

**WYNSTONE TOWNHOMES ASSOCIATION
EDEN PRAIRIE, MINNESOTA**

ENCLOSED PLEASE FIND THE FINANCIAL REPORT FOR 2024

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**WYNSTONE TOWNHOMES ASSOCIATION
STATEMENT OF ASSETS, LIABILITIES, AND FUND BALANCES
AS OF DECEMBER 31, 2024**

(UNAUDITED)

	OPERATING FUND	REPLACEMENT FUND	TOTAL
ASSETS:			
CASH - CHECKING ACCOUNTS	214.66		214.66
CASH - MONEY MARKET ACCOUNT	4,958.20	943.62	5,901.82
CASH - CD'S		220,742.69	220,742.69
PREPAID EXPENSE			
DUE TO/FROM			0.00
TOTAL ASSETS	5,172.86	221,686.31	226,859.17
LIABILITIES:			
UNPAID BILLS	0.00	0.00	0.00
PREPAID ASSESSMENTS	0.00	0.00	0.00
TOTAL LIABILITIES	0.00	0.00	0.00
FUND BALANCES:	5,172.86	221,686.31	226,859.17
TOTAL LIABILITIES AND FUND BALANCES	5,172.86	221,686.31	226,859.17

No assurance is provided by any Certified Public Accountant on these statements

WYNSTONE TOWNHOMES ASSOCIATION
STATEMENTS OF REVENUE, EXPENSES, AND CHANGES IN FUND BALANCES
FOR THE YEAR ENDED DECEMBER 31, 2024

(UNAUDITED)

	OPERATING FUND	REPLACEMENT FUND	TOTAL
REVENUE:			
ASSESSMENTS-OPERATING	75,420.00		75,420.00
ASSESSMENTS-RESERVE	3,000.00	29,580.00	32,580.00
SPECIAL ASSESSMENT			0.00
INVESTMENT INCOME	1.06	11,678.17	11,679.23
OTHER			0.00
			0.00
TOTAL	78,421.06	41,258.17	119,679.23
EXPENSES:			
TRASH REMOVAL	4,653.25		4,653.25
SNOW REMOVAL	7,480.00		7,480.00
LAWN CARE	11,364.71		11,364.71
INSURANCE / BONDING	39,859.08		39,859.08
PROFESSIONAL SERVICES	11,231.23		11,231.23
OFFICE AND ADM EXPENSE	339.50		339.50
SPRINKLER SYSTEM/WATER COSTS	9,143.53		9,143.53
GENERAL MAINTENANCE EXPENSES	2,172.57		2,172.57
MISCELLANEOUS AND TAXES			0.00
CAPITAL IMPROVEMENTS		19,981.00	19,981.00
OPERATING RESERVE COSTS			0.00
TOTAL	86,243.87	19,981.00	106,224.87
EXCESS / -DEFICIENCY OF REVENUES OVER EXPENSES	-7,822.81	21,277.17	13,454.36
BEGINNING FUND BALANCES	6,495.67	206,909.14	213,404.81
INTER-FUND TRANSFERS	6,500.00	-6,500.00	0.00
FROM OPERATIONS RESERVE	0.00		0.00
TO OPERATING ACCOUNT	0.00	0.00	0.00
ENDING FUND BALANCES	5,172.86	221,686.31	226,859.17

No assurance is provided by any Certified Public Accountant on these statements

Wynstone Townhomes Association
Operations Actual vs Budget
January through December 2024

	Jan - Dec 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
Member Assessments			
O - Current Year Operations	75,420.00	75,420.00	0.00
O - Operating Reserve	3,000.00	3,000.00	0.00
R - LT Replacement Reserve	29,580.00	29,580.00	0.00
Total Member Assessments	108,000.00	108,000.00	0.00
Investment Income			
O - Dividend/interest Income	1.06		
R - Interest/Dividend Income	11,678.17		
Total Investment Income	11,679.23		
Total Income	119,679.23	108,000.00	11,679.23
Expense			
Total Operating Fund Expenses			
Trash Removal	4,653.25	2,400.00	2,253.25
Snow Removal			
Plowing Contract	7,480.00	7,480.00	0.00
Winter Supplies and Expense	0.00	1,000.00	-1,000.00
Total Snow Removal	7,480.00	8,480.00	-1,000.00
Lawn Care			
Lawn Contract			
Sprinkler System Costs			
Startup and Shutdown	518.00		
Water Costs	7,497.74	7,369.00	128.74
Sprinkler Repairs	1,127.79	1,000.00	127.79
Total Sprinkler System Costs	9,143.53	8,369.00	774.53
Lawn Contract - Other	11,364.71	11,165.00	199.71
Total Lawn Contract	20,508.24	19,534.00	974.24
Aeration and Lawn Repair	0.00	100.00	-100.00
Total Lawn Care	20,508.24	19,634.00	874.24
Insurance	39,859.08	33,864.00	5,995.08
Professional Services			
Accounting and Tax	2,600.00	2,600.00	0.00
Legal and Collection	5,837.52	600.00	5,237.52
Professional Services - Other	2,793.71		
Total Professional Services	11,231.23	3,200.00	8,031.23
Office and Adm. Expense			
Office Supplies and Adm Expense	113.50	220.00	-106.50
Bank Charges	91.00	120.00	-29.00
Plants, etc	0.00	400.00	-400.00
Association Events	135.00	235.00	-100.00
Total Office and Adm. Expense	339.50	975.00	-635.50
Overall General Maintenance			
Maintenance Expense			
Exterior and Misc Repairs	1,172.12		
Total Maintenance Expense	1,172.12		
Grounds and Landscape			
Trees and Shrubs	983.22		
Supplies	17.23		
Miscellaneous Maintenance	0.00	867.00	-867.00

Wynstone Townhomes Association
Operations Actual vs Budget
January through December 2024

	Jan - Dec 24	Budget	\$ Over Budget
Total Grounds and Landscape	1,000.45	867.00	133.45
Overall General Maintenance - Other	0.00	6,000.00	-6,000.00
Total Overall General Maintenance	2,172.57	6,867.00	-4,694.43
Total Total Operating Fund Expenses	86,243.87	75,420.00	10,823.87
Total Expense	86,243.87	75,420.00	10,823.87
Net Ordinary Income	33,435.36	32,580.00	855.36
Other Income/Expense			
Other Expense			
Other Expenses			
LT Replacement Reserve Payments			
Deck Replacements	12,831.00		
Trees and Grounds	7,150.00		
Total LT Replacement Reserve Payments	19,981.00		
Total Other Expenses	19,981.00		
Total Other Expense	19,981.00		
Net Other Income	-19,981.00	0.00	-19,981.00
Net Income	13,454.36	32,580.00	-19,125.64

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02/17/25

Accrual Basis

Wynstone Townhomes Association

Reserve Accounts Activity

As of December 31, 2024

Type	Date	Num	Memo	Split	Amount	Balance
Money Market Account-BMO 4236						
O - Operating Reserve-BMO						
Transfer	03/31/2024		Funds Transfer-qtr 1 budget			58,867.34
Transfer	06/27/2024		Funds Transfer-Qtr 2 2024 budget		750.00	1,958.20
Transfer	09/30/2024		Funds Transfer-qtr 3 budget		750.00	2,708.20
Transfer	12/23/2024		Funds Transfer-qtr 4 budget		750.00	3,458.20
					750.00	4,208.20
					750.00	4,958.20
Total O - Operating Reserve-BMO						
					3,000.00	4,958.20
R - LT Reserve-BMO						
Deposit	01/31/2024		Interest			56,909.14
Deposit	02/29/2024		Interest		99.55	57,008.69
Transfer	03/31/2024		Funds Transfer-qtr 1 budget		93.28	57,101.97
Bill Pmt -Check	05/02/2024	1047			7,395.00	64,496.97
Deposit	05/31/2024		Deposit		-3,575.00	60,921.97
Transfer	06/27/2024		Funds Transfer-Qtr 2 2024 budget		315.55	61,237.52
Check	06/27/2024	1048			7,395.00	68,632.52
General Journal	08/31/2024	adjh	income		-3,575.00	65,057.52
Transfer	09/10/2024		Funds Transfer		340.10	65,397.62
Transfer	09/30/2024		Funds Transfer-qtr 3 budget		-60,000.00	5,397.62
Check	11/21/2024	1049			7,395.00	12,792.62
Check	12/23/2024	1050			-6,182.50	6,610.12
Transfer	12/23/2024		Funds Transfer		-6,648.50	-38.38
General Journal	12/26/2024		Interest		7,356.62	7,356.62
Deposit	12/31/2024				-6,500.00	856.62
					87.00	943.62
Total R - LT Reserve-BMO						
					-55,965.52	943.62
Total Money Market Account-BMO 4236						
					-52,965.52	5,901.82
Cash Securities - CD's						
R - BMO CD Account						
General Journal	01/31/2024		EST INC			150,000.00
General Journal	01/31/2024	EST INC	EST INC		800.00	150,000.00
General Journal	05/31/2024	adjh	reclass		292.00	150,800.00
Deposit	06/27/2024		Deposit		262.00	151,092.00
Deposit	08/28/2024		int deposit		4,345.97	151,354.00
General Journal	09/10/2024	adjh	Funds Transfer		1,959.20	155,699.97
Transfer	09/10/2024		Deposit		674.29	157,659.17
Deposit	11/30/2024				60,000.00	158,333.46
					2,409.23	218,333.46
Total R - BMO CD Account						
					70,742.69	220,742.69

Wynstone Townhomes Association
Reserve Accounts Activity
 As of December 31, 2024

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Accrual Basis

Type	Date	Num	Memo	Split	Amount	Balance
R - Cash Securities						
Highland Bank CD #2 (5.17%)						
General Journal	01/31/2024	EST INC	EST INC		262.00	0.00
General Journal	05/31/2024	adjh	reclass		-262.00	262.00
Total Highland Bank CD #2 (5.17%)						
					0.00	0.00
Total R - Cash Securities						
					0.00	0.00
Total Cash Securities - CD's						
					70,742.69	220,742.69
TOTAL						
					17,777.17	226,644.51

**WYNSTONE TOWNHOMES ASSOCIATION
ANNUAL REPORT SUPPLEMENTARY SCHEDULES
For the year ended 12/31/2024**

(Unaudited)

SCHEDULE OF CAPITAL EXPENDITURES OVER \$ 1,000.

2024:	Decks repairs	\$	12,831.00
	Trees	\$	7,150.00
2023:	Deck replacements	\$	95,408.50

LAWSUITS:

The association, as of the balance sheet date, is not a party to any known active lawsuit. To the extent that a lawsuit would surface, the association's normal exposure is limited to the policy deductible of \$ 5,000, plus possible legal expenses. Higher deductibles are incurred for wind or hail damage claims

No assurance is provided by any Certified Public Accountant on these statements

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02/17/25

Wynstone Townhomes Association
Homeowner Balance Summary
As of December 31, 2024

	Dec 31, 24
TOTAL	0.00

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02/17/25

Wynstone Townhomes Association
Schedule of Unpaid Bills
As of December 31, 2024

	Dec 31, 24
TOTAL	0.00

2025

BUDGET DETAIL

[illegible]

Wynstone Townhomes Association
Statement of Operations - By Fund
January through December 2024

	Operating Fund	Oper Reserve Fund	LT Reserve Fund	TOTAL
Ordinary Income/Expense				
Income				
Member Assessments				
O - Current Year Operations	75,420.00	0.00	0.00	75,420.00
O - Operating Reserve	0.00	3,000.00	0.00	3,000.00
R - LT Replacement Reserve	0.00	0.00	29,580.00	29,580.00
Total Member Assessments	<u>75,420.00</u>	<u>3,000.00</u>	<u>29,580.00</u>	<u>108,000.00</u>
Investment Income				
O - Dividend/interest Income	1.06	0.00	0.00	1.06
R - Interest/Dividend Income	0.00	0.00	11,678.17	11,678.17
Total Investment Income	<u>1.06</u>	<u>0.00</u>	<u>11,678.17</u>	<u>11,679.23</u>
Total Income	<u>75,421.06</u>	<u>3,000.00</u>	<u>41,258.17</u>	<u>119,679.23</u>
Expense				
Total Operating Fund Expenses				
Trash Removal	4,653.25	0.00	0.00	4,653.25
Snow Removal				
Plowing Contract	<u>7,480.00</u>	<u>0.00</u>	<u>0.00</u>	<u>7,480.00</u>
Total Snow Removal	<u>7,480.00</u>	<u>0.00</u>	<u>0.00</u>	<u>7,480.00</u>
Lawn Care				
Lawn Contract				
Sprinkler System Costs				
Startup and Shutdown	518.00	0.00	0.00	518.00
Water Costs	7,497.74	0.00	0.00	7,497.74
Sprinkler Repairs	<u>1,127.79</u>	<u>0.00</u>	<u>0.00</u>	<u>1,127.79</u>
Total Sprinkler System Costs	<u>9,143.53</u>	<u>0.00</u>	<u>0.00</u>	<u>9,143.53</u>
Lawn Contract - Other	<u>11,364.71</u>	<u>0.00</u>	<u>0.00</u>	<u>11,364.71</u>
Total Lawn Contract	<u>20,508.24</u>	<u>0.00</u>	<u>0.00</u>	<u>20,508.24</u>
Total Lawn Care	<u>20,508.24</u>	<u>0.00</u>	<u>0.00</u>	<u>20,508.24</u>
Insurance	<u>39,859.08</u>	<u>0.00</u>	<u>0.00</u>	<u>39,859.08</u>
Professional Services				
Accounting and Tax	2,600.00	0.00	0.00	2,600.00
Legal and Collection	5,837.52	0.00	0.00	5,837.52
Professional Services - Other	<u>2,793.71</u>	<u>0.00</u>	<u>0.00</u>	<u>2,793.71</u>
Total Professional Services	<u>11,231.23</u>	<u>0.00</u>	<u>0.00</u>	<u>11,231.23</u>
Office and Adm. Expense				
Office Supplies and Adm Expense	113.50	0.00	0.00	113.50
Bank Charges	91.00	0.00	0.00	91.00
Association Events	<u>135.00</u>	<u>0.00</u>	<u>0.00</u>	<u>135.00</u>
Total Office and Adm. Expense	<u>339.50</u>	<u>0.00</u>	<u>0.00</u>	<u>339.50</u>
Overall General Maintenance				
Maintenance Expense				
Exterior and Misc Repairs	<u>1,172.12</u>	<u>0.00</u>	<u>0.00</u>	<u>1,172.12</u>
Total Maintenance Expense	<u>1,172.12</u>	<u>0.00</u>	<u>0.00</u>	<u>1,172.12</u>
Grounds and Landscape				
Trees and Shrubs	983.22	0.00	0.00	983.22
Supplies	<u>17.23</u>	<u>0.00</u>	<u>0.00</u>	<u>17.23</u>
Total Grounds and Landscape	<u>1,000.45</u>	<u>0.00</u>	<u>0.00</u>	<u>1,000.45</u>
Total Overall General Maintenance	<u>2,172.57</u>	<u>0.00</u>	<u>0.00</u>	<u>2,172.57</u>
Total Total Operating Fund Expenses	<u>86,243.87</u>	<u>0.00</u>	<u>0.00</u>	<u>86,243.87</u>

Intended For Internal Management Use Only

Wynstone Townhomes Association
Statement of Operations - By Fund
January through December 2024

	Operating Fund	Oper Reserve Fund	LT Reserve Fund	TOTAL
Total Expense	86,243.87	0.00	0.00	86,243.87
Net Ordinary Income	-10,822.81	3,000.00	41,258.17	33,435.36
Other Income/Expense				
Other Expense				
Other Expenses				
LT Replacement Reserve Payments				
Deck Replacements	0.00	0.00	12,831.00	12,831.00
Trees and Grounds	0.00	0.00	7,150.00	7,150.00
Total LT Replacement Reserve Payments	0.00	0.00	19,981.00	19,981.00
Total Other Expenses	0.00	0.00	19,981.00	19,981.00
Total Other Expense	0.00	0.00	19,981.00	19,981.00
Net Other Income	0.00	0.00	-19,981.00	-19,981.00
Net Income	-10,822.81	3,000.00	21,277.17	13,454.36



WORKERS' COMPENSATION

Information Page

1. Named Insured and Address:

WYNSTONE TOWNHOMES ASSN
13780 FENWICK CIR
EDEN PRAIRIE MN 55346

Agency Name and Number:

8353-CG
NORTH RISK PARTNERS LLC
2010 CENTRE POINTE BLVD
PO BOX 64016
SAINT PAUL MN 55164

Insured Policy Number: ZL1040

Policy Number: CWC-ZL1040-00

Identification Number:

FEIN: 411967687

The Named Insured is:
ASSOCIATION

- 2. Policy Period:** Inception 11-15-24 Expiration 11-15-25
12:01 A.M. standard time at the address of the insured stated herein.

- 3. A. Workers' Compensation Insurance:** Part One of the policy applies to the Workers' Compensation Law of the states listed here:

Minnesota

- B. Employers' Liability Insurance:** Part Two of the policy applies to work in each state listed in Item 3.A. The limits of our liability under Part Two are:

Bodily Injury by Accident	Each Accident	\$500,000
Bodily Injury by Disease	Policy Limit	\$500,000
Bodily Injury by Disease	Each Employee	\$500,000

- C. Other States Insurance:** Part Three of the policy applies to the states, if any, listed here:

All states except North Dakota, Ohio, Washington and Wyoming and States designated in Item 3.A. above.

D. Endorsements:

Form Number	Form Title	Premium
WC 00 00 00 C(1-15)	Workers' Compensation and Employers' Liability Insurance Policy	
WC 00 04 03(4-84)	Experience Rating Modification Factor Endorsement	
WC 00 04 06(8-84)	Premium Discount Endorsement	
WC 00 04 14 A(1-19)	90-Day Reporting Requirement-Notification of Change in Ownership Endorsement	
WC 00 04 19(1-01)	Premium Due Date Endorsement	

Insured Renewal or Replacement Number: ZL1040

Renewal or Replacement Number: CWC-ZL1040-00

Acuity, A Mutual Insurance Company



**BIS-PAK
COVERAGE PART**

Renewal Declarations

First Named Insured and Address:

WYNSTONE TOWNHOMES ASSN
13780 FENWICK CIR
EDEN PRAIRIE MN 55346

Agency Name and Number:

NORTH RISK PARTNERS LLC
8353-CG

Policy Number: ZL1040

Policy Period: Effective Date: 11-15-24

Expiration Date: 11-15-25

In return for the payment of the premium and subject to all the terms of the policy, we agree to provide the insurance coverage as stated in the Policy.

12:01 A.M. standard time at your mailing address shown in the declarations

COVERAGE FORMS AND ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART

Form Number	Form Title	Premium
CB-0002(5-22)	Deluxe Bis-Pak Property Coverage Form	
CB-0006(8-15)	Bis-Pak Business Liability and Medical Expenses Coverage Form	
CB-0009(9-04)	Bis-Pak Common Policy Conditions	
CB-0412(7-02)	Limitation of Coverage to Designated Premises or Project	
CB-0417(1-10)	Employment-Related Practices Exclusion	
CB-0564(1-15)	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Act)	
CB-0577(4-10)	Fungi or Bacteria Exclusion (Liability)	
CB-1416(1-10)	Snow Plow Products-Completed Operations Hazard Coverage	
CB-1481(7-13)	Limitations on Coverage for Roof Surfacing	
CB-1488(7-13)	Primary and Noncontributory - Other Insurance Condition	
CB-1504(5-14)	Exclusion-Access of Confidential or Personal Info/Data with Limited BI	
CB-1560(2-21)	Cyber Incident Exclusion	
CB-1591(10-23)	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)	
CB-7019(4-10)	Hired Auto and Nonowned Auto Liability	\$128.00
CB-7025(2-07)	Minnesota Changes	
CB-7026(4-10)	Minnesota Changes - Condominium Association Coverage	
CB-7222(11-99)	Additional Insured - Condominium Unit Owners	
CB-7296(1-15)	Cap on Losses from Certified Acts of Terrorism - Property	\$1,716.00
CB-7299(1-15)	Cap on Losses from Certified Acts of Terrorism - Liability	
CB-7406(6-15)	Exclusion - Unmanned Aircraft	
CB-7410(8-15)	Civil Authority Changes	
CB-7425(9-17)	Windstorm or Hail - Fixed Dollar Deductible	

Form Number	Form Title	Premium
CB-7437(3-21)	Acuity Property Enhancements - Silver	
CB-7455(8-20)	Acuity Liability Enhancements - Silver	
IL-7012(1-18)	Asbestos Exclusion	
IL-7076(5-07)	Minnesota Fire Insurance Surcharge	\$279.00
IL-7082(12-20)	Disclosure Pursuant to Terrorism Risk Insurance Act	
IL-7149(7-20)	Cyber Suite Coverage	\$318.00
IL-7152(7-20)	Cyber Suite Schedule	
IL-7157(7-20)	Minnesota Changes - Cyber Suite Coverage	

Advance Endorsement Premium **\$2,441.00**

PREMIUM SUMMARY

Advance Premium	\$41,045.00
Advance Endorsement Premium	\$2,441.00
Total Advance Premium	\$43,486.00

The Total Advance Premium shown above is based on the exposures you anticipated at the time this coverage part began. We will audit this coverage part in accordance with the Bis-Pak® Liability and Medical Expenses General Condition entitled Premium Audit - Business Liability at the close of the audit period.

PROPERTY COVERAGES PROVIDED

Form: Deluxe

Coverage Item	Premises Number	Building Number	Valuation Basis	Limit of Insurance	Automatic Increase Percentage
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	001	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	002	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	003	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	004	001	Replacement Cost	\$1,114,047	10%

Coverage Item	Premises Number	Building Number	Valuation Basis	Limit of Insurance	Automatic Increase Percentage
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	005	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	006	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	007	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	008	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	009	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	010	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	011	001	Replacement Cost	\$1,114,047	10%
Building Condominium Deductible: \$5,000 per occurrence Optional Coverage Deductible: \$500 Wind/Hail Fixed Dollar Deductible: \$50,000 per occurrence	012	001	Replacement Cost	\$1,114,047	10%

DESCRIPTION OF PREMISES

Premises Number	Building Number	Construction, Occupancy and Location
001	001	FRAME CONDOMINIUM 13696-13700 FENWICK CIR EDEN PRAIRIE MN 55346
002	001	FRAME CONDOMINIUM 13680-13684 FENWICK CIR EDEN PRAIRIE MN 55346

Premises Number	Building Number	Construction, Occupancy and Location
003	001	FRAME CONDO 13712-13716 FENWICK CIR EDEN PRAIRIE MN 55346
004	001	FRAME CONDO BUILDING #01 13664-13668 FENWICK CIR EDEN PRAIRIE MN 55346
005	001	FRAME CONDO 13728-13732 FENWICK CIR EDEN PRAIRIE MN 55346
006	001	FRAME CONDO 13616-13620 FENWICK CIR EDEN PRAIRIE MN 55346
007	001	FRAME CONDO 13648-13652 FENWICK CIR EDEN PRAIRIE MN 55346
008	001	FRAME CONDO 13760-13764 FENWICK CIR EDEN PRAIRIE MN 55346
009	001	FRAME CONDO 13776-13780 FENWICK CIR EDEN PRAIRIE MN 55346
010	001	FRAME CONDO 13600-13604 FENWICK CIR EDEN PRAIRIE MN 55346
011	001	FRAME CONDO 13744-13748 FENWICK CIR EDEN PRAIRIE MN 55346
012	001	FRAME CONDO 13632-13636 FENWICK CIR EDEN PRAIRIE MN 55346

MORTGAGEHOLDER NAME AND ADDRESS

NONE

LIABILITY COVERAGES PROVIDED

Coverage Item	Limit of Insurance
Liability and Medical Expenses (Each Occurrence)	\$1,000,000
Medical Expenses (Any One Person)	\$10,000

Coverage Item	Limit of Insurance
Damage to Premises Rented to You	\$1,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
General Aggregate Limit (Other Than Products-Completed Operations)	\$2,000,000

SCHEDULE OF LIABILITY CLASSIFICATION

Premises Number	Building Number	Classification Description	Class Code	Premium Basis ¹	Premises Rate	Products Rate
001	001	Condominium - Residential	62003	2 UN	23.412	Included
002	001	Condominium - Residential	62003	2 UN	23.412	Included
003	001	Condominium - Residential	62003	2 UN	23.412	Included
004	001	Condominium - Residential	62003	2 UN	23.412	Included
005	001	Condominium - Residential	62003	2 UN	23.412	Included
006	001	Condominium - Residential	62003	2 UN	23.412	Included
007	001	Condominium - Residential	62003	2 UN	23.412	Included
008	001	Condominium - Residential	62003	2 UN	23.412	Included
009	001	Condominium - Residential	62003	2 UN	23.412	Included
010	001	Condominium - Residential	62003	2 UN	23.412	Included
011	001	Condominium - Residential	62003	2 UN	23.412	Included
012	001	Condominium - Residential	62003	2 UN	23.412	Included

¹ UN = Unit - Rate Applies Per Unit**COVERAGES PROVIDED**

Coverage Item	Limit of Insurance
Hired and Nonowned Auto Liability	Same as Liability Limit
Employee Dishonesty	\$100,000
Forgery and Alteration	\$25,000
Electronic Data	\$25,000
Interruption of Computer Operations	\$10,000
Acuity Liability Enhancements - Silver	See CB-7455
Acuity Property Enhancements - Silver	See CB-7437



NORTH RISK PARTNERS®

Association Master Policy / Wynstone Townhouses Association

Insurance Company: Acuity /Policy Period:11-15-2024 to 11-15-2025 ZL Policy Number: ZL1040-02

The association bylaws require the board of directors to purchase a Master Insurance Policy to cover the building and common elements. The policy contains the following coverage:

Property Coverage – Buildings & Common Elements

Limit of Insurance: \$13,368,564

Cause of Loss: Special

Valuation: Replacement Cost

Occurrence Deductible \$50,000/Wind/Hail

\$5,000 All Other Perils

Unit Owner Insurance Responsibility

Standard Coverage:

- ✓ Personal Property
- ✓ Personal Liability
- ✓ Loss Assessment

Deductible

Additional Coverage Required for Your Unit:

Betterments and Improvements

Minimum \$75,000 Coverage A

Take the time to thoroughly discuss your individual needs with your insurance professional annually. Your insurance requirements may change. This H06 Letter are recommendations only.

- The responsibilities stated above are generally insurable under a standard insurance form HO 6. Your coverage should include limits for building, personal property and personal liability coverage.
- Loss Assessment Deductible Coverage can be purchased to satisfy payment for your share of the Master Insurance Policy deductible. An amount of at least \$ 50,000 is recommended.

Certificate of Insurance

If you need verification of insurance for the association's master policy, please provide the Information below:

Name and e-mail address of your North Risk Partners Contact: kim.sharpe@northriskpartners.com

Name of association _____/Unit Owner name _____

Mortgage Company Name _____/Loan Number _____

Disclaimer: This document is for informational purposes only. Specific questions regarding the scope of insurance coverage provided by the master policy should be directed to the association's board of directors or their representatives.