

Our Valued Customer(s):

**GOLF VILLAS AT WYNSTONE**  
C/O JOHN P MERTZ  
102 CLUBHOUSE DR  
NORTH BARRINGTON, IL 60010

**Contact Us**

Billing Questions 844-741-5215  
Make a Payment [www.Hanover.com/MHP](http://www.Hanover.com/MHP) or  
1-800-573-1187  
24 Hour Claims 1-800-628-0250

**For Policy and Address Changes**

Agent: 1305512 ASSOCIATED AGENCIES, INC.  
1701 GOLF RD STE -700 3  
ROLLING MEADOWS, IL 60008  
Agent Telephone 844-741-5215

**Summary**

Due Date	Amount Due
8/9/2024	\$137.40

**Billing Detail**

Policy Number and Details	Effective Date	Previously Billed	Current Amount Billed	Amount Due
General Liability Policy LHC H622842	8/9/24 - 8/9/25	\$0.00	\$137.40	\$137.40
			<b>Total Amount Due:</b>	<b>\$137.40</b>

*PAID in Full  
CK # 1890  
on 7/26/24*



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**IMPORTANT INFORMATION – PLEASE READ****ALLOCATION OF PREMIUM**

- You may pay your new balance or the minimum amount due or your policy will be subject to cancellation.
- If you pay less than the minimum amount due, your payment will be allocated first to any fees charged and the balance to the minimum amount due in the order of the payment due date for the policies in your account. Any policy for which the minimum amount due is not paid will be subject to cancellation.
- If one or more of your policies is pending cancellation, please make your payment in advance to help ensure it is received before the cancellation effective date and time.
- To ensure proper allocation of your payment, please return your bill stub with your check.
- Any credit balance on a policy will be applied to the amount due on any other policy/policies within your account in the order of their due dates and any remaining credit will be refunded to you.

**SCHEDULE OF FEES**

- If you elect to pay your premium over time, an installment fee will be charged whenever an invoice for payment is generated. The amount of the fee varies by state. When an invoice includes policies in multiple states the lowest fee applicable will be charged.
- If payment is not received by the due date, a late fee of up to \$25.00 will apply, depending on your state. Additionally, each policy on your account may generate a notice of intent to cancel for non-payment.
- Depending on your state, a return payment fee of up to \$30.00 will be charged for any payment not accepted by your financial institution.
- If your policy is cancelled for non-payment of premium, depending on your state, a reinstatement fee of up to \$20.00 may be charged to reinstate your policy should an offer of reinstatement be extended. Any premium and accrued charges due are payable and are not waived by the reinstatement.

**OTHER INFORMATION**

- For changes to your policy including address changes, please contact your agent. Your agent's name and number are located on the front of this bill.

**COMPANY INFORMATION**

- An 'account' is defined as all policies listed in the section below:  
Your policy is underwritten by the following company:
  - Policy number LHC H622842-03 – The Hanover Insurance Company

*Commercial Lines*

# Insurance Policy

**ASSOCIATED AGENCIES, INC.**  
**844-741-5215**



*Commercial Lines*

**Customer Service Center**

ESTD. 1890

**Associated**

INSURANCE AND  
RISK MANAGEMENT  
ADVISORS

**844-741-5215**



*Commercial Lines*

**Customer Service Center**

Call us or email  
clcsc@hanover.com for:

- Policy changes
- Billing inquiries
- Coverage questions
- General inquiries

Email us at  
certificate@hanover.com  
when you need:

- Auto ID cards
- Certificates of Insurance

**For claims reporting and questions,  
call us 24/7 at 800-628-0250**

**The Hanover Insurance Group  
Consumer Privacy Notice**

**FACTS****WHAT DOES THE HANOVER DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	<p>At The Hanover Insurance Group (“The Hanover”), we are committed to protecting the privacy of the personal information that we collect or maintain.</p> <p>Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>
<b>What?</b>	<p>The types of personal information we collect and may share to provide products services to you include:</p> <ul style="list-style-type: none"> <li>▪ Information you provide to us in your application</li> <li>▪ Insurance claim history</li> <li>▪ Information contained in consumer reports to the extent permitted by law.</li> </ul> <p>We may share information we collect for permissible purposes.</p>
<b>How?</b>	<p>All financial companies need to share customers’ personal information for permissible purposes to run their everyday business. When The Hanover shares personal information with a trusted service provider, The Hanover requires the service provider to have processes and procedures in place to protect the information. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons The Hanover chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does The Hanover share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies (for products and services not offered by The Hanover)</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes to provide coverage and services to you—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes to provide coverage and services to you—</b> information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

**The Hanover Insurance Group  
Consumer Privacy Notice**

<b>Questions?</b>	Call [toll-free] <a href="tel:1-800-446-8379">1-800-446-8379</a> or write to <a href="mailto:privacy@hanover.com">privacy@hanover.com</a>
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<b>Who we are</b>	
Who is providing this notice	This notice is being provided on behalf of the following Hanover Companies: The Hanover Insurance Group, Inc. - AIX Specialty Insurance Company - Allmerica Financial Alliance Insurance Company - Allmerica Financial Benefit Insurance Company - Allmerica Plus Insurance Agency, Inc. - Campmed Casualty & Indemnity Company, Inc. - Citizens Insurance Company of America - Citizens Insurance Company of Illinois - Citizens Insurance Company of the Midwest - Citizens Insurance Company of Ohio - Educators Insurance Agency, Inc. - Hanover Specialty Insurance Brokers, Inc. - The Hanover American Insurance Company – The Hanover Atlantic Insurance Company Ltd - The Hanover Casualty Company - The Hanover Insurance Company – The Hanover National Insurance Company - Massachusetts Bay Insurance Company - NOVA Casualty Company - Opus Investment Management, Inc. - Verlan Fire Insurance Company.

<b>What we do</b>	
How does The Hanover protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state laws. These measures include computer and systems safeguards, secured files and buildings, firewall technology and the use of detection software. We have implemented processes and procedures to strengthen protection of our customer information. We limit access to your information to those employees who need access to do their job.
How does The Hanover collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Apply for insurance</li> <li>▪ Pay insurance premiums or file insurance claims</li> <li>▪ Provide account information</li> <li>▪ Access our website</li> </ul> <p>We also collect your personal information from third parties, such as consumer reporting agencies and various state department of motor vehicles or similar agencies.</p>
Why can't I limit all sharing?	<p>Federal and state laws give you the right to limit only:</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes- information about your credit worthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws may give you additional rights to limit sharing. See below for more on your rights under state laws.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Where "limit the sharing" is available, your choices will apply to everyone on your account.

**The Hanover Insurance Group  
Consumer Privacy Notice**

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>▪ The Hanover affiliates are listed in this Consumer Privacy Notice.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>▪ The Hanover does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ The Hanover does not jointly market.</li> </ul>

Other important information	
<p><b>California:</b> California residents can review our Privacy Policy for California Residents located at <a href="https://www.hanover.com/legal-and-compliance/privacy-center/privacy-policy-california-residents">https://www.hanover.com/legal-and-compliance/privacy-center/privacy-policy-california-residents</a>.</p>	
<p><b>New York:</b> New York Insurance Law §2612 provides certain rights to victims of domestic violence, including privacy protections and protections from discrimination, each of which is described in the policy located at <a href="https://www.hanover.com/legal-and-compliance/privacy-policy/notice-protections-victims-domestic-violence-under-ss2612-new">https://www.hanover.com/legal-and-compliance/privacy-policy/notice-protections-victims-domestic-violence-under-ss2612-new</a>.</p>	
<p>As mentioned above, The Hanover may share your personal information for our everyday business purposes— such as to process your transactions and claims, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.</p>	
<p>The term “Information” means information we collect during an insurance transaction or other interactions you may have with us. We may share your Information with nonaffiliates without your prior authorization as permitted or required by law: for example, we may share your Information with insurance regulatory authorities, law enforcement, and re-insurers and consumer reporting agencies, among other insurance support organizations. Information we obtain from a report prepared by an insurance-support organization may be retained by that insurance-support organization and disclosed to others.</p>	
<p>To request access to or deletion of your personal information, send a written letter to: The Hanover Insurance Group, Inc., c/o Chief Privacy Officer, 440 Lincoln Street N435, Worcester, MA 01653. Include your name, address, and your policy, contract, or account number, and describe the information you wish to access or delete. You may correct inaccurate personal information by visiting Hanover.com or calling your agent. We will respond to your request within the statutory timeline under your state statute. We can’t change information other companies, like credit agencies, provide to us. You’ll need to ask them to change it.</p>	

**The Hanover Insurance Group  
Consumer Privacy Notice**

**Property Inspection for Valuation and Underwriting**

Your professional insurance agent is dedicated to working with you to help make sure that you have the appropriate amount of coverage for your property. From time to time, we may order an inspection of your property to assist with the determination of whether the coverage on your property is adequate. We may also order an inspection to assist us in our underwriting process. Our inspection process may involve discussions with your agent, a phone discussion with you, inspecting and taking pictures of your property by third party service provider, a computerized analysis using a set of cost factors including labor and construction materials in your region, or a combination of these or other measures to help determine whether you have the appropriate amount of coverage for your property. It is necessary that you cooperate with us when we make a property inspection request. It is important to understand that the market value of your property and the replacement cost may differ significantly for many reasons, including that construction costs may differ significantly from region to region. We utilize third party vendors to provide us with inflation trend information for your region. We will also periodically apply automatic inflation adjustments to your coverage amounts to keep pace with regional inflation trends. If you have questions about the amount of your coverage compared to the replacement cost of your property, you should contact your agent. Also, if you made changes to your property during the policy period, or have information which you feel we should be aware of, such as the installation of upgraded fixtures or other changes or additions to the property which may have bearing on its value, you should contact your agent or us directly to provide such information. Although the responsibility for making sure your property is properly insured to its value rests with you, our property inspection and coverage evaluation program has been designed to assist you and your agent with this evaluation and to assist us in our underwriting process. Please refer to your issued policy for the coverage you are afforded.



## IMPORTANT POLICYHOLDER INFORMATION FOR ILLINOIS INSUREDS

In accordance with Illinois statute 215 ILCS 5/143c, the following information is provided:

This notice is to advise you that should any complaints arise regarding this insurance, you may contact the following:

The Hanover Insurance Company  
Hanover Compliance Department  
440 Lincoln Street  
Worcester, MA 01653  
1-800-446-8379  
[www.Hanover.com](http://www.Hanover.com)  
[Complaints@hanover.com](mailto:Complaints@hanover.com)

The address of the Consumer Division or Public Services Section of the Illinois Department of Insurance is:

Illinois Department of Insurance  
Consumer Division or Public Services Section  
320 W. Washington Street  
Springfield, IL 62767  
<http://insurance.illinois.gov>

Or

Illinois Department of Insurance  
Consumer Division or Public Services Section  
122 S. Michigan Ave, 19<sup>th</sup> floor  
Chicago, IL 60603  
<http://insurance.illinois.gov>



LHC H622842 03

The Hanover Insurance Company (A Stock Company)
440 Lincoln Street, Worcester, MA 01653-0002
Commercial Line Policy
Common Declarations

AE

Table with 4 columns: Policy Number, Policy Period (From/To), Coverage is Provided in the:, Agency Code. Row 1: LHC H622842 03, 08/09/2024, 08/09/2025, The Hanover Insurance Company, 1305512

Table with 2 columns: Named Insured and Address, Agent. Row 1: GOLF VILLAS AT WYNSTONE, C/O JOHN P MERTZ, 102 CLUBHOUSE DR, NORTH BARRINGTON IL 60010; ASSOCIATED AGENCIES, INC., CL HANOVER CSC, 1701 GOLF RD STE -700 3, ROLLING MEADOWS IL 60008

Branch : Chicago Branch Office
Policy Period : From 08/09/2024 To 08/09/2025
12:01 A.M. Standard Time at Your Mailing Address Shown Above.
Business Description: TOWNHOUSE ASSOCIATION
Legal Entity: Individual

In Consideration of the premium, insurance is provided the Named Insured with respect to those premises described in the attached schedule(s) for which a specific limit of insurance is shown. This is subject to all terms of this policy including Common Policy Conditions. Coverage Parts, Forms and Endorsements may be subject to adjustment and/or a policy minimum premium.

Table with 2 columns: Coverage Type, Amount. Rows: Commercial General Liability Coverage (\$1,374.00), Commercial Auto Coverage (Not Covered), Total Surcharges Premium (N/A), Additional Premium For Policy Minimum (N/A), \*\* Total (\$1,374.00)

\*\*INCLUDES PREMIUM, IF ANY, FOR TERRORISM; REFER TO DISCLOSURE NOTICE

Countersigned \_\_\_\_\_ By \_\_\_\_\_

AGENCY SERVICES

10 Pay - 20% Down

Group Number ZJA



GOLF VILLAS AT WYNSTONE

LHC H622842 03

ASSOCIATED AGENCIES, INC.

**Locations of All Premises You Own, Rent or Occupy**

**Location: 1**

100-114 CLUBHOUSE DR  
Barrington IL  
60010

**Forms Applicable to all Coverage Parts:**

\*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
* 231-0862	11/23	Consumer Privacy Notice
401-1337	02/16	Trade Or Economic Sanctions Endorsement
401-1374	12/20	Disclosure Pursuant To Terrorism Risk Insurance Act
401-1377	06/20	Company Address Listing
* 401-1417	03/23	Important Policyholder Information For Illinois Insureds
401-1504	01/20	Cap On Losses From Certified Acts Of Terrorism
401-1505	01/20	Exclusion - Punitive Damages Related To A Certified Act Of Terrorism
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
IL 01 47	09/11	IL Changes - Civil Union
IL 01 62	10/13	Illinois Changes - Defense Costs
SIG 11 00	11/17	Signature Page



GOLF VILLAS AT WYNSTONE

LHC H622842 03

ASSOCIATED AGENCIES, INC.

### Commercial General Liability Coverage Part Declaration

Audit Frequency: Not Auditable

**Limits of Insurance:**

<b>General Aggregate Limit</b>	\$2,000,000
<b>Products-Completed Operations are Included in the General Aggregate Limit</b>	
<b>Each Occurrence Limit</b>	\$1,000,000
<b>Personal and Advertising Injury Limit</b>	\$1,000,000
<b>Damage to Premises Rented to You Limit</b>	\$100,000
<b>Medical Expense Limit, Any One Person</b>	\$15,000
<b>General Liability Deductible:</b>	
<b>Total Advance Commercial General Liability Premium</b>	\$1,374.00

**THIS POLICY CONTAINS AGGREGATE LIMITS; REFER TO SECTION III - LIMITS OF INSURANCE FOR DETAILS**

#### Forms Applicable to General Liability Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
421-0022	12/90	Asbestos Liability Exclusion
421-1017	06/15	Illinois Commercial General Liability Condominium, CO-OP, And Association - Directors And Officers Liability
421-2915	06/15	Commercial General Liability Broadening Endorsement
421-2916	06/15	Commercial General Liability Enhancement Endorsement
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
CG 01 65	08/05	Illinois Changes - Condominiums
CG 02 00	01/18	Illinois Changes - Cancellation and Nonrenewal
CG 20 04	11/85	Additional Insured - Condominium Unit Owners
CG 21 06	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/15	Cap On Losses From Certified Acts of Terrorism
CG 21 76	01/15	Exclusion of Punitive Damages Related To A Certified Act Of Terrorism
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion



GOLF VILLAS AT WYNSTONE

LHC H622842 03

ASSOCIATED AGENCIES, INC.

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	IL	507	62003	334	8 Number Of Units	Each	114.855	\$919.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

**Miscellaneous/Optional General Liability Coverages**

**Advance Premium**

GL Condo, Co-OP, Association - D&O Liability Endorsement (Retro Date ) None	\$150.00
Terrorism Premium	\$55.00
CGL Enhancement	\$250.00

**Additional Premium for Coverage Minimum:** N/A

**Total Advance General Liability Premium** \$1,374.00

**Subline 334 Premises and Operations**