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55039 (11-87) Issued 08-30-2013

TAILORED PROTECTION POLICY DECLARATIONS

INSURANCE COMPANY 6101 ANACAPRI BLVD., LANSING, MI 48917-3999

Renewal Effective 10-30-2013

AGENCY LACRESCENT INSURANCE

06-0388-00 MKT TERR 066

(507) 895-4000

POLICY NUMBER 044623-08017346-13

INSURED LA CROSSE SENIOR CITIZENS CENTER IN

Company Bill POLICY TERM 12:01 a.m. 12:01 a.m.

ADDRESS 1220 DENTON ST

LA CROSSE, WI 54601-5659

10-30-2013 to 10-30-2014

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

## COMMON POLICY INFORMATION

BUSINESS DESCRIPTION: N/P Social Club

ENTITY: N/P Social Club\_\_\_\_\_

PROGRAM: Service

| THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S).            | PRENIUM            |
|--------------------------------------------------------------------|--------------------|
| THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.                         |                    |
| COMMERCIAL PROPERTY COVERAGE COMMERCIAL GENERAL LIABILITY COVERAGE | \$165.00<br>466.00 |
| TOTAL                                                              | <b>\$631.00</b>    |
| PAID IN FULL DISCOUNT                                              | <b>\$56.00</b>     |
| TOTAL POLICY PREMIUM IF PAID IN FULL                               | \$575.00           |

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums. The Paid in Full Discount is based on favorable loss experience for the collective group of policyholders who choose to pay their premiums in full directly to the Company.

FORMS THAT APPLY TO ALL COVERAGE PART SHOWN ABOVE (EXCEPT GARAGE LIABILITY, DEALER'S BLANKET, COMMERCIAL AUTOMOBILE, IF APPLICABLE) 55000 (01-87) IL0017 (11-85)

A Merit Rating Plan Factor of 0.95 Applies.

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· AUTO-OWNERS INS. CO.

54104 (07-87) Issued 08-30-2013

AGENCY LACRESCENT INSURANCE 06-0388-00 MKT TERR 066

Company POLICY NUMBER 044623-08017346-13 Bill

INSURED LA CROSSE SENIOR CITIZENS CENTER IN

Term 10-30-2013 to 10-30-201

## COMMERCIAL PROPERTY COVERAGE

# COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN.

### LOCATION 001

ADDITIONAL FORMS THIS LOCATION: None

BLDG 001 1220 Denton St La Crosse, WI 54601-5659

OCCUPIED AS: Social Club

COVERAGE: Personal Property

Limit of Insurance

\$5,680

Some of the contract with the file

| CAUSES OF LOSS              | COINSURANCE | DEDUCTIBLE   | RATE  | PREMIUM |
|-----------------------------|-------------|--------------|-------|---------|
| Basic Group I               | 80%         | <b>\$250</b> | 0.239 | \$14.00 |
| <sup>*</sup> Basic Group II | 80%         | 250          | 0.079 | 4.00    |
| Special                     | 80%         | 250          | 0.060 | 3.00    |
| Special Including Theft     | 80%         | 250          | 2.493 | 142.00  |

#### **OPTIONAL COVERAGE:**

Replacement Cost

Inflation Guard Factor Personal Property 1.017

LIMITS

DEDUCTIBLE

RATE

PREMIUM

Equipment Breakdown

Excluded

ADDITIONAL FORMS THIS BUILDING: CP0113 (10-02) IL0283 (01-93) 59350 (01-08) 54833 (07-08) IL0003 (07-02) CP0090 (07-88) CP0010 (10-91) 64010 (12-10)

-SECURED INTERESTED PARTIES: None

RATING INFORMATION

Territory: 320 Program: Service

County: La Crosse Construction: Masonry Class Rate - Contents: 0.324 Class Code:

0757

TERRORISM - CERTIFIED ACTS SEE FORM 59350, 54833, 59390 \$2.00

LOCATION 001 PREMIUM \$165.00

Auto-Owners

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55040 (11/87) Issued 08-30-2013

TAILORED PROTECTION POLICY DECLARATIONS

INSURANCE COMPANY 6101 ANACAPRI BLVD., LANSING, MI 48917-3999

Renewal Effective 10-30-2013

AGENCY LACRESCENT INSURANCE

06-0388-00 MKT TERR 066

(507) 895-4000

POLICY NUMBER 044623-08017346-13

INSURED LA CROSSE SENIOR CITIZENS CENTER IN

ADDRESS 1220 DENTON ST

LA CROSSE, WI 54601-5659

Company Bill POLICY TERM 12:01 a.m. 12:01 a.m. 10-30-2013 to 10-30-2014

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

## COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE

General Aggregate \$1,000,000
(Other Than Products-Completed Operations)
Products-Completed Operations Aggregate 1,000,000
Personal Injury And Advertising Injury 500,000
Each Occurrence 500,000

Damage to Premises Rented to You (Fire Damage)
Medical Payments

50,000 Any One Premises 5,000 Any One Person

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55300.

**AUDIT TYPE: Non-Audited** 

FORMS THAT APPLY TO THIS COVERAGE: 59350 (01-08) CG0124 (01-93) IL0017 (11-85) IL0283 (01-93) 55146 (06-04) 55160 (12-04) 55300 (07-05) CG2416 (12-07) IL0021 (07-02) 55296 (09-09)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 001 BLDG 001 1220 Denton St La Crosse, WI 54601-5659

TERRITORY: 003 COUNTY: La Crosse

| Classification                                                                                          | Subline                    | Premium<br>Basis       | Rates                         | Premium            |
|---------------------------------------------------------------------------------------------------------|----------------------------|------------------------|-------------------------------|--------------------|
| CODE 41668 Clubs - Civic, Service Or Social Having Building Or Premises Owned ( Leases (Not-For Profit) | Prem/Op<br>Or Prod/Comp Op | Area<br>2,400<br>2,400 | Each 1000<br>189.783<br>2.294 | \$455.00<br>\$6.00 |
| TERRORISM - CERTIFIED ACTS SEE I                                                                        | FORM 59350, 5540           | 5, 59390               |                               | <b>\$5.00</b>      |