

DWELLING POLICY DECLARATIONS

INSURED'S COPY 5 YIF

POLICY NUMBER: D256282
RENEWAL CERTIFICATE



NAMED INSURED AND ADDRESS: 218-289-1788

AGENT AND ADDRESS: (218) 253-4381

FENNO PROPERTIES LLC
116 W ROBERT ST
CROOKSTON MN 56716

483 UNITY INS & INVESTMENT SERVICE
210 MAIN AVE S
PO BOX 280
RED LAKE FALLS MN 56750

PLEASE RETAIN THIS RENEWAL CERTIFICATE WITH YOUR ORIGINAL POLICY!

In consideration of the payment of the premium specified, the policy designated above is renewed for the indicated period. Insurance is provided only with respect to the described location, those coverages below for which a limit of insurance is shown and for which a premium charge is stated. The terms and conditions of the policy are stated in the original policy, unless changed by form(s) and/or endorsement(s) listed on this renewal certificate.

POLICY PERIOD: 1 YEAR FROM 10/01/2025 TO 10/01/2026
12:01 AM STANDARD TIME

DESCRIBED LOCATION

LOC 02: 509 PLEASANT AVE POLK CO CROOKSTON MN 56716

PROPERTY

DEDUCTIBLES (APPLY EACH OCCURRENCE AND EACH LOCATION)

PROPERTY DEDUCTIBLE: \$2,500

PROPERTY COVERAGE LIMITS OF INSURANCE

DESCRIPTION		LIMIT	PREMIUM
LOC 02 BLDG 01 3 FAM FR DWG PROTECTION CLASS: YEAR OF CONST: 1919 ROOF YEAR: 2008 LOSS SETTLEMENT:	A-RESIDENCE NON-OWNER OCCUPIED PROTECTED ROOF TYPE: ASPHALT ACTUAL CASH VALUE	\$334,500	\$2,081.00
LOC 02 LOSS SETTLEMENT:	B-RELATED PRIVATE STRUCTURES ACTUAL CASH VALUE	\$33,450	INCLUDED
LOC 02 LOSS SETTLEMENT:	C-PERSONAL PROPERTY ACTUAL CASH VALUE	\$5,000	\$9.00
LOC 02	D-ADDN'L LIVING COSTS/FAIR RENTAL VALUE	\$33,450	INCLUDED

DWELLING POLICY

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INSURED: FENNO PROPERTIES LLC

ADDITIONAL COVERAGES, COVERAGE EXTENTIONS, AND/OR OPTIONAL COVERAGESOPTIONAL PERIL - VANDALISM
LOC 02 BLDG 01

INCLUDED

UNDERGROUND SERVICE LINE COVERAGE - DF-2216
LOC 02 LIMIT PER OCCURRENCE: \$10,000
DEDUCTIBLE: A \$1000 DEDUCTIBLE WILL APPLY

\$45.00

LIABILITY AND MEDICAL PAYMENTS**LIABILITY COVERAGE LIMITS OF INSURANCE**

COV L - BODILY INJURY & PROPERTY DAMAGE	\$300,000	(EACH OCCURRENCE)
COV M - MEDICAL PAYMENTS TO OTHERS	\$5,000	(EACH PERSON)
COV M - MEDICAL PAYMENTS TO OTHERS	\$25,000	(EACH ACCIDENT)

THE INSURED IS: OTHER - LLC
INSURED PREMISES:
LOC 02 BLDG 01 3 FAM FR DWG

\$84.00

MORTGAGEE INFORMATIONMORTGAGEE:
L02/B01 UNITY BANK PO BOX 280 RED LAKE FALLS MN 56750 LOAN #3000109969**FORMS AND ENDORSEMENTS**

Your policy is subject to the form(s)/endorsement(s) listed below. Any new or revised form(s)/endorsement(s) are attached and now apply. **Current policy forms are available on request.**

DF-1	(01-04)	DWELLING PROPERTY - BASIC FORM
DF-122	(11-24)	AMENDATORY ENDORSEMENT - MINNESOTA
NS-800	(03-23)	DWELLING LIABILITY COVERAGE (PREMISES ONLY)
CF-842	(07-15)	CONTRACT EXPLANATION
CF-926	(03-23)	AMENDATORY ENDORSEMENT (MN)
CL 0811	(09-18)	CANNABIS ITEMS AND ACTIVITIES EXCLUSION
CF-1736	(01-15)	CERT TERR COV/NON-CERT TERR EXCL/ETC-SEE DIS NOTICE
DF-2119	(01-16)	EXCL OF LOSS DUE TO BY-PROD FROM PROD OR PROC PRODS
DF-2216	(11-24)	UNDERGROUND SERVICE LINE COVERAGE
CF-2319	(11-24)	DIMINUTION IN VALUE EXCLUSION

TOTAL ANNUAL PREMIUM (THIS IS NOT A BILL; STATEMENT WILL FOLLOW)**\$2,219.00****DIRECT BILL TO: MORTGAGEE**

PREMIUM CHARGED INDICATES NO WOODBURNING/SOLID FUEL EQUIPMENT.

DATE PROCESSED: 7/28/2025