



Your commercial
insurance proposal is
ready to be reviewed.

We look forward to working with you.

PREPARED FOR:
**BRIDGEWOOD MANOR
CONDO ASSOCIATION**

PREPARED BY:
**GOLDENWEST INSURANCE
SERVICES**

DATE PREPARED: **November 10, 2021**

PREPARED FOR:
**BRIDGEWOOD MANOR
CONDO ASSOCIATION**

PREPARED BY:
**GOLDENWEST INSURANCE
SERVICES**

We offer a variety of tailored business solutions.

We work with businesses every day to help protect what they have worked so hard to build. It's why we're the #1 small business insurer¹ and a Fortune 100 company² that can help provide you with the right business insurance solutions, including:



BUSINESSOWNERS



BUSINESS AUTO



WORKERS' COMPENSATION



CYBER LIABILITY



COMMERCIAL UMBRELLA



**EMPLOYMENT PRACTICES
LIABILITY**

We support your business with superior loss control services.

When you choose Nationwide, one of the main benefits you will enjoy is exclusive access to loss control resources to help you manage risk and minimize losses.

You can learn more at **[MyLossControlServices.com](https://www.nationwide.com/MyLossControlServices.com)**.

Our claims professionals are always ready to help.

You can rest assured that one of our specially trained claims associates will provide a prompt resolution if you need to file a claim. They can also help combat fraud to control your insurance costs as well as help provide support during a catastrophe.



¹ Conning Strategic Study: The Small Business Sector for Property/Casualty Insurance: Market Shift Coming, 2014. ² Fortune Magazine, 6/2016.



NATIONWIDE MUTUAL INSURANCE COMPANY
ONE WEST NATIONWIDE BLVD
COLUMBUS, OH 43215-2220
1-877 On Your Side
1 (877) 669-6877

COMMERCIAL INSURANCE PROPOSAL

Account Number: ACP 3200571472
Named Insured: BRIDGEWOOD MANOR CONDO ASSOCIATION
Mailing Address: 5300 ADAMS AVE PKWY STE 8
OGDEN, UT 84405-6955
Agency: GOLDENWEST INSURANCE SERVICES
Agency Number: 30758
Address: PO BOX 1111
OGDEN, UT 84402-1111
Agency Phone Number: (888) 853-8992
Primary Operations State: Utah



Premiums/Fees

Total Account Premium \$7,077.00

Brenda Veresh

Brenda Veresh (Dec 2, 2021 09:11 MST)

Dec 2, 2021

Date Prepared: 11-10-2021

Notice for all states not otherwise specified

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Braden Gray
Braden Gray (Dec 2, 2021 10:00 MST)

Dec 2, 2021



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 001

County: DAVIS

Premises Address: 111 CENTER ST
CLEARFIELD, UT 84015-1081

Territory: 135

ISO Territory: 701

Building Unique ID: 5 UNIT BUILDINGS

Protection Class: 4

GENERAL INFORMATION

Program:	Habitational
Class Code:	11143
Class Description:	Condominium Association " Multiple Buildings " 5 Unit or More Buildings (No Mercantile or Office)
Occupancy Type:	Building Owner - Lessors risk
Original Year Built:	1981
Occupancy Recertified Year:	1981
Construction Type:	Frame
Percentage of Masonry Veneer:	0%
Number of Stories:	2
Total Area (Square feet):	5,304
Building Code Effectiveness Grade:	99
BCEG Individually Graded:	No
Bar:	No
Premise Used Entirely for Storage:	No
Automatic Sprinkler System:	No
Burglar Alarm:	No
Central Station Fire Alarm:	No

Coverages	Deductible	Limit	Premium
Building - Blanket Limit	\$10,000	\$6,364,800	\$4,512.00
Replacement Cost			
Business Personal Property		Not Provided	



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG

**Nationwide®****BRIDGEWOOD MANOR CONDO ASSOCIATION****COMMERCIAL INSURANCE PROPOSAL****PREMIER BUSINESSOWNERS**

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 001

Coverages	Deductible	Limit	Premium
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Additional Coverages - The Coverage Form includes other Additional Coverages not shown

Business Income		Included	Included
Actual Loss Sustained		12 Months	
Waiting Period		0 Hours	
Ordinary Payroll		60 Days	
Extended Period Of Indemnity		60 Days	
Equipment Breakdown	No Separate Deductible	Included	\$24.00
Back Up Of Sewer And Drain Water			Included
Per Building Limit		\$5,000	
Back Up Aggregate Limit		\$25,000	

Optional Coverages - Other frequently purchased coverage options

Employee Dishonesty Per Occurrence		\$100,000	\$187.00
Ordinance Or Law Coverage			
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided	
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided	
Ordinance Or Law Broadened Coverage		\$250,000	\$128.00
Habitational PLUS		Included	\$85.00
Windstorm/Hail Deductible	No Separate Deductible		

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Accounts Receivable	\$25,000		\$25,000	Included
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000	Included
Forgery Or Alteration	\$10,000		\$10,000	Included

**Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG**



BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 001

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Money And Securities				
Inside the Premises	\$10,000		\$10,000	Included
Outside the Premises (Limited)	\$10,000		\$10,000	Included
Outdoor Signs	\$2,500		\$2,500	Included
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000	Included
Business Personal Property Off Premises				
Property Away From Premises	\$15,000		\$15,000	Included
Property Away From Premises - Transit	\$15,000		\$15,000	Included
Electronic Data	\$10,000		\$10,000	Included
Interruption Of Computer Operations	\$10,000		\$10,000	Included
Computer Fraud And Funds Transfer	\$10,000		\$10,000	Included

PROTECTIVE SAFEGUARDS

Based on information you and/or your agent provided, this premises has Protective Safeguards as identified below. A Protective Safeguards endorsement will be added to your policy based on this information, and you risk the loss of insurance if you fail to maintain, or knew or should have known of any suspension or impairment of any Protective Safeguard(s) identified below. Note that Protective Safeguard(s) must be: in place, operational, and maintained in good working order and you must notify us immediately (at Commercial Lines Service Center by calling (866) 322-3214) in the event of any known or planned disablement of any Protective Safeguard(s).

APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / **Building:** 002

County: DAVIS

Premises Address: 111 CENTER ST
CLEARFIELD, UT 84015-1081

Territory: 135

ISO Territory: 701

Building Unique ID: 5 UNIT BUILDING

Protection Class: 4

GENERAL INFORMATION

Program:	Habitation
Class Code:	11143
Class Description:	Condominium Association "Multiple Buildings" 5 Unit or More Buildings (No Mercantile or Office)
Occupancy Type:	Building Owner - Lessors risk
Original Year Built:	1981
Occupancy Recertified Year:	1981
Construction Type:	Frame
Percentage of Masonry Veneer:	0%
Number of Stories:	2
Total Area (Square feet):	5,304
Building Code Effectiveness Grade:	99
BCEG Individually Graded:	No
Bar:	No
Premise Used Entirely for Storage:	No
Automatic Sprinkler System:	No
Burglar Alarm:	No
Central Station Fire Alarm:	No

Coverages	Deductible	Limit	Premium
Building - Blanketed	\$10,000	Included	Included
Replacement Cost			
Business Personal Property		Not Provided	



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG

**Nationwide®****BRIDGEWOOD MANOR CONDO ASSOCIATION****COMMERCIAL INSURANCE PROPOSAL****PREMIER BUSINESSOWNERS**

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 002

Coverages	Deductible	Limit	Premium
Additional Coverages - The Coverage Form includes other Additional Coverages not shown			
Business Income		Included	Included
Actual Loss Sustained		12 Months	
Waiting Period		0 Hours	
Ordinary Payroll		60 Days	
Extended Period Of Indemnity		60 Days	
Equipment Breakdown	No Separate Deductible	Included	\$24.00
Back Up Of Sewer And Drain Water			Included
Per Building Limit		\$5,000	
Back Up Aggregate Limit		\$25,000	

Optional Coverages - Other frequently purchased coverage options

Employee Dishonesty Per Occurrence		\$100,000	Included
Ordinance Or Law Coverage			
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided	
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided	
Ordinance Or Law Broadened Coverage		\$250,000	\$128.00
Habitational PLUS		Included	Included
Windstorm/Hail Deductible	No Separate Deductible		

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Accounts Receivable	\$25,000		\$25,000	Included
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000	Included
Forgery Or Alteration	\$10,000		\$10,000	Included

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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 002

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Money And Securities				
Inside the Premises	\$10,000		\$10,000	Included
Outside the Premises (Limited)	\$10,000		\$10,000	Included
Outdoor Signs	\$2,500		\$2,500	Included
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000	Included
Business Personal Property Off Premises				
Property Away From Premises	\$15,000		\$15,000	Included
Property Away From Premises - Transit	\$15,000		\$15,000	Included
Electronic Data	\$10,000		\$10,000	Included
Interruption Of Computer Operations	\$10,000		\$10,000	Included
Computer Fraud And Funds Transfer	\$10,000		\$10,000	Included

PROTECTIVE SAFEGUARDS

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APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 003

County: DAVIS

Premises Address: 111 CENTER ST
CLEARFIELD, UT 84015-1081

Territory: 135

ISO Territory: 701

Building Unique ID: 5 UNIT BUILDING

Protection Class: 4

GENERAL INFORMATION

Program:	Habitation
Class Code:	11143
Class Description:	Condominium Association "Multiple Buildings" 5 Unit or More Buildings (No Mercantile or Office)
Occupancy Type:	Building Owner - Lessors risk
Original Year Built:	1981
Occupancy Recertified Year:	1981
Construction Type:	Frame
Percentage of Masonry Veneer:	0%
Number of Stories:	2
Total Area (Square feet):	5,304
Building Code Effectiveness Grade:	99
BCEG Individually Graded:	No
Bar:	No
Premise Used Entirely for Storage:	No
Automatic Sprinkler System:	No
Burglar Alarm:	No
Central Station Fire Alarm:	No

Coverages	Deductible	Limit	Premium
Building - Blanketed	\$10,000	Included	Included
Replacement Cost			
Business Personal Property		Not Provided	



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**Nationwide®****BRIDGEWOOD MANOR CONDO ASSOCIATION****COMMERCIAL INSURANCE PROPOSAL****PREMIER BUSINESSOWNERS**

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 003

Coverages	Deductible	Limit	Premium
Additional Coverages - The Coverage Form includes other Additional Coverages not shown			
Business Income		Included	Included
Actual Loss Sustained		12 Months	
Waiting Period		0 Hours	
Ordinary Payroll		60 Days	
Extended Period Of Indemnity		60 Days	
Equipment Breakdown	No Separate Deductible	Included	\$24.00
Back Up Of Sewer And Drain Water			Included
Per Building Limit		\$5,000	
Back Up Aggregate Limit		\$25,000	

Optional Coverages - Other frequently purchased coverage options

Employee Dishonesty Per Occurrence		\$100,000	Included
Ordinance Or Law Coverage			
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided	
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided	
Ordinance Or Law Broadened Coverage		\$250,000	\$128.00
Habitational PLUS		Included	Included
Windstorm/Hail Deductible	No Separate Deductible		

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Accounts Receivable	\$25,000		\$25,000	Included
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000	Included
Forgery Or Alteration	\$10,000		\$10,000	Included

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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 003

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Money And Securities				
Inside the Premises	\$10,000		\$10,000	Included
Outside the Premises (Limited)	\$10,000		\$10,000	Included
Outdoor Signs	\$2,500		\$2,500	Included
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000	Included
Business Personal Property Off Premises				
Property Away From Premises	\$15,000		\$15,000	Included
Property Away From Premises - Transit	\$15,000		\$15,000	Included
Electronic Data	\$10,000		\$10,000	Included
Interruption Of Computer Operations	\$10,000		\$10,000	Included
Computer Fraud And Funds Transfer	\$10,000		\$10,000	Included

PROTECTIVE SAFEGUARDS

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APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 004

County: DAVIS

Premises Address: 111 CENTER ST
CLEARFIELD, UT 84015-1081

Territory: 135

ISO Territory: 701

Building Unique ID: 5 UNIT BUILDING

Protection Class: 4

GENERAL INFORMATION

Program:	Habitation
Class Code:	11143
Class Description:	Condominium Association "Multiple Buildings" 5 Unit or More Buildings (No Mercantile or Office)
Occupancy Type:	Building Owner - Lessors risk
Original Year Built:	1981
Occupancy Recertified Year:	1981
Construction Type:	Frame
Percentage of Masonry Veneer:	0%
Number of Stories:	2
Total Area (Square feet):	5,304
Building Code Effectiveness Grade:	99
BCEG Individually Graded:	No
Bar:	No
Premise Used Entirely for Storage:	No
Automatic Sprinkler System:	No
Burglar Alarm:	No
Central Station Fire Alarm:	No

Coverages	Deductible	Limit	Premium
Building - Blanketed	\$10,000	Included	Included
Replacement Cost			
Business Personal Property		Not Provided	



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**Nationwide®****BRIDGEWOOD MANOR CONDO ASSOCIATION****COMMERCIAL INSURANCE PROPOSAL****PREMIER BUSINESSOWNERS**

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 004

Coverages	Deductible	Limit	Premium
Additional Coverages - The Coverage Form includes other Additional Coverages not shown			
Business Income		Included	Included
Actual Loss Sustained		12 Months	
Waiting Period		0 Hours	
Ordinary Payroll		60 Days	
Extended Period Of Indemnity		60 Days	
Equipment Breakdown	No Separate Deductible	Included	\$24.00
Back Up Of Sewer And Drain Water			Included
Per Building Limit		\$5,000	
Back Up Aggregate Limit		\$25,000	

Optional Coverages - Other frequently purchased coverage options

Employee Dishonesty Per Occurrence		\$100,000	Included
Ordinance Or Law Coverage			
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided	
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided	
Ordinance Or Law Broadened Coverage		\$250,000	\$128.00
Habitational PLUS		Included	Included
Windstorm/Hail Deductible	No Separate Deductible		

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Accounts Receivable	\$25,000		\$25,000	Included
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000	Included
Forgery Or Alteration	\$10,000		\$10,000	Included

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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 004

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Money And Securities				
Inside the Premises	\$10,000		\$10,000	Included
Outside the Premises (Limited)	\$10,000		\$10,000	Included
Outdoor Signs	\$2,500		\$2,500	Included
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000	Included
Business Personal Property Off Premises				
Property Away From Premises	\$15,000		\$15,000	Included
Property Away From Premises - Transit	\$15,000		\$15,000	Included
Electronic Data	\$10,000		\$10,000	Included
Interruption Of Computer Operations	\$10,000		\$10,000	Included
Computer Fraud And Funds Transfer	\$10,000		\$10,000	Included

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APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / **Building:** 005

County: DAVIS

Premises Address: 111 CENTER ST
CLEARFIELD, UT 84015-1081

Territory: 135

ISO Territory: 701

Building Unique ID: 5 UNIT BUILDING

Protection Class: 4

GENERAL INFORMATION

Program:	Habitation
Class Code:	11143
Class Description:	Condominium Association "Multiple Buildings" 5 Unit or More Buildings (No Mercantile or Office)
Occupancy Type:	Building Owner - Lessors risk
Original Year Built:	1981
Occupancy Recertified Year:	1981
Construction Type:	Frame
Percentage of Masonry Veneer:	0%
Number of Stories:	2
Total Area (Square feet):	5,304
Building Code Effectiveness Grade:	99
BCEG Individually Graded:	No
Bar:	No
Premise Used Entirely for Storage:	No
Automatic Sprinkler System:	No
Burglar Alarm:	No
Central Station Fire Alarm:	No

Coverages	Deductible	Limit	Premium
Building - Blanketed	\$10,000	Included	Included
Replacement Cost			
Business Personal Property		Not Provided	



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**Nationwide®****BRIDGEWOOD MANOR CONDO ASSOCIATION****COMMERCIAL INSURANCE PROPOSAL****PREMIER BUSINESSOWNERS**

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 005

Coverages	Deductible	Limit	Premium
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Additional Coverages - The Coverage Form includes other Additional Coverages not shown

Business Income		Included	Included
Actual Loss Sustained		12 Months	
Waiting Period		0 Hours	
Ordinary Payroll		60 Days	
Extended Period Of Indemnity		60 Days	
Equipment Breakdown	No Separate Deductible	Included	\$24.00
Back Up Of Sewer And Drain Water			Included
Per Building Limit		\$5,000	
Back Up Aggregate Limit		\$25,000	

Optional Coverages - Other frequently purchased coverage options

Employee Dishonesty Per Occurrence		\$100,000	Included
Ordinance Or Law Coverage			
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided	
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided	
Ordinance Or Law Broadened Coverage		\$250,000	\$128.00
Habitational PLUS		Included	Included
Windstorm/Hail Deductible	No Separate Deductible		

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Accounts Receivable	\$25,000		\$25,000	Included
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000	Included
Forgery Or Alteration	\$10,000		\$10,000	Included

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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 005

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Money And Securities				
Inside the Premises	\$10,000		\$10,000	Included
Outside the Premises (Limited)	\$10,000		\$10,000	Included
Outdoor Signs	\$2,500		\$2,500	Included
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000	Included
Business Personal Property Off Premises				
Property Away From Premises	\$15,000		\$15,000	Included
Property Away From Premises - Transit	\$15,000		\$15,000	Included
Electronic Data	\$10,000		\$10,000	Included
Interruption Of Computer Operations	\$10,000		\$10,000	Included
Computer Fraud And Funds Transfer	\$10,000		\$10,000	Included

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APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / **Building:** 006

County: DAVIS

Premises Address: 111 CENTER ST
CLEARFIELD, UT 84015-1081

Territory: 135

ISO Territory: 701

Building Unique ID: 5 UNIT BUILDING

Protection Class: 4

GENERAL INFORMATION

Program:	Habitation
Class Code:	11143
Class Description:	Condominium Association "Multiple Buildings" 5 Unit or More Buildings (No Mercantile or Office)
Occupancy Type:	Building Owner - Lessors risk
Original Year Built:	1981
Occupancy Recertified Year:	1981
Construction Type:	Frame
Percentage of Masonry Veneer:	0%
Number of Stories:	2
Total Area (Square feet):	5,304
Building Code Effectiveness Grade:	99
BCEG Individually Graded:	No
Bar:	No
Premise Used Entirely for Storage:	No
Automatic Sprinkler System:	No
Burglar Alarm:	No
Central Station Fire Alarm:	No

Coverages	Deductible	Limit	Premium
Building - Blanketed	\$10,000	Included	Included
Replacement Cost			
Business Personal Property		Not Provided	



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG

**Nationwide®****BRIDGEWOOD MANOR CONDO ASSOCIATION****COMMERCIAL INSURANCE PROPOSAL****PREMIER BUSINESSOWNERS**

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 006

Coverages	Deductible	Limit	Premium
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Additional Coverages - The Coverage Form includes other Additional Coverages not shown

Business Income		Included	Included
Actual Loss Sustained		12 Months	
Waiting Period		0 Hours	
Ordinary Payroll		60 Days	
Extended Period Of Indemnity		60 Days	
Equipment Breakdown	No Separate Deductible	Included	\$24.00
Back Up Of Sewer And Drain Water			Included
Per Building Limit		\$5,000	
Back Up Aggregate Limit		\$25,000	

Optional Coverages - Other frequently purchased coverage options

Employee Dishonesty Per Occurrence		\$100,000	Included
Ordinance Or Law Coverage			
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided	
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided	
Ordinance Or Law Broadened Coverage		\$250,000	\$128.00
Habitational PLUS		Included	Included
Windstorm/Hail Deductible	No Separate Deductible		

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Accounts Receivable	\$25,000		\$25,000	Included
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000	Included
Forgery Or Alteration	\$10,000		\$10,000	Included

**Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG**



Nationwide®

BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 006

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Money And Securities				
Inside the Premises	\$10,000		\$10,000	Included
Outside the Premises (Limited)	\$10,000		\$10,000	Included
Outdoor Signs	\$2,500		\$2,500	Included
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000	Included
Business Personal Property Off Premises				
Property Away From Premises	\$15,000		\$15,000	Included
Property Away From Premises - Transit	\$15,000		\$15,000	Included
Electronic Data	\$10,000		\$10,000	Included
Interruption Of Computer Operations	\$10,000		\$10,000	Included
Computer Fraud And Funds Transfer	\$10,000		\$10,000	Included

PROTECTIVE SAFEGUARDS

Based on information you and/or your agent provided, this premises has Protective Safeguards as identified below. A Protective Safeguards endorsement will be added to your policy based on this information, and you risk the loss of insurance if you fail to maintain, or knew or should have known of any suspension or impairment of any Protective Safeguard(s) identified below. Note that Protective Safeguard(s) must be: in place, operational, and maintained in good working order and you must notify us immediately (at Commercial Lines Service Center by calling (866) 322-3214) in the event of any known or planned disablement of any Protective Safeguard(s).

APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472 Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 007

County: DAVIS

Premises Address: 111 CENTER ST
CLEARFIELD, UT 84015-1081

Territory: 135

ISO Territory: 701

Building Unique ID: 5 UNIT BUILDING

Protection Class: 4

GENERAL INFORMATION

Program:	Habitation
Class Code:	11143
Class Description:	Condominium Association "Multiple Buildings" 5 Unit or More Buildings (No Mercantile or Office)
Occupancy Type:	Building Owner - Lessors risk
Original Year Built:	1981
Occupancy Recertified Year:	1981
Construction Type:	Frame
Percentage of Masonry Veneer:	0%
Number of Stories:	2
Total Area (Square feet):	5,304
Building Code Effectiveness Grade:	99
BCEG Individually Graded:	No
Bar:	No
Premise Used Entirely for Storage:	No
Automatic Sprinkler System:	No
Burglar Alarm:	No
Central Station Fire Alarm:	No

Coverages	Deductible	Limit	Premium
Building - Blanketed	\$10,000	Included	Included
Replacement Cost			
Business Personal Property		Not Provided	



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG

**Nationwide®****BRIDGEWOOD MANOR CONDO ASSOCIATION****COMMERCIAL INSURANCE PROPOSAL****PREMIER BUSINESSOWNERS**

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 007

Coverages	Deductible	Limit	Premium
Additional Coverages - The Coverage Form includes other Additional Coverages not shown			
Business Income		Included	Included
Actual Loss Sustained		12 Months	
Waiting Period		0 Hours	
Ordinary Payroll		60 Days	
Extended Period Of Indemnity		60 Days	
Equipment Breakdown	No Separate Deductible	Included	\$24.00
Back Up Of Sewer And Drain Water			Included
Per Building Limit		\$5,000	
Back Up Aggregate Limit		\$25,000	

Optional Coverages - Other frequently purchased coverage options

Employee Dishonesty Per Occurrence		\$100,000	Included
Ordinance Or Law Coverage			
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided	
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided	
Ordinance Or Law Broadened Coverage		\$250,000	\$128.00
Habitational PLUS		Included	Included
Windstorm/Hail Deductible	No Separate Deductible		

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Accounts Receivable	\$25,000		\$25,000	Included
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000	Included
Forgery Or Alteration	\$10,000		\$10,000	Included

**Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG**



BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 007

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Money And Securities				
Inside the Premises	\$10,000		\$10,000	Included
Outside the Premises (Limited)	\$10,000		\$10,000	Included
Outdoor Signs	\$2,500		\$2,500	Included
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000	Included
Business Personal Property Off Premises				
Property Away From Premises	\$15,000		\$15,000	Included
Property Away From Premises - Transit	\$15,000		\$15,000	Included
Electronic Data	\$10,000		\$10,000	Included
Interruption Of Computer Operations	\$10,000		\$10,000	Included
Computer Fraud And Funds Transfer	\$10,000		\$10,000	Included

PROTECTIVE SAFEGUARDS

Based on information you and/or your agent provided, this premises has Protective Safeguards as identified below. A Protective Safeguards endorsement will be added to your policy based on this information, and you risk the loss of insurance if you fail to maintain, or knew or should have known of any suspension or impairment of any Protective Safeguard(s) identified below. Note that Protective Safeguard(s) must be: in place, operational, and maintained in good working order and you must notify us immediately (at Commercial Lines Service Center by calling (866) 322-3214) in the event of any known or planned disablement of any Protective Safeguard(s).

APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / **Building:** 008

County: DAVIS

Premises Address: 111 CENTER ST
CLEARFIELD, UT 84015-1081

Territory: 135

ISO Territory: 701

Building Unique ID: 5 UNIT BUILDING

Protection Class: 4

GENERAL INFORMATION

Program:	Habitation
Class Code:	11143
Class Description:	Condominium Association "Multiple Buildings" 5 Unit or More Buildings (No Mercantile or Office)
Occupancy Type:	Building Owner - Lessors risk
Original Year Built:	1981
Occupancy Recertified Year:	1981
Construction Type:	Frame
Percentage of Masonry Veneer:	0%
Number of Stories:	2
Total Area (Square feet):	5,304
Building Code Effectiveness Grade:	99
BCEG Individually Graded:	No
Bar:	No
Premise Used Entirely for Storage:	No
Automatic Sprinkler System:	No
Burglar Alarm:	No
Central Station Fire Alarm:	No

Coverages	Deductible	Limit	Premium
Building - Blanketed	\$10,000	Included	Included
Replacement Cost			
Business Personal Property		Not Provided	



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 008

Coverages	Deductible	Limit	Premium
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Additional Coverages - The Coverage Form includes other Additional Coverages not shown

Business Income		Included	Included
Actual Loss Sustained		12 Months	
Waiting Period		0 Hours	
Ordinary Payroll		60 Days	
Extended Period Of Indemnity		60 Days	
Equipment Breakdown	No Separate Deductible	Included	\$24.00
Back Up Of Sewer And Drain Water			Included
Per Building Limit		\$5,000	
Back Up Aggregate Limit		\$25,000	

Optional Coverages - Other frequently purchased coverage options

Employee Dishonesty Per Occurrence		\$100,000	Included
Ordinance Or Law Coverage			
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided	
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided	
Ordinance Or Law Broadened Coverage		\$250,000	\$128.00
Habitational PLUS		Included	Included
Windstorm/Hail Deductible	No Separate Deductible		

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Accounts Receivable	\$25,000		\$25,000	Included
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000	Included
Forgery Or Alteration	\$10,000		\$10,000	Included



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Nationwide®

BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Premises: 001 / Building: 008

Optional Increased Limits	Included Limit	Additional Limit	Total Limit	Premium
Money And Securities				
Inside the Premises	\$10,000		\$10,000	Included
Outside the Premises (Limited)	\$10,000		\$10,000	Included
Outdoor Signs	\$2,500		\$2,500	Included
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000	Included
Business Personal Property Off Premises				
Property Away From Premises	\$15,000		\$15,000	Included
Property Away From Premises - Transit	\$15,000		\$15,000	Included
Electronic Data	\$10,000		\$10,000	Included
Interruption Of Computer Operations	\$10,000		\$10,000	Included
Computer Fraud And Funds Transfer	\$10,000		\$10,000	Included

PROTECTIVE SAFEGUARDS

Based on information you and/or your agent provided, this premises has Protective Safeguards as identified below. A Protective Safeguards endorsement will be added to your policy based on this information, and you risk the loss of insurance if you fail to maintain, or knew or should have known of any suspension or impairment of any Protective Safeguard(s) identified below. Note that Protective Safeguard(s) must be: in place, operational, and maintained in good working order and you must notify us immediately (at Commercial Lines Service Center by calling (866) 322-3214) in the event of any known or planned disablement of any Protective Safeguard(s).

APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Limits Of Insurance		Limit	Premium
Each Occurrence Limit of Insurance	Per Occurrence	\$1,000,000	\$336.00
Medical Payments Sub Limit	Per Person	\$5,000	Included
Tenants Property Damage Legal Liability Sublimit	Per Covered Loss	\$300,000	Included
Personal And Advertising Injury	Per Person Or Organization	\$1,000,000	Included
Products-Completed Operations Aggregate Limit	All Occurrences	\$2,000,000	Included
General Aggregate (Other Than Products-Completed Operations)	All Occurrences	\$2,000,000	Included

Liability Deductible	Deductible
None	

Optional Coverages	Deductible	Limit	Premium
Hired Auto Liability		Included	\$42.00
Non-Owned Auto Liability		Included	\$42.00
Directors & Officers With Non-Monetary Relief	Per Wrongful Act	\$1,000,000	\$216.00
	Aggregate Limit	\$1,000,000	
Retroactive Date	12-01-2021		



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BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

PREMIER BUSINESSOWNERS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

Optional Coverages	Deductible	Limit	Premium
Data Compromise Coverage			\$133.00
Response Expense Limit	\$1,000 Deductible	\$50,000	
Named Malware Sublimit (Sec. 1)		\$50,000	
Forensic IT Review Sublimit		\$5,000	
Legal Review Sublimit		\$5,000	
PR Services Sublimit		\$5,000	
Defense and Liability Limit	\$1,000 Deductible	\$50,000	
Named Malware Sublimit (Sec. 2)		\$50,000	
Identity Recovery Coverage			\$12.00
Expense Reimbursement Limit		\$25,000	
Lost Wages/Child Elder Sublimit		\$5,000	
Mental Health Expense Sublimit		\$1,000	
Miscellaneous Expense Sublimit		\$1,000	
CyberOne Coverage			\$46.00
Computer Attack Limit	Annual Aggregate	\$50,000	
Deductible	\$5,000		
Data Re-Creation Sublimit		Excluded	
Loss of Business Sublimit		Excluded	
Public Relations Sublimit	Per Computer Attack	Excluded	
Network Security Liability Limit	Annual Aggregate	Excluded	
Limitation Of Coverage To Designated Premises			
Expense Constant Premium			\$250.00



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG



BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL SUMMARY OF PROPOSED FORMS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

FORMS AND ENDORSEMENTS SUMMARY

Form Number	Title
PBDS01 01 18	Premier Businessowners Declarations
PB81S1 01 17	Premier Businessowners Policy - Statement Of Values
PB0002 01 18	Premier Businessowners Property Coverage Form
PB0006 01 17	Premier Businessowners Liability Coverages Form
PB0009 01 17	Premier Businessowners Common Policy Conditions
PB0008 01 17	Nuclear Energy Exclusion
PB0404 01 01	Hired Auto And Non-Owned Auto Liability
PB0412 01 01	Limitation Of Coverage To Designated Premises
PB0523 07 15	Cap on Losses from Certified Acts of Terrorism
PB1478 01 17	Exclusion of Loss Due to By-products of Production or Processing Operations (Rental Properties)
PB1486 11 14	Communicable Disease Exclusion
PB1701 11 14	Condominium Association Coverage
PB2003 01 17	Habitational PLUS Endorsement
PB3701 11 14	Ordinance or Law Broadened Endorsement
PB4151 01 17	Directors and Officers Liability (Cooperatives Or Condominiums) With Non-Monetary Relief
PB5422 04 06	Amendment - Employee Dishonesty Optional Coverage - Condominium, Townhouse Or Homeowners Association
PB5805 11 14	Data Compromise Coverage
PB5807 11 14	Cyberone Coverage
PB5809 11 14	Identity Recovery Coverage
PB9043 06 21	Utah Amendatory Endorsement

IMPORTANT NOTICES

Form Number	Title
NI0062 01 21	Notice of Terrorism Insurance Coverage



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG



BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

SUMMARY OF PROPOSED FORMS

Quote Number: ACP BP013200571472

Policy Period: From 12-01-2021 To 12-01-2022

IMPORTANT NOTICES

Form Number	Title
NI0018 01 17	Flood Insurance Notice
NI9009 01 17	Information for Insureds Who Have Tenants
NI0035 01 17	Data Breach & Identity Recovery Services
NI0075 01 17	Consumer Report Inquiry Notice



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG



Nationwide®

BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

ACCOUNT SUMMARY

Account Number: ACP 3200571472

Nationwide would like to thank you for giving us the opportunity of providing you with a quotation for your Commercial insurance needs. Through the information provided from your insurance professional, Nationwide has developed your Commercial Portfolio. This Portfolio contains the following coverages at the premiums shown below:

ACCOUNT TYPE

Line of Business	Company	Premium
Businessowners	Nationwide General Insurance Company	\$7,077.00
Total Account Premium:		\$7,077.00

Nationwide offers flexible payment plans to meet your needs.

DIRECT BILL PAYMENT OPTIONS:

Payment Plan	Down Payment Needed To Issue	Additional Installments
Monthly - 12 pay plan	1/6 of the policy premium (\$1,179.50)	10
Monthly - 9 pay plan	25% of the policy premium (\$1,769.25)	8
Quarterly - 4 pay plan	25% of the policy premium (\$1,769.25)	3
Annual - 1 (full) pay plan	100% of the policy premium (\$7,077.00)	0
Semi-Annual - 2 pay plan	50% of the policy premium (\$3,538.50)	1

Note that in states where required by law, the down payment will include the full amount of all taxes , surcharges, and fees.

Nationwide also offers you the flexibility of paying for your insurance installments using your American Express®, Visa® or MasterCard®, or with monthly electronic funds transferred from the bank account you designate.

Attention Agent

Please send customer down payment to the following address:

Nationwide
One Nationwide Gateway Dept 5307
Des Moines, IA 50391-5307



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG



Nationwide®

BRIDGEWOOD MANOR CONDO ASSOCIATION

COMMERCIAL INSURANCE PROPOSAL

ISSUANCE CONDITIONS

Account Number: ACP 3200571472

Coverage is not bound and no coverage will be provided by this quotation. This insurance quote is not a part of the insurance policy. Issuance of this proposal is subject to completed applications and company approval. If there is any discrepancy in the coverages shown in this quote and that of the actual policy issued, the policy coverages will prevail.

Any changes to the information submitted, made for any reason, including but not limited to underwriting actions, loss control, verification and validation of information or changes initiated at the time of submission, may result in a change in the final premium offered. The premiums quoted are subject to underwriting and may change at policy issuance if revisions are made. Revisions that may impact premium include:

- ◆ **Business operations**
- ◆ **Claim history**
- ◆ **Legal entity type**
- ◆ **Lines of business quoted**
- ◆ **Number and type of vehicles**
- ◆ **Number of drivers**
- ◆ **Driver characteristics**
- ◆ **Motor vehicle violations**

Issuance is also subject to the conditions listed below:

- ◆ **Underwriting Review and Approval**
- ◆ **Acceptable Inspection of Operations**
- ◆ **Favorable Loss Runs**
- ◆ **Complete Drivers List**
- ◆ **Acceptable MVR's**
- ◆ **Receipt of complete VIN information and verification**

Thank you for choosing Nationwide for your Commercial Insurance needs.



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG



BRIDGEWOOD MANOR CONDO ASSOCIATION
COMMERCIAL INSURANCE PROPOSAL
NOTICE OF TERRORISM INSURANCE COVERAGE

Account Number: ACP 3200571472

NOTICE - DISCLOSURE OF PREMIUM

Applies to all Commercial Policies, except for Farmowners Multiperil, Business Auto and Crime

(This disclosure notice does not provide coverage, and it does not replace any provisions of your policy. You should read your policy for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.)

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means 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; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been 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. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government pays the following percentage of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

85%, for insured losses occurring before January 1, 2016;
84%, for insured losses occurring during the 2016 calendar year;
83%, for insured losses occurring during the 2017 calendar year;
82%, for insured losses occurring during the 2018 calendar year;
81%, for insured losses occurring during the 2019 calendar year; and
80%, for insured losses occurring on or after January 1, 2020.

The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurer's liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Other than for Workers Compensation, the portion of your annual premium that is attributable to coverage for acts of terrorism is \$0, and does not include any charges for that portion of losses covered by the United States Government under the Act.

For Workers Compensation, the portion of your annual premium that is attributable to coverage for acts of terrorism is shown on your declarations page, and does not include any charges for the portion of losses covered by the United States government under the Act.

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.



Contact us with questions: PRODUCER UNASSIGNED, , MSMITH@GWCU.ORG

More about our loss control services.

Many of our loss control consultants have earned engineering and other technical degrees, and most hold one or more industry certifications. As a Nationwide policyholder, you can access this expertise 24/7 via **MyLossControlServices.com**, a public resource with added features available exclusively to Nationwide customers. Once registered online, you can:

- Review articles, technical bulletins and videos on a variety of safety and risk management topics
- Register for our seminars and webinars held throughout the year, which are free to Nationwide customers
- Schedule virtual visits with our consultants

More about our claims services.

- Thousands of claims associates are spread across the country and support centers are open 24/7 to provide prompt claims assistance
- Claims associates are specialized and trained in specific areas, whether it be in general liability, workers' compensation, material damage, commercial auto or property
- Our special investigative unit combats fraud to control your insurance costs
- Our national catastrophe team works within catastrophe response 365 days a year; they're prepared for deployment in the event of a natural disaster

More about our business solutions.

We have expertise in many areas that can help benefit your business, including:

- Employee Benefits
- Investment
- Banking
- Retirement

We look forward to working with you
to help protect your business.





Empower your clients. Grow your business.

Talk to your clients about self-service.

Give your clients and yourself more time to focus on what matters. Our self-service options allow business and farm & ranch policyholders to perform simple account transactions anytime, anywhere — so you can get back to building your business.

Take advantage of our online capabilities and show each new client how to set up an online account, download the Nationwide Mobile app and enroll in paperless.

The benefits



For your clients

Convenient bill-pay options,
including recurring EFT

24/7 account access with the new
Nationwide Mobile app

Policy documents and ID cards at
their fingertips



For you

More time to focus on your business

Increased client loyalty and retention

Reduced agency spending on
service calls



Clients can sign up for online account access at:

- NWsignup.com
- NWfarmsignup.com

Discuss setting up **online account access** with
commercial policyholders using the new
point-of-sale pieces on Marketing Central.

SELF-SERVICE CAPABILITY	ONLINE	ONE-TIME TEXTS*	AUTO PHONE SYSTEM	MOBILE APP
Billing				
Pay a bill	X		X	X
Quick pay	X			
View current billing (amt. due date)	X		X	X
Billing alerts/notifications		X	X	
Payment confirmations	X	X	X	X
Get a copy of a bill	X		X	X
Change bill due date			X	
Enroll in REFT/request form	X			
Suspend REFT/bank card payments	X			
Payment address	X	X	X	X
Get an annual payment statement for tax purposes (CL only)			X	
Policy				
ID card access	X		X**	
Declaration page access	X		X	
View policy information	X			X
Claims				
Start a claim	X			X
Claim tracking	X			X
General account maintenance				
Paperless policy preferences	X			
Get agent contact information	X			X

* Within the automated phone system, customers can choose to receive a one-time text with certain information they heard over the phone (noted with an "X" in the grid above).

** Will be mailed to the customer.



I have reviewed the coverages offered to me by Goldenwest Insurance Services. I know that there are higher limits and additional coverages available. I am choosing to accept the limits and coverages outlined in the quote.

BV
BV

Initials

If Applicable

I am aware that my insurance coverage has certain limitations. These limits include but are not limited to Earthquake, Flood, Landslide, Animals, Mold and Fungus coverages. I understand that it is my duty to review my policy and understand the exclusions and limitations.

BV
BV

Initials

Rates quoted reflect the rates in effect as of the date of this application and are subject to revision. The Insurance Carriers reserves the right to accept, reject or modify this application after investigation, review of the application and review of all other underwriting information. The undersigned represents and warrants that he/she has applied for the insurance coverage(s) as set forth in the attached quote pursuant to an application entered into the insured's computer records, and hereby confirms that he/she supplied information so entered and warrants and represents that all such information is true and correct.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.

Brenda Veresh

Brenda Veresh (Dec 2, 2021 09:11 MST)

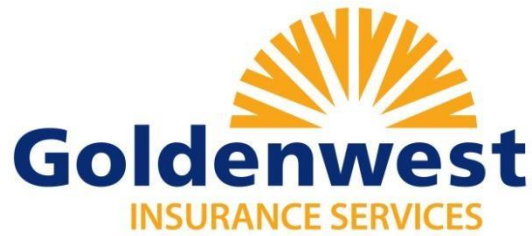
Named Insured's Signature

Dec 2, 2021

Date

Brenda Veresh

Named Insured's Printed Name



MEMBER ACKNOWLEDGEMENT

The undersigned member of Goldenwest Federal Credit Union acknowledges receipt of these disclosures related to insurance services provided by Goldenwest Insurance Services:

Insurance products are not deposits of Goldenwest Credit Union and are not protected by the NCUA. They are not an obligation of nor guaranteed by the Credit Union, and may be subject to risk. Any insurance required as a condition of an extension of credit by the Credit Union need not be purchased from the Credit Union and may be purchased from an agent or insurance company of the member's choice. Goldenwest Insurance Services is a division of Goldenwest Federal Credit Union. Goldenwest Credit Union finds insurance companies that will issue insurance policies to eligible members. Insurance policies are issued by and are the responsibility of the insurance company named in the policies and not by Goldenwest Credit Union.

Dated this _____ day of _____ Dec 2, 2021 _____, 2021

Brenda Veresh

Brenda Veresh (Dec 2, 2021 09:11 MST)

Signature

Brenda Veresh

Print Name

GOLDENWEST INSURANCE SERVICES USE ONLY