



AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.  
 1142 WILLAGILLESPIERD STE 19  
 EUGENE, OR 97401-6726

**AmFam.com**

1-800-MY AMFAM® (692-6326)

**Your Insurance  
 Coverage Summary**

00048500000000011022257 109508 0G1  
 WOODTIQUE HEIGHTS HOMEOWNER'S ASSOCIATION  
 2201 HAWKINS LN  
 EUGENE, OR 97405-1326

**Advance Notice of  
 Renewal Premium**

April 13, 2021

**WOODTIQUE HEIGHTS HOMEOWNER'S ASSOCIATION**

Thank you for allowing American Family to insure your business. We appreciate your trust and confidence. Listed below are the principal coverages and limits that will apply for the renewal term shown on this coverage summary letter. Please take a minute to review them to be sure they are adequate for your needs. If you would like to discuss your policy coverages and limits, or if you have any questions, please don't hesitate to contact me.

Policy Period: 06-01-2021 TO 06-01-2022  
 Customer Billing Account: 021-714-756 94

Policy Type:	BUSINESSOWNERS POLICY		
Policy Number:	36X5705201		
Total Advance Renewal Premium:			\$16,323.00
PLEASE DO NOT SEND MONEY ** INFORMATIONAL ONLY			

Total Advance Renewal Premium Summary:			
Employee Dishonesty			\$200.00
Blanket Insurance applies			\$16,123.00
Premises	1	2101 2103 2105 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1325	
Premises	2	2109 2111 2113 2115 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1325	
Premises	3	2117 2119 2121 2123 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1325	
Premises	4	2125 2127 2129 2131 HAWKINS LN EUGENE, OR 97405-1325	
Premises	5	2133 2135 2137 2139 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1382	
Premises	6	2141 2143 2145 2147 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1382	

**continued**

Premises	7	2203 2205 2207 2209 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1326
Premises	8	2211 2213 2215 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1326
Premises	9	2217 2219 2221 2223 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1326
Premises	10	2225 2227 2229 2231 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1326
Premises	11	2233 2235 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1384
Premises	12	2237 2239 2241 2243 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1384
Premises	13	2245 2247 2249 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1384
Premises	14	2251 HAWKINS LN EUGENE OR 97405 EUGENE, OR 97405-1384
Premises	15	2201 HAWKINS LN EUGENE, OR 97405-1326

Certified Acts of Terrorism	
If you accepted the offer of coverage, this premium is included in the Total Advance Premium.	\$287.00
Certified Acts of Terrorism Exclusion - Fire Exception	
If you rejected the offer of coverage and have property insured by American Family in Illinois, Iowa, Missouri, Oregon, Washington, or Wisconsin, this premium is included in the Total Advance Premium.	\$84.00

**Section I Property Coverage**

**Limit Of Insurance**

Employee Dishonesty \$50,000

**Description Of Premises**

Premises No. 1  
Location 2101 2103 2105 HAWKINS LN EUGENE OR 97405  
EUGENE, OR 97405-1325

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$769,034

**Description Of Premises**

Premises No. 2  
Location 2109 2111 2113 2115 HAWKINS LN EUGENE OR  
EUGENE, OR 97405-1325

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$792,040

**Description Of Premises**

Premises No. 3  
Location 2117 2119 2121 2123 HAWKINS LN EUGENE OR  
EUGENE, OR 97405-1325

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$785,467

**Description Of Premises**

Premises No. 4  
Location 2125 2127 2129 2131 HAWKINS LN  
EUGENE, OR 97405-1325

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$541,172

**Description Of Premises**

Premises No. 5  
Location 2133 2135 2137 2139 HAWKINS LN EUGENE OR  
EUGENE, OR 97405-1382

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property  
and Auxiliary Buildings Business Personal Property may have been  
increased by inflation protection.

Building - Blanket \$541,172  
Replacement Cost

**Description Of Premises**

Premises No. 6  
Location 2141 2143 2145 2147 HAWKINS LN EUGENE OR  
EUGENE, OR 97405-1382

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property  
and Auxiliary Buildings Business Personal Property may have been  
increased by inflation protection.

Building - Blanket \$541,172  
Replacement Cost

**Description Of Premises**

Premises No. 7  
Location 2203 2205 2207 2209 HAWKINS LN EUGENE OR  
EUGENE, OR 97405-1326

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property  
and Auxiliary Buildings Business Personal Property may have been  
increased by inflation protection.

Building - Blanket \$633,193  
Replacement Cost

**Description Of Premises**

Premises No. 8  
Location 2211 2213 2215 HAWKINS LN EUGENE OR 97405  
EUGENE, OR 97405-1326

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 3  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property  
and Auxiliary Buildings Business Personal Property may have been  
increased by inflation protection.

Building - Blanket Replacement Cost \$439,292

**Description Of Premises**

Premises No. 9  
Location 2217 2219 2221 2223 HAWKINS LN EUGENE OR  
EUGENE, OR 97405-1326

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$633,193

**Description Of Premises**

Premises No. 10  
Location 2225 2227 2229 2231 HAWKINS LN EUGENE OR  
EUGENE, OR 97405-1326

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$633,193

**Description Of Premises**

Premises No. 11  
Location 2233 2235 HAWKINS LN EUGENE OR 97405  
EUGENE, OR 97405-1384

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 2  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$295,783

**Description Of Premises**

Premises No. 12  
Location 2237 2239 2241 2243 HAWKINS LN EUGENE OR  
EUGENE, OR 97405-1384

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 4  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property  
and Auxiliary Buildings Business Personal Property may have been  
increased by inflation protection.

Building - Blanket \$633,193  
Replacement Cost

**Description Of Premises**

Premises No. 13  
Location 2245 2247 2249 HAWKINS LN EUGENE OR 97405  
EUGENE, OR 97405-1384

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 3  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property  
and Auxiliary Buildings Business Personal Property may have been  
increased by inflation protection.

Building - Blanket \$439,292  
Replacement Cost

**Description Of Premises**

Premises No. 14  
Location 2251 HAWKINS LN EUGENE OR 97405  
EUGENE, OR 97405-1384

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 2  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property  
and Auxiliary Buildings Business Personal Property may have been  
increased by inflation protection.

Building - Blanket \$295,783  
Replacement Cost

**Description Of Premises**

Premises No. 15  
Location 2201 HAWKINS LN  
EUGENE, OR 97405-1326

Occupancy  
Condominium Association - Residential without Mercantile  
Number Of Units 1  
Building Interest Leased to Others  
Construction Frame

Buildings, Auxiliary Buildings/Structures, Business Personal Property  
and Auxiliary Buildings Business Personal Property may have been  
increased by inflation protection.

Building - Blanket Replacement Cost	\$182,947
Auxiliary Buildings/Structures - Blanket Replacement Cost	\$17,528
Business Personal Property - Blanket Replacement Cost	\$10,816
Certified Acts of Terrorism	\$272
Alternate Premium Certified Acts of Terrorism	\$69
Fire Only-For Any Premises Location In IL,IA,MO,OR,WA, or WI	

**Section II Liability And Medical Expenses Coverage** **Limit Of Insurance**

Aggregate Limit(Other Than Products Completed Operations)	\$4,000,000
Products-Completed Operations Aggregate Limit	\$4,000,000
Damage To Premises Rented To You	\$50,000
Liability And Medical Expenses	\$2,000,000
Premises 1 Medical Expenses - Any One Person	\$5,000
Premises 2 Medical Expenses - Any One Person	\$5,000
Premises 3 Medical Expenses - Any One Person	\$5,000
Premises 4 Medical Expenses - Any One Person	\$5,000
Premises 5 Medical Expenses - Any One Person	\$5,000
Premises 6 Medical Expenses - Any One Person	\$5,000
Premises 7 Medical Expenses - Any One Person	\$5,000
Premises 8 Medical Expenses - Any One Person	\$5,000
Premises 9 Medical Expenses - Any One Person	\$5,000
Premises 10 Medical Expenses - Any One Person	\$5,000
Premises 11 Medical Expenses - Any One Person	\$5,000
Premises 12 Medical Expenses - Any One Person	\$5,000
Premises 13 Medical Expenses - Any One Person	\$5,000
Premises 14 Medical Expenses - Any One Person	\$5,000
Premises 15 Medical Expenses - Any One Person	\$5,000
Certified Acts of Terrorism	\$15
Alternate Premium	\$15
Certified Acts of Terrorism Fire Only-For Any Premises Location In IL,IA,MO,OR,WA, or WI	

\*\*\*\*\*

**This coverage summary does not represent contract terms.  
Consult the policy for specific definitions and limitations.**

\*\*\*\*\*

**The renewal premium shown is for your next policy period.**

\*\*\*\*\*

**continued**

\*\*\*\*\*

**You may receive separate advance notice of renewal premium  
if you have other Commercial Lines policies.**

\*\*\*\*\*

**This coverage summary may not show all coverages and  
limits on your policy.**

\*\*\*\*\*

**Your American Family Agent is:**

Jeffrey Williams

[jwilli26@amfam.com](mailto:jwilli26@amfam.com)

1142 WILLAGILLESPIERD STE 19  
Eugene OR 97401-6726  
541-683-6064





AMERICAN FAMILY INSURANCE GROUP  
6000 AMERICAN PKWY • MADISON, WISCONSIN 53783-0001

## **OFFER OF TERRORISM INSURANCE COVERAGE AND DISCLOSURE OF PREMIUM**

Dear Policyholder:

Thank you for insuring with American Family Insurance. This notice provides you with important information about the Terrorism Risk Insurance Program Reauthorization Act of 2015. Please read the information below about the act and notify American Family if you wish to change your previous decision regarding acceptance or rejection of the coverage for "certified acts of terrorism."

### **Some Background**

On Nov. 26, 2002, President Bush signed the Terrorism Risk Insurance Act into law, which requires insurance carriers to make coverage available to policyholders for losses due to "certified acts of terrorism". This law has been reauthorized since then, and the latest reauthorization occurred in January of 2015 when President Obama signed the Terrorism Risk Insurance Program Reauthorization Act of 2015 into law. The most recent reauthorization extends the current program for six years.

As an American Family customer, you have the right, under the recently reauthorized law, to purchase insurance coverage for losses resulting from "certified acts of terrorism," which are defined as: any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism. The criteria contained in that law for certifying an act of terrorism includes the following:

- The act is a violent act or an act that is dangerous to human life, property or infrastructure;
- The act results in aggregate property and casualty insurance losses in excess of \$5 million; and
- The act is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

### **Further Explanation**

Where coverage is provided under the act for losses resulting from "certified acts of terrorism," such losses may be partially reimbursed by the United States Government as established by the act. You should also understand that your policy may contain exclusions (not part of the act) that might affect your coverage. For example, if a "certified act of terrorism" occurs and results in damage that you're not covered for under other portions of your policy, the terrorism coverage may not apply to the loss because you need to have underlying coverage to qualify for a "certified act of terrorism" loss covered by the act.

You should also be aware that the reauthorized act contains a \$100 billion cap that limits United States Government reimbursement as well as insurers' liability for losses resulting from "certified acts of terrorism" to \$100 billion per calendar year. What this means is, if the combined insured losses for all insurers exceeds \$100 billion, your coverage may be reduced due to the cap.

Per the act, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by American Family Insurance. Information regarding the premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the Federal Government under the act.

**Disclosure of premium**

Your premium for “certified acts of terrorism” coverage for your renewal term is found on the enclosed renewal information. The premium is based on the coverages you have selected and your renewal premium.

**Please note a coverage exception for the locations and policy types listed below.**

Certain states have mandated that even if you elect to reject the “certified acts of terrorism” coverage, your rejection does not apply to fire losses resulting from an act of terrorism, and the coverage in your policy for such fire losses will continue. The Alternative Premium for the “certified acts of terrorism – fire only” coverage, if applicable, can be found on the enclosed renewal information. The Alternative Premium is not included in the Total Advance Premium.

For Businessowners Policies, the following states mandate coverage for fire losses that result from acts of terrorism – \*\*Arizona, Georgia, Illinois, Iowa, Missouri, Oregon, Washington and Wisconsin.

\*\* In Arizona, the exception applies to building coverage if it is a 1-4 unit dwelling.

**TERRORISM INSURANCE COVERAGE OPTIONS**

Our records indicate you previously elected to purchase coverage for “certified acts of terrorism” for the policy referenced above. If you wish to continue receiving this coverage, you do not need to do anything, and the coverage will be extended throughout the renewal term of your policy.

However, if you do not want to continue receiving coverage for “certified acts of terrorism,” please indicate your decision to reject coverage, and sign and return this notice in the provided envelope.

\_\_\_ I do not wish to purchase coverage for “certified acts of terrorism.” I understand that as a result, an exclusion for losses caused by acts of terrorism will be made part of this policy.  
*If you choose this option, you must notify us before your policy’s effective date by signing and returning this letter in the enclosed envelope. (Exception: If we send you a new disclosure form after your policy’s effective date, and you wish to change your election, we will endorse your policy to reflect your new coverage election.)*

Your decision to reject coverage for “certified acts of terrorism” applies to the term of this policy. You will receive an offer and disclosure at each renewal as required by the Act.

**Please sign and return this notice only if you are rejecting coverage.**

<b>Insured’s Signature</b>		
<b>Named Insured (please print)</b>		<b>Date</b>
<b>*Policy Number</b>	<b>Agt/Dst</b>	<b>*Policy Expiration Date</b>

*\*Your policy number and policy expiration date are listed in the section after the first paragraph of the enclosed Insurance Coverage Summary letter. The policy expiration date is the second date shown in the “Policy Period” section after the word “TO”.*