



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

August 26, 2024

Poplar Pointe Homeowners Assoc
2440 W COMMODORE WAY
SEATTLE WA 98199-1482

Account Information:

Policy Holder Details :	Poplar Pointe Homeowners Assoc
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Contact Us

Need Help?

Chat online or call us at
(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Summary Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



August 26, 2024

Account Policy Information:

Agency Name	HUB INTERNATIONAL NW LLC/PHS
Agency Code	52811144

Recipient Information

Poplar Pointe Homeowners Assoc
2440 W COMMODORE WAY
SEATTLE WA 98199-1482

SUMMARY OF INSURANCE

Account Policy Recap	Policy Number	Policy Term	Premium
Next Gen Spectrum Hartford Underwriters Insurance Company	52 SBA BJ100Y	08/26/2024 to 08/26/2025	\$7,508

Sum of Insurance

Summary of Insurance (Continued)

Next Gen Spectrum Summary of Insurance
with
Hartford Underwriters Insurance Company
A member company of The Hartford
08/26/2024 - 08/26/2025

PREMIUM SUMMARY

COVERAGE	PRICE
Business Owner's Policy	\$7,508
Employment Practices Liability Insurance	Included

LOCATION(S)

LOCATION	DESCRIPTION	TYPE AND AREA	VALUATION <small>How we calculate the value of your property</small>
LOC 1; BLDG 1	19930 POPLAR WAY BLDG A, LYNNWOOD,WA 98036-6940	Frame, 10526	Building: Replacement Cost
LOC 2; BLDG 1	19930 POPLAR WAY BLDG B, LYNNWOOD,WA 98036-6940	Frame, 10526	Building: Replacement Cost
LOC 3; BLDG 1	19930 POPLAR WAY BLDG C, LYNNWOOD,WA 98036-6940	Frame, 11508	Building: Replacement Cost

POLICY SUMMARY

PROPERTY LIMITS

Deductible: \$5,000	Windstorm or Hail Percentage Deductible	Building	Business Personal Property (BPP)
LOC 1; BLDG 1	NA	N/A	N/A
LOC 2; BLDG 1	NA	N/A	N/A
LOC 3; BLDG 1	NA	N/A	N/A

BUSINESS LIABILITY (Also known as General Liability)

EACH OCCURRENCE LIMIT	\$2,000,000
GENERAL AGGREGATE LIMIT	\$4,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE	\$4,000,000

Sum of Insurance

Summary of Insurance (Continued)

EMPLOYMENT PRACTICES LIABILITY INSURANCE

EACH CLAIM LIMIT	\$25,000
AGGREGATE LIMIT	\$25,000
RETROACTIVE DATE	07/31/2024

Sum of Insurance

Summary of Insurance (Continued)

CUSTOMIZED COVERAGES FOR YOUR BUSINESS

BUSINESS LIABILITY COVERAGE ADDED

COVERAGE	LIMIT
Blanket Additional Insured by Contract	Included ¹
Limitation of Coverage to Designated Premises, Project or Operation	Included

PROPERTY COVERAGES ADDED

COVERAGE	LOCATION(S)	LIMIT
Condominium Association Coverage	LOC 1; BLDG 1	Included
Condominium Association Coverage	LOC 2; BLDG 1	Included
Condominium Association Coverage	LOC 3; BLDG 1	Included

¹ Included in Business Liability Limit(s)

PROPERTY COVERAGES DETAIL

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
Accounts Receivable	Included in ® Blanket Limit
Arson and Theft Reward	\$10,000
Back-up of Sewers and Drains Coverage	Included ²
Business Income and Extra Expense	
Extended Business Income	60 days
Limit Type	Actual Loss Sustained
Period of Restoration	12 months
Waiting Period	None
Business Income for Off-Premises Utility Services	
Limit	\$25,000
Waiting Period	12 hours
Business Income from Civil Authority Actions	
Duration of Coverage	30 days
Waiting Period	None
Business Income from Dependent Properties	
Limit	\$5,000
Period of Restoration	12 months
Waiting Period	None
Claim Expense	\$10,000
Collapse	Included ²
Computers Worldwide	Included in ® Blanket Limit
Debris Removal	Included in ® Blanket Limit
Limit	25% of amount paid for covered loss
Electronic Data	
Policy Year Limit	\$50,000
Employee Dishonesty Coverage - Excludes ERISA Compliance	

Sum of Insurance

Summary of Insurance (Continued)

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
Include Property Managers	No
Limit	\$10,000
Equipment Breakdown	Included ²
Deductible	Property Deductible
Defense	Included
Expediting Expenses	\$50,000
Hazardous Substances	\$50,000
Supplementary Payments	Included
Expediting Expenses	\$10,000
Fine Arts Coverage	\$10,000
Fire Department Service Charge	Included in [®] Blanket Limit
Fire Extinguisher Recharge	Included ²
Forgery Coverage (Including Credit Cards, Currency and Money Orders)	\$25,000
Fraudulent Transfer Coverage	\$10,000
Fungi, Wet Rot or Dry Rot - Limited Coverage	
Limit	\$50,000
Period of Restoration	30 days
Garages, Storage Buildings, and Other Appurtenant Structures	\$50,000
Glass Expense	Included ²
Identity Recovery Coverage for Businessowners and Employees	
Deductible	\$250
Limit	\$15,000
Lost Wages and Child and Elder Care Expense	\$250 per day, \$5,000 per policy year
Mental Health Sublimit	\$1,500
Interruption of Computer Operations	
Period of Restoration	12 months
Policy Year Limit	\$10,000
Waiting Period	12 hours
Lease Assessment	\$2,500
Leasehold Improvements	\$25,000
Lock and Key Replacement	\$1,000
Lost Keys	\$1,000
Money and Securities Coverage	
Inside the Premises Limit	\$10,000
Outside the Premises Limit	\$5,000
Newly Acquired or Constructed Property	
Newly Acquired or Constructed BI/EE Limit	\$250,000
Newly Acquired or Constructed Building Limit	\$1,000,000
Non-Owned Detached Trailers	Included in [®] Blanket Limit
Off-Premises Utility Services - Direct Damage	\$10,000
Ordinance or Law Coverage	
Increased Cost of Construction & Demolition Costs Limit	\$25,000

Sum of Insurance

Summary of Insurance (Continued)

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
Undamaged Part Limit	\$25,000
Outdoor Property	\$25,000
Outdoor Signs on Premises	\$10,000
Paved Surfaces	\$15,000
Personal Effects	Included in ® Blanket Limit
Pollutants and Contaminants Clean up and Removal	\$15,000
Preservation of Property	45 days
Property Off-Premises	\$25,000
Sump Overflow or Sump Pump Failure	\$15,000
Theft Damage to Building	Included ²
Unauthorized Business Card Use	\$2,500
Valuable Papers and Records	Included in ® Blanket Limit
Water Damage, Other Liquid, Powder or Molten Material Damage	Included ²

² Included in Covered Property Limit(s) (Building and/or Business Personal Property)

BUSINESS LIABILITY COVERAGES DETAIL

BUSINESS LIABILITY COVERAGES	TOTAL LIMIT OF INSURANCE
Business Liability	
Damage To Premises Rented To You Limit	\$1,000,000
General Aggregate Limit	\$4,000,000
Liability and Medical Expenses Limit	\$2,000,000
Medical Expenses Limit	\$10,000
Personal and Advertising Injury Limit	\$2,000,000
Products-Completed Operations Aggregate Limit	\$4,000,000
Property Damage Liability Deductible	No Deductible

This Summary and its attachments provides a high level overview of policy coverages and does not include all conditions, limitations or exclusions. Please refer to the actual policy forms for detailed coverages, limits and deductibles.