

COMMON POLICY DECLARATIONS
RENEWAL CERTIFICATE

18 YIF

POLICY NUMBER: CM30206



NAMED INSURED AND ADDRESS:

HICKORY LAKE CAMPGROUND COOP ASSN
29510 US HIGHWAY 169
AITKIN, MN 56431-4765

AGENT AND ADDRESS: (320) 732-6612 X

349 MINNESOTA NATIONAL AGENCY INC
706 LAKE STREET SOUTH
PO BOX 240
LONG PRAIRIE MN 56347

POLICY PERIOD: FROM 10/13/2023 TO 10/13/2024 AT 12:01 A.M. STANDARD
TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

In return for the payment of the premium, the policy designated above is renewed for the indicated policy period. Insurance provided is subject to all the terms of the original policy unless changed by forms and/or endorsements attached to the original policy or the renewal certificate(s). **Please retain this renewal certificate with your original policy!**

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

| | PREMIUM |
|--|--------------------|
| COMMERCIAL PROPERTY COVERAGE PART | \$ 4,665.00 |
| COMMERCIAL GENERAL LIABILITY COVERAGE PART | \$ 1,222.00 |
| COMMERCIAL INLAND MARINE COVERAGE PART | \$ 353.00 |
| CERTIFIED TERRORISM COVERAGE (SEE DISCLOSURE NOTICE) | \$ 0.00 |
| TOTAL ANNUAL PREMIUM | \$ 6,240.00 |

PREMIUM AUDIT PERIOD: ANNUAL

BILL TO: INSURED

(THIS IS NOT A BILL; STATEMENT WILL FOLLOW)

PROCESS DATE: 9/11/2023

74

CONTINUED ON REVERSE SIDE

COMMERCIAL PROPERTY DECLARATIONS
RENEWAL CERTIFICATE

18 YIF

POLICY NUMBER: CM30206

POLICY PERIOD: 10/13/2023 TO 10/13/2024



COMMERCIAL PROPERTY COVERAGE PART

DESCRIPTION OF BUSINESS AND PREMISES:

PREM BLDG LOCATION - OCCUPANCY - CONSTRUCTION - PROTECTION CLASS

NO. NO.
1 1 29510 US HIGHWAY 169, AITKIN, MN 56431; CAMPGROUND COOP ASSN
HOME/STORE, F, PC10
1 2 29510 US HIGHWAY 169, AITKIN, MN 56431; SHOWER/LAUNDRY, F, PC10
1 3 29510 US HIGHWAY 169, AITKIN, MN 56431; GATHERING ROOM, F, PC10
1 4 29510 US HIGHWAY 169, AITKIN, MN 56431; GARAGE/WORKSHOP, F, PC10
1 5 29510 US HIGHWAY 169, AITKIN, MN 56431; POOL HOUSE/EQUIPMENT, F,
PC10

DEDUCTIBLE: \$ 1,000 (APPLIES EACH OCCURRENCE)

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

| PREM NO. | BLDG NO. | COVERAGE | COIN GRD | INFL GRD | LIMIT OF INSURANCE | CAUSE OF LOSS | VALU- ATION | ADVANCE PREMIUM |
|-------------|-------------|---------------------|-------------|-------------|-----------------------|------------------|----------------|--------------------|
| 1 | 1 | BUILDING | 80% | 06% | 212,000 | SPECIAL | RC | 2,330.00 |
| 1 | 1 | BLANKET YBPP | 90% | 00% | 40,920 | SPECIAL | RC | 449.00 |
| 1 | 2 | BUILDING | 80% | 06% | 65,300 | SPECIAL | RC | 1,016.00 |
| 1 | 2 | BLANKET YBPP - INCL | | | | | | |
| 1 | 3 | BUILDING | 80% | 06% | 26,500 | SPECIAL | RC | 420.00 |
| 1 | 3 | BLANKET YBPP - INCL | | | | | | |
| 1 | 4 | BUILDING | 80% | 06% | 26,500 | SPECIAL | RC | 249.00 |
| 1 | 4 | BLANKET YBPP - INCL | | | | | | |
| 1 | 5 | BUILDING | 80% | 06% | 12,700 | SPECIAL | RC | 201.00 |

PROCESS DATE: 9/11/2023

74

COMMERCIAL PROPERTY DECLARATIONS
PAGE 2

18 YIF

POLICY NUMBER: CM30206

POLICY PERIOD: 10/13/2023 TO 10/13/2024



COMMERCIAL INLAND MARINE COVERAGE PART

(LOSS TO PROPERTY LISTED BELOW IS ADJUSTED BASED ON THE ACTUAL CASH VALUE OF THE DAMAGED ITEM AT THE TIME OF LOSS, WHICH MAY BE LESS THAN THE COVERAGE SHOWN FOR THE ITEM. PAYMENT WILL NOT EXCEED THE COVERAGE SHOWN FOR THE ITEM)

| | | ADVANCE PREMIUM |
|---------------|--------------------------------|--------------------|
| NS-232(06-96) | RECREATIONAL VEHICLES COVERAGE | 21.00 |
| NS-300(04-16) | WATERCRAFT COVERAGE | 332.00 |

| COVERAGE DESCRIPTION | DEDUCT | LIMIT OF INSURANCE |
|----------------------|--------|-----------------------|
|----------------------|--------|-----------------------|

| | | |
|--|----------------|-------|
| RECREATIONAL VEHICLES COVERAGE | | |
| GOLF CARTS-WITH COLLISION & NON-DEPRECIATION | | |
| GOLF CART | 500 / 500 COLL | 2,400 |

| | | |
|--|-----|--------|
| WATERCRAFT COVERAGE | | |
| IT IS UNDERSTOOD AND AGREED THAT ALL COVERAGES PROVIDED BY FORM NS-300 APPLY WHILE BOATS ARE RENTED TO OTHERS. | | |
| COV D-SCHED MISC EQUIP W/NON-DEPRECIATION | | |
| STRAIGHT GALVANIZED DOCK W/POLY DECKING (8' RAMP & 60" OF DOCK) | 500 | 6,300 |
| 4 SLIP GALVANIZED STEEL DOCK W/POLY DECKING (8' RAMP & 100' OF DOCK) | 500 | 9,000 |
| STEEL T-DOCK | 500 | 4,500 |
| STEEL 12-SLIP DOCK | 500 | 12,000 |

CONTINUED ON REVERSE SIDE

COMMERCIAL LIABILITY DECLARATIONS
RENEWAL CERTIFICATE

18 YIF

POLICY NUMBER: CM30206

POLICY PERIOD: 10/13/2023 TO 10/13/2024



COMMERCIAL GENERAL LIABILITY COVERAGE PART

LIMITS OF INSURANCE:

| | |
|---|--------------|
| GENERAL AGGREGATE LIMIT | \$ 2,000,000 |
| PRODUCTS - COMPLETED OPERATIONS AGGREGATE LIMIT | - INCL - |
| PERSONAL AND ADVERTISING INJURY LIMIT | \$ 1,000,000 |
| EACH OCCURRENCE LIMIT | \$ 1,000,000 |
| FIRE DAMAGE LIMIT (ANY ONE FIRE) | \$ 300,000 |
| MEDICAL EXPENSE LIMIT (ANY ONE PERSON) | \$ 5,000 |

FORM OF BUSINESS: ASSOCIATION

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY AND BUSINESS DESCRIPTION:

LOC. 01 29510 US HIGHWAY 169, AITKIN, MN 56431; CAMPGROUND COOP ASSN

| CLASSIFICATION: | CODE NO. | PREMIUM BASE | ADVANCE PR/CO | PREMIUM ALL OTHER |
|---|----------|--------------|---------------|-------------------|
| BOAT STORAGE AND MOORAGE* | 10105 | IF ANY | INCL. | INCL. |
| BUILDINGS OR PREMISES - BANK OR OFFICE - MERCANTILE OR MANUFACTURI* | 61217 | 520 | INCL. | \$ 173.00 |
| VACANT LAND* | 49451 | 6 | INCL. | \$ 95.00 |
| STORES - FOOD OR DRINK - OTHER THAN NOT-FOR-PROFIT | 18435 | IF ANY | INCL. | INCL. |
| HOMEOWNERS ASSOC.-COMMON GROUNDS - WITH SWIMMING POOL OR LAKE | 00090 | 1 | INCL. | \$ 636.00 |
| CF-1517 DIRECTORS AND OFFICERS LIABILITY COVERAGE | 00054 | | INCL. | \$ 280.00 |
| AGGREGATE LIMIT: \$ 1,000,000 | | | | |
| DIRECTORS AND OFFICERS LIMIT: \$ 1,000,000 | | | | |
| RETROACTIVE DATE: 10/13/2006 | | | | |

PROCESS DATE: 9/11/2023

74

COMMERCIAL LIABILITY DECLARATIONS
PAGE 2

18 YIF

POLICY NUMBER: CM30206



POLICY PERIOD: 10/13/2023 TO 10/13/2024

| CLASSIFICATION: | CODE NO. | PREMIUM BASE | ADVANCE PR/CO | PREMIUM ALL OTHER |
|-----------------|-------------|-----------------|------------------|----------------------|
| NON-OWNED AUTO | 66010 | | INCL. | \$ 38.00 |

* THIS CLASSIFICATION INCLUDES PRODUCTS/COMPLETED OPERATIONS UNDER GENERAL AGGREGATE LIMIT.

CHANGE/RESTRICTION ENDORSEMENTS

EXCL - SPECIFIED THERAPEUTIC OR COSMETIC SERVICES - CG 22 45
DESCRIPTION OF OPERATIONS: CAMPGROUND ASSOCIATION

Your policy is subject to the forms/endorsements listed below—any new or revised forms/endorsements are attached and now apply. (If this is a renewal certificate or a revision, only the new or revised forms/endorsements are attached.) Current policy forms are available on request.

| | |
|----------------|---|
| IL0017(11-98) | COMMON POLICY CONDITIONS |
| CF-1836(03-20) | ACTUAL CASH VALUE (WHERE APPLICABLE) |
| CP0010(10-12) | BUILDING & PERSONAL PROPERTY COVERAGE FORM |
| CP0090(07-88) | COMMERCIAL PROPERTY CONDITIONS |
| CP0108(05-20) | MINNESOTA CHANGES |
| CP0140(07-06) | EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA |
| CP0157(09-18) | MINNESOTA CHANGES-COINSURANCE |
| CP9903(12-19) | CANNABIS EXCLUSION |
| CF-1736(01-15) | CERTIFIED TERRORISM LOSS COVERAGE |
| CP1030(09-17) | CAUSES OF LOSS-SPECIAL FORM |
| IL0245(09-08) | MINNESOTA CHANGES-CANCELLATION & NONRENEWAL |
| CP0150(10-00) | MINNESOTA CHANGES-REPL. COST-PERSONAL PROPERTY |
| IL0003(09-08) | CALCULATION OF PREMIUM |
| CF-1821(02-05) | EQUIPMENT BREAKDOWN COVERAGE |
| CF-2078(2-14) | EXCL--BY-PRODS OF PROD/PROCESS OPS(RENTAL PROPS) |
| NS-232(06-96) | RECREATIONAL VEHICLES COVERAGE |
| NS-300(04-16) | WATERCRAFT COVERAGE |
| NS-100(03-02) | INLAND MARINE GENERAL TERMS |
| CF-1557(08-08) | AMENDATORY ENDORSEMENT |
| CF-846(08-00) | EXCLUSION-PUNITIVE, EXEMPLARY OR MULTIPLE DAMAGES |
| CG0001(04-13) | COMMERCIAL GENERAL LIABILITY COVERAGE FORM |

CONTINUED ON REVERSE SIDE

COMMERCIAL LIABILITY DECLARATIONS
PAGE 3

18 YIF

POLICY NUMBER: CM30206



POLICY PERIOD: 10/13/2023 TO 10/13/2024

| | |
|----------------|--|
| CG2147(12-07) | EMPLOYMENT-RELATED PRACTICES EXCLUSION |
| CG2155(09-99) | TOTAL POLLUTION EXCL. WITH HOSTILE FIRE EXCEPTION |
| CG2167(12-04) | FUNGI OR BACTERIA EXCLUSION |
| CG2186(12-04) | EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS |
| CG2196(03-05) | SILICA OR SILICA-RELATED DUST EXCLUSION |
| CG2605(02-07) | MINNESOTA CHANGES |
| CG2681(12-04) | MINNESOTA CHANGES-DUTIES CONDITION |
| CG4012(12-19) | EXCL - ALL HZD W/ ELEC SMKG DVC,VPR,PRTS,EQP,ACC |
| CG4014(12-20) | CANNABIS EXCLUSION |
| CP-1075(12-20) | CYBER INCIDENT EXCLUSION |
| IL0021(09-08) | NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT |
| CF-1517(04-10) | DIRECTORS AND OFFICERS LIABILITY COVERAGE |
| CF-920(08-08) | NON-OWNED AUTO LIABILITY |
| CG2008(04-13) | ADDITIONAL INSURED-USERS OF GOLFMOBILES |
| CG2239(04-13) | EXCLUSION-CAMPS OR CAMPGROUNDS |
| CG2245(04-13) | EXCL - SPECIFIED THERAPEUTIC/COSMETIC SERVICES |
| CG2279(04-13) | EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY |
| CF-2076(02-14) | EXCLUSION-FIREWORKS OR PYROTECHNICS |

CHANGE/RESTRICTION ENDORSEMENT
POLICY NUMBER CM30206 926

INSURED: HICKORY LAKE CAMPGROUND COOP ASSN
ENDORSEMENT EFFECTIVE DATE: 10/13/2023



MINNESOTA NATIONAL AGENCY INC 349
706 LAKE STREET SOUTH
PO BOX 240
LONG PRAIRIE MN 56347

CHANGE/RESTRICTION ENDORSEMENT

THIS ENDORSEMENT FORMS PART OF THE POLICY SHOWN ABOVE.

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:
COMMERCIAL INLAND MARINE COVERAGE PART

FOR FORM NS232
UNDER "PROPERTY EXCLUDED", ITEM 3C IS DELETED.

DATE PROCESSED: 9/11/2023

THIS ENDORSEMENT IS ISSUED SUBJECT TO SUCH AGREEMENTS, CONDITIONS,
LIMITATIONS AND EXCLUSIONS AS ARE CONTAINED IN THE POLICY TO WHICH IT IS
ATTACHED, NOT INCONSISTENT HEREWITH.

CHANGE/RESTRICTION ENDORSEMENT
POLICY NUMBER CM30206 926

INSURED: HICKORY LAKE CAMPGROUND COOP ASSN
ENDORSEMENT EFFECTIVE DATE: 10/13/2023



MINNESOTA NATIONAL AGENCY INC 349
706 LAKE STREET SOUTH
PO BOX 240
LONG PRAIRIE MN 56347

CHANGE/RESTRICTION ENDORSEMENT

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THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:
COMMERCIAL INLAND MARINE COVERAGE PART

WATERCRAFT COVERAGE: FOR FORM NS300, UNDER "PERILS COVERED" ITEM 2B
IS DELETED.

DATE PROCESSED: 9/11/2023

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LIMITATIONS AND EXCLUSIONS AS ARE CONTAINED IN THE POLICY TO WHICH IT IS
ATTACHED, NOT INCONSISTENT HERewith.