSINESSOWNERS<br/>LIABILITY</b> | \$ 2,000,000 Each Occurrence<br>Personal and Advertising Injury<br>Included<br>\$ 4,000,000 General Aggregate<br>\$ 4,000,000 Products-Completed<br>Operations Aggregate | FARM BUREAU<br>INSURANCE | BO-11322768          |

**Coverages and Endorsements**

Commercial Umbrella Coverage Form (CU 00 01 04 13)

Michigan Changes (CU 01 16 04 19)

Michigan Changes - Cancellation and Nonrenewal (CU 02 21 04 17)

Michigan - Condominiums, Co-ops, Associations - Directors and Officers Liability Coverage (CU 04 19)

Named Association: FAIRVIEW SHORES CONDOMINIUM ASSOCIATION

Directors and Officers Liability Annual Aggregate Limit of Insurance: \$ 1,000,000

Retained Limit: \$ 2,000,000 Pending or Prior Litigation Date:      Retroactive Date:

Coverage for Professional Services (CU 24 23 12 07)

Businessowners Liability Changes Including Products-Completed Operations Aggregate Limit  
of Insurance (CU 25 03 12 19)

Each Occurrence Limit: \$ 1,000,000

Aggregate Limit (except with respect to "covered autos" or "products-completed operations hazard"): \$ 1,000,000

Products-Completed Operations Aggregate Limit: \$ 1,000,000

**COMMERCIAL UMBRELLA POLICY | RENEWAL DECLARATIONS****Coverages and Endorsements continued**

Underlying Claims-Made Coverage (CU 27 00 04 13)  
Common Policy Conditions (IL 00 17 11 98)  
Disclosure Pursuant to Terrorism Risk Insurance Act (IL 09 85)

**Limitations/Exclusions**

Exclusion - Employees and Volunteer Workers as Insureds (CU 21 05 11 16)  
Abuse or Molestation Exclusion (CU 21 12 09 00)  
Exclusion - Year 2000 Computer-Related and Other Electronic Problems (CU 21 18 09 00)  
Nuclear Energy Liability Exclusion Endorsement (CU 21 23 02 02)  
Fungi or Bacteria Exclusion (CU 21 27 12 04)  
Exclusion of Other Acts of Terrorism Committed Outside the United States; Cap on Losses from Certified Acts of Terrorism (CU 21 31 01 15)  
Exclusion of Punitive Damages Related to a Certified Act of Terrorism (CU 21 36 01 15)  
Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap On Losses From Certified Acts of Terrorism (CU 21 40)  
Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) (CU 21 44 01 15)  
Silica or Silica-Related Dust Exclusion (CU 21 50 03 05)  
Communicable Disease Exclusion (CU 21 58 05 09)  
Exclusion - Unmanned Aircraft (CU 21 71 06 15)  
Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included (CU 21 87 05 14)  
Cannabis Exclusion with Hemp and Lessors Risk Exceptions (CU 34 24 12 19)  
Absolute Perfluoroalkyl or Polyfluoroalkyl Substances (PFAS) Exclusion (GL 66 01)

**Forms Summary**

The following, together with the Commercial Liability Umbrella Coverage Form (form CU 00 01) and the most current Declarations, make up your policy. The symbol "√" beside a Form Number indicates that the Form is enclosed with this mailing.

|                  |                  |                |                |
|------------------|------------------|----------------|----------------|
| CU 24 23 12 07   | CU 25 03 12 19   | CU 27 00 04 13 | CU 34 24 12 19 |
| CU 04 19 12 19   | CU 21 87 05 14   | GL 66 01 11 22 | CU 00 01 04 13 |
| √ CU 21 05 11 16 | CU 01 16 04 19   | CU 21 12 09 00 | CU 21 18 09 00 |
| CU 02 21 04 17   | CU 21 27 12 04   | CU 21 31 01 15 | CU 21 36 01 15 |
| CU 21 40 01 15   | CU 21 44 01 15   | CU 21 23 02 02 | CU 21 50 03 05 |
| CU 21 58 05 09   | √ CU 21 71 06 15 | IL 00 17 11 98 | IL 09 85 12 20 |

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## EXCLUSION - EMPLOYEES AND VOLUNTEER WORKERS AS INSURED

This endorsement modifies insurance provided under the following:

### COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

- A. If Endorsement **CU 21 71, CU 21 72, CU 21 74, CU 21 81, CU 24 50** or **CU 24 51** is attached to the Policy, the following exclusion is added to Paragraph **2. Exclusions** under **Section I - Coverage A - Bodily Injury And Property Damage Liability**:

This insurance does not apply to:

#### Employees And Volunteer Workers

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft operated by any "employee" or "volunteer worker" in the course of his or her employment by the insured or while performing duties related to the conduct of the insured's business. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is operated by any "employee" or "volunteer worker".

This exclusion does not apply to:

1. A watercraft while ashore on premises you own or rent;
2. A watercraft you do not own that is:
  - a. Less than 50 feet long; and
  - b. Not being used to carry persons or property for a charge;
3. Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft;
4. The extent that valid "underlying insurance" for the aircraft or watercraft liability risks described above exists or would have existed but for the exhaustion of underlying limits for "bodily injury" or "property damage". To the extent this exclusion does not apply, the insurance provided under this Coverage Part for the aircraft or watercraft risks described above will follow the same provisions, exclusions and limitations that are contained in the applicable "underlying insurance", unless otherwise directed by this insurance; or

5. Aircraft that is:

- a. Chartered by, loaned to, or hired by you with a paid crew; and
- b. Not owned by any insured.

- B. If Paragraph A. does not apply, Exclusion **2.j. Aircraft Or Watercraft** under **Section I - Coverage A - Bodily Injury And Property Damage Liability** is replaced by the following:

This insurance does not apply to:

#### j. Aircraft Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft or watercraft:

- (1) Owned or operated by or rented or loaned to any insured; or
- (2) Operated by any "employee" or "volunteer worker" in the course of his or her employment by the insured or while performing duties related to the conduct of the insured's business.

Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft or watercraft that is owned or operated by or rented or loaned to any insured or operated by any "employee" or "volunteer worker". This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- (2) A watercraft you do not own that is:
  - (a) Less than 50 feet long; and
  - (b) Not being used to carry persons or property for a charge;
- (3) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft;

(4) The extent that valid "underlying insurance" for the aircraft or watercraft liability risks described above exists or would have existed but for the exhaustion of underlying limits for "bodily injury" or "property damage". To the extent this exclusion does not apply, the insurance provided under this Coverage Part for the aircraft or watercraft risks described above will follow the same provisions, exclusions and limitations that are contained in the applicable "underlying insurance", unless otherwise directed by this insurance; or

(5) Aircraft that is:

(a) Chartered by, loaned to, or hired by you with a paid crew; and

(b) Not owned by any insured.

C. Paragraph 1.b.(1) of **Section II - Who Is An Insured** does not apply.

D. Paragraph 1.b.(2) of **Section II - Who Is An Insured** is replaced by the following:

(2) Any person or any organization while acting as your real estate manager.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## EXCLUSION - UNMANNED AIRCRAFT

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

A. Exclusion 2.j. **Aircraft Or Watercraft** under **Section I - Coverage A - Bodily Injury And Property Damage Liability** is replaced by the following:

### 2. Exclusions

This insurance does not apply to:

#### j. Aircraft Or Watercraft

##### (1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph j.(1) applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

##### (2) Aircraft (Other Than Unmanned Aircraft) Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph j.(2) applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph j.(2) does not apply to:

(a) A watercraft while ashore on premises you own or rent;

(b) A watercraft you do not own that is:

(i) Less than 50 feet long; and

(ii) Not being used to carry persons or property for a charge;

(c) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft;

(d) The extent that valid "underlying insurance" for the aircraft or watercraft liability risks described in this Paragraph j.(2) exists or would have existed but for the exhaustion of underlying limits for "bodily injury" or "property damage". To the extent this exclusion does not apply, the insurance provided under this Coverage Part for the aircraft or watercraft risks described in this Paragraph j.(2) will follow the same provisions, exclusions and limitations that are contained in the applicable "underlying insurance", unless otherwise directed by this insurance; or

(e) Aircraft that is:

(i) Chartered by, loaned to, or hired by you with a paid crew; and

(ii) Not owned by any insured.

B. The following exclusion is added to Paragraph 2. **Exclusions of Coverage B - Personal And Advertising Injury Liability:**

### 2. Exclusions

This insurance does not apply to:

#### Unmanned Aircraft

"Personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- a. The use of another's advertising idea in your "advertisement"; or
- b. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

C. The following definition is added to the **Definitions** section:

"Unmanned aircraft" means an aircraft that is not:

- 1. Designed;
- 2. Manufactured; or
- 3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.