

COMMON POLICY DECLARATIONS  
RENEWAL CERTIFICATE

POLICY NUMBER: CM30206



NAMED INSURED AND ADDRESS:

AGENT AND ADDRESS: (320) 732-6612 X

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

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
<b>TOTAL ANNUAL PREMIUM</b>	<b>\$ 6,240.00</b>
	PREMIUM AUDIT PERIOD: ANNUAL

**BILL TO: INSURED**

**(THIS IS NOT A BILL; STATEMENT WILL FOLLOW)**

PROCESS DATE: 9/11/2023

**COMMERCIAL PROPERTY DECLARATIONS  
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POLICY NUMBER: **CM30206**



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

**COMMERCIAL PROPERTY COVERAGE PART**

DESCRIPTION OF BUSINESS AND PREMISES:

PREM NO.	BLDG NO.	LOCATION - OCCUPANCY - CONSTRUCTION - PROTECTION CLASS
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	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

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**COMMERCIAL PROPERTY DECLARATIONS**  
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**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
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NS-232(06-96)	RECREATIONAL VEHICLES COVERAGE	21.00
NS-300(04-16)	WATERCRAFT COVERAGE	332.00
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COVERAGE DESCRIPTION	DEDUCT	LIMIT OF INSURANCE
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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  
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**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				

**COMMERCIAL LIABILITY DECLARATIONS**

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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)  |
| <b>NS-232(06-96)</b> | <b>RECREATIONAL VEHICLES COVERAGE</b>             |
| 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        |

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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

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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

THIS ENDORSEMENT FORMS PART OF THE POLICY SHOWN ABOVE.

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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