



**American Family Mutual Insurance Company, S.I.
Cottage Lake Beach Club HOA Insurance Review**

Account Summary

COTTAGE LAKE BEACH CLUB HOA
PO BOX 9
WOODINVILLE, WA 98072-0009

Your American Family Agency is:
McLaughlin & Associates, LLC
425-432-4020
tmclaug1@amfam.com

206-949-4980 (Cell)
farrah.seethaler@outlook.com (Business)

Contacts

Name	Gender	Marital Status	Age	Employer	Occupation
Cottage Lake Beach Club HOA					

Other Addresses

Contact	Address
Cottage Lake Beach Club HOA	PO Box 9, Woodinville, WA, 98072-0009 (Temporary Business)

Renewal Declarations Businessowners Policy



Please read your policy

American Family Insurance Company
6000 American Parkway
Madison WI 53783
For customer service and claims service
24 hours a day, 7 days a week
1-800-MY AMFAM (1-800-692-6326)
amfam.com

Named Insured And Mailing Address

Cottage Lake Beach Club HOA
PO Box 9
Woodinville WA 98072-0009

Policy Information

Policy number	Policy period	Billing account number
91000-98833-83	6/1/2022 to 6/1/2023 12:01 A.M. Standard Time at your mailing address shown above.	641-400-976-68

Business and Operations Information

Year Started: 2000
Description of Business and Operations:
Form of Business: Corporation

Insurance applies only for coverages for which a limit of insurance or the word "Included" is shown unless coverage is provided by an endorsement. Blanket Insurance applies only for coverages for which a Blanket Limit of Insurance is shown.

As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Policy Number: 91000-98833-83

Premium Information	
Total Advance Premium Per Term (Excluding Surcharges and Terrorism):	\$1,197.06
Certified Acts of Terrorism Premium:	\$1.00
Total Advance Premium Per Term:	\$1,198.06
Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):	\$1,138.21

This premium may be subject to adjustment. You may be charged a fee when: (a) you pay less than the full amount due; (b) your payment is late; and/or (c) when your bank does not honor your check or electronic payment. Refer to your Billing Notice for fee amounts.

Policy Level Coverages	
Property Causes Of Loss	
Causes Of Loss	Risks of Direct Physical Loss
Per Occurrence Property Deductible	
Deductible	\$1,000
General Liability	
Liability And Medical Expense Limit	\$1,000,000 Per Occurrence
Medical Expense Limit	\$10,000
Other Than Products/Completed Operations Aggregate.....	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Exclusion - Fire Exception For Any Premises Location in GA, IL, IA, MO, OR, WA, WI	
Directors And Officers Liability	
Level	Gold
Named Association	Cottage Lake Beach Club HOA
Directors And Officers Liability Annual Aggregate	
Limit Of Insurance	\$1,000,000
Deductible	\$1,000
Retroactive Date	06/01/2020
Extended Reporting Period	No
Homeowners Association Enhancement	Refer to BPF 84 62
Identity Fraud Expense	Refer to BP 14 01

Agent Information

McLaughlin & Associates, LLC

tmclaug1@amfam.com

35332 SE CENTER ST
 Snoqualmie WA 98065-9216
 425-432-4020

AUTHORIZED REPRESENTATIVE

William B. West
 President

[Signature]
 Secretary

Policy Number: 91000-98833-83

Location 1 - Location Details

Program: Homeowners Associations

Location Address: 18808 NE 168TH ST WOODINVILLE WA 98072-6113

Location Description:

Policy Number: 91000-98833-83

Location 1 Structures	
Location 1 - Structure Level Coverages	
Valuation Method	Replacement Cost
Scheduled Structures	
Structure Description	Gazebo - Cabana
Limit Of Insurance	\$50,000
Unscheduled Structures	
Limit Of Insurance	\$35,000

Policy Number: 91000-98833-83

Forms And Endorsements		
Form Number	Edition Date	Title
BP 00 03	07 13	Businessowners Coverage Form
BP 04 39	07 02	Abuse Or Molestation Exclusion
BP 04 60	01 10	Washington Employment-Related Practices Exclusion
BP 04 73	01 06	Washington Changes - Domestic Abuse
BP 04 93	01 06	Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception
BP 05 01	07 02	Calculation of Premium
BP 05 17	01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 18	01 15	Washington - Amendment Of Terrorism Exclusion
BP 05 24	01 15	Exclusion Of Certified Acts Of Terrorism
BP 05 41	01 15	Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States
BP 05 98	07 13	Amendment Of Insured Contract Definition
BP 06 12	11 13	Washington Changes - Defense Costs
BP 06 69	01 06	Washington - Fungi Or Bacteria Exclusion (Liability)
BP 15 04	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
BP 85 04	07 10	Exclusion - Lead Liability
BP 85 05	07 98	Exclusion - Punitive Damages
BP 85 10	07 98	Other Insurance Limitation Liability And Medical Expenses
BP IN 01	07 13	Businessowners Coverage Form Index
BPF 80 01	08 18	Businessowners Policy Jacket
BPF 81 02	08 18	Property Coverage Changes
BPF 81 20	08 18	Washington Changes
BPF 84 11	08 18	Building Limit Inflation Protection Coverage
BPF 84 62	08 21	Homeowners Association Enhancement Endorsement
BPF 85 12	08 18	Asbestos Exclusion
BPF 85 25	08 18	Marijuana Exclusion
BPF 86 03	08 18	Roof Surfacing Loss Payment Schedule
BPF 89 02	08 18	Directors And Officers Liability Endorsement - Gold (Condominiums, Co-Ops, Associations)
PLCF 28833	12 20	Offer Of Terrorism Insurance Coverage And Disclosure Of Premium

The complete policy consists of these declarations and the forms and endorsements at the time of issue.

Each paid claim under **Section II - Liability** and **Medical Expenses** coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II - Liability** in the BUSINESSOWNERS COVERAGE FORM and any attached endorsements.

Recommendations
