

Rockford Mutual Insurance Company  
P O Box 5626  
Rockford, IL 61125

PREPARED FOR:

COTTAGE ACRES HOMEOWNERS ASSOCIATION  
PO BOX 16  
STERLING, IL 61081-0016

REPRESENTED BY

YOUR INDEPENDENT AGENT:

Eckburg Insurance Group, Inc.

Agent/Producer

Code: 0016771000000017





PHONE 815-229-1500

527 COLMAN CENTER DRIVE • P.O. BOX 5626 • ROCKFORD, ILLINOIS 61125

Cottage Acres Homeowners Association  
PO BOX 16  
Sterling, IL 61081-0016

Re: UC000078347-002

Dear Valued Policyholder:

As we offer you this policy renewal, I want to express our sincere appreciation to you as a valued policyholder of Rockford Mutual. As you know, Rockford Mutual is a regional carrier that takes pride in providing excellent service to our policyholders since 1896.

You are very important to us and we want to retain you as a customer of Rockford Mutual. We will do everything possible to continue to earn your business. As a convenience, you can pay your renewal premium in full using your Discover, MasterCard or VISA at no additional cost. There are also various installment payment plans available.

Should you have any questions about your policy, please feel free to contact your agent or our underwriting department at our toll-free number 800-747-2957. You may also learn more about other products and coverages that we have to offer by visiting us at [www.ROCKFORDMUTUAL.com](http://www.ROCKFORDMUTUAL.com). We appreciate your business.

Sincerely,

Kent Shantz  
President & CEO



**COMMERCIAL UMBRELLA  
RENEWAL DECLARATION**

**EFFECTIVE: 01/21/2023**  
**POLICY NUMBER: UC000078347-002**

**POLICY PERIOD:** 01/21/2023 to 01/21/2024 **12:01 A.M. Standard Time at the address of the Named Insured stated below.**

**NAMED INSURED AND ADDRESS**

Cottage Acres Homeowners Association  
PO BOX 16  
Sterling, IL 61081-0016

**PRODUCER NAME AND ADDRESS**

Eckburg Insurance Group, Inc. - 0016771000000017  
4455 N Mulford Rd  
Loves Park, IL 61111-6957  
(815) 877-4100

Direct Bill 4 Pay - Insured

THIS POLICY IS CONTINUOUS UNTIL CANCELLED OR LAPSED.

**COVERAGE SUMMARY**

This Policy Consists of the Following Coverage Parts/Policies for Which a Premium is Indicated.

This Premium May Be Subject to Adjustment.

<b>COVERAGE PART/POLICY ATTACHED</b>	<b>PREMIUM</b>
COMMERCIAL UMBRELLA COVERAGE	\$500.00
	.....
TOTAL ADVANCE PREMIUM	\$500.00
	=====

**POLICY FORMS AND ENDORSEMENTS**

**Common Forms That Apply To All Coverage Part**

<b>NUMBER</b>	<b>EDITION</b>	<b>DESCRIPTION</b>	<b>PREMIUM</b>
98-098	01-01	Exclusion - Sexual Abuse or Sexual Molestation - Illinois	Included
98-190	01-01	Lead/Lead Contamination Exclusion	Included
98-250	01-01	Asbestos Exclusion	Included
99-020	12-99	Notice to Policyholders (Company/Dept of Ins Numbers)	Included
99-7072	01-16	Consumer Privacy Policy	Included
CU0001	04-13	Commercial Liability Umbrella Coverage Form	Included
CU0113	09-00	Illinois Changes - Condominiums	Included
CU0200	12-07	Illinois Changes - Cancellation and Nonrenewal	Included
CU2118	09-00	Exclusion - Year 2000 Computer-Related and Other Electronic Problems	Included
CU2123	02-02	Nuclear Energy Liability Exclusion Endorsement	Included
CU2124	06-15	Exclusion - Non-Owned Aircraft	Included
CU2125	12-01	Total Pollution Exclusion Endorsement	Included
CU2127	12-04	Fungi or Bacteria Exclusion	Included



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NUMBER	EDITION	DESCRIPTION	PREMIUM
CU2151	12-05	Total Pollution Exclusion With A Hostile Fire Exception Endorsement	Included
CU2130	01-15	Cap On Losses From Certified Acts Of Terrorism	Included
CU2150	03-05	Silica or Silica-Related Dust Exclusion	Included
CU3424	12-19	Cannabis Exclusion with Hemp and Lessors Risk Exceptions	Included
CU2186	05-14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information and Data-related Liability -With Limited Bodily Injury Exception	Included
CU2413	04-13	Amendment of Personal and Advertising Injury Definition	Included
CUND03	08-22	Policyholder Notice	Included
CU2429	04-13	Businessowners Liability Changes	Included
		Policy Number: BOP000078346	
		- Each Occurrence Limit: \$1,000,000	
		- Aggregate Limit (Except with Respect to Covered Autos): \$1,000,000	
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CU2430	04-13	Amendment of Insured Contract Definition	Included
IL0017	11-98	Common Policy Conditions	Included
IL0147	09-11	Illinois Changes - Civil Union	Included
IL0162	10-13	Illinois Changes - Defense Costs	Included
IL0985	12-20	Disclosure Pursuant to Terrorism Risk Insurance Act	Included
		Terrorism Premium (Certified Acts): \$20	
		Coverage Part: Commercial Umbrella	
		Federal Share of Losses: 80%	
MLRM18	10-20	Communicable Disease Exclusion - Illinois	Included

**SCHEDULE OF UNDERLYING INSURANCE**

COMPANY	POLICY #	TYPE	LIABILITY LIMIT
Rockford Mutual Insurance Company	BOP000078346	Businessowners	\$2,000,000/\$4,000,000

in return for the payment of premium, and subject to all the terms of the coverage parts/policies attached, we agree with you to provide the insurance described therein.



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Eckburg Insurance Group, Inc. - 001677100000017  
4455 N Mulford Rd  
Loves Park, IL 61111-6957  
(815) 877-4100

Direct Bill 4 Pay - Insured

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**COVERAGES**

<b>COVERAGE</b>	<b>LIMIT</b>	<b>AGGREGATE LIMIT</b>	<b>PREMIUM</b>
SINGLE LIMIT LIABILITY	\$1,000,000	\$1,000,000	\$500.00
RETAINED LIMIT	\$10,000		INCLUDED
			.....
<b>TOTAL ADVANCE PREMIUM</b>			<b>\$500.00</b>
			=====



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **AMENDMENT OF PERSONAL AND ADVERTISING INJURY DEFINITION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

With respect to **Coverage B Personal And Advertising Injury Liability**, Paragraph **14.e.** of the **Definitions** section does not apply.

## POLICYHOLDER NOTICE

### EXCLUSION FOR VIOLATION OF RIGHT OF PRIVACY

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page 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.**

This Notice provides information concerning the following new endorsement which applies to your renewal policy being issued by us:

**CU24130413, Amendment of Personal and Advertising Injury Definition.** This endorsement changes the definition of Personal Injury and Advertising Injury such that it broadly excludes claims or lawsuits arising out of the actual or alleged violation of someone's privacy.

## NOTICE TO POLICYHOLDERS

We are here to serve you. As a valued policyholder, your satisfaction is very important to us. If you have questions about your policy or have any concerns regarding a claim, do not hesitate to contact us or your agent. You may contact us at the following:

Rockford Mutual Insurance Company  
527 Colman Center Drive  
P.O. Box 5626  
Rockford, IL 61125

Phone: 800-747-2957

If you contact us or your agent with concerns regarding a claim and feel you are not being treated fairly, you may contact the state department or agency in the state where you reside to register a complaint. You can register a complaint at the following:

### **Illinois**

Public Service Division  
Department of Insurance  
320 W. Washington Street  
Springfield, IL 62767

Phone: 217-782-4515

### **Indiana**

Consumer Services Division  
Indiana Department of Insurance  
311 W. Washington Street, Suite 300  
Indianapolis, IN 46204-2787

Phone: 317-232-2396 or 800-622-4461

### **Wisconsin**

Office of the Commissioner of Insurance  
Complaints Department  
P.O. Box 7873  
Madison, WI 53707-7873

Phone: 800-236-8517 outside of Madison  
266-0103 in Madison

## **PRIVACY NOTICE**

### **YOUR PRIVACY**

You have entrusted us with some personal information, and we are concerned about your privacy and security. In order to provide you with the highest quality insurance products at an affordable cost, we collect, maintain, and, in some instances, disclose information about you. As our customer, we want you to understand how we gather information and how we protect it.

### **COLLECTION OF INFORMATION**

We get most information about you from your insurance application. We also obtain additional information about you from outside sources, including consumer reporting agencies, at our expense.. Examples of information we may obtain include the following:

- A credit-based insurance score based on information contained in your credit report (We will use a third party in connection with the development of your insurance score.);
- A record of your prior insurance loss history;
- A record of your driving history from your state motor vehicle department if you are applying for automobile insurance; and
- A report on the condition of your homes or buildings if you are applying for property insurance.

This information is used by us to determine whether or not a policy can be issued and to determine the premium that you will pay. The decisions to issue a policy and determine the premium are not made by any consumer reporting agencies.

### **WHAT WE DO WITH INFORMATION ABOUT YOU**

Information about you will be kept in our policy records. We will refer to and use that information to issue and service insurance policies and to settle claims.

We only disclose information about you as permitted by law in conjunction with our normal business operations. Examples of the types of persons or organizations we may share this information with include:

- Your agent;
- An adjuster, investigator, or attorney in the processing of an insurance claim;
- A court or government agency in connection with a legal proceeding;
- A consumer reporting agency in connection with an application, policy, or claim;
- A government agency which conducts an examination of our procedures; and
- An affiliated company.

Because we respect your privacy, we do not sell, trade, or otherwise disclose information about you to third parties for marketing purposes. We may, however, provide information about you to companies that perform marketing services on our behalf to assist us in providing our products and services to you.

### **SECURITY OF INFORMATION ABOUT YOU**

While your personal information is under our control, access is limited to those employees who have a legitimate business need for such information. We maintain physical, procedural, and electronic safeguards to protect the privacy and confidentiality of your personal information.

### **REVIEWING INFORMATION ACQUIRED ABOUT YOU**

You have the right to review information about you that we have gathered and request a correction of information you believe is inaccurate. Please contact us or your agent if you have any questions about the information we have acquired about you.

## COMPLAINTS OR CONCERNS

We are here to serve you. As a valued policyholder, your satisfaction is very important to us. If you have questions about your policy or have any concerns regarding a claim, do not hesitate to contact us or your agent.

If you contact us or your agent with concerns and feel you are not being treated fairly, you may register a complaint at the following:

### **In ILLINOIS:**

- **Mail:** Illinois Division of Insurance, 320 West Washington Street, Springfield, IL 62767
- **Web Site:** [www.ins.state.il.us](http://www.ins.state.il.us)
- **E-Mail:** [consumer\\_complaints@ins.state.il.us](mailto:consumer_complaints@ins.state.il.us)
- **Telephone:** (866) 445-5364 (Consumer Assistance Hotline)
- **Fax:** (217) 558-2083

### **In WISCONSIN:**

- **Mail:** Office of the Commissioner of Insurance, Information and Complaints Section, P.O. Box 7873, Madison, WI 53707-7873
- **Web Site:** <http://oci.wi.gov>
- **E-Mail:** [complaints@oic.state.wi.us](mailto:complaints@oic.state.wi.us)
- **Telephone:** (800) 236-8517
- **Fax:** (608) 264-8115

### **In INDIANA:**

- **Mail:** State of Indiana Department of Insurance, Consumer Services Division, 311 West Washington Street, Suite 300, Indianapolis, IN 46204
- **Web Site:** [www.in.gov/idoi](http://www.in.gov/idoi)
- **Telephone:** (800) 622-4461 or (317) 232-2395

## QUESTIONS

If you have any questions about your policy, regarding a claim, or concerning the privacy and security of your personal information, you may contact us at the following:

- **Mail:** Rockford Mutual Insurance Company, P.O. Box 5626, Rockford, Illinois 61125-0626
- **Web Site:** [www.rockfordmutual.com](http://www.rockfordmutual.com)
- **Telephone:** (815) 229-1500 or (800) 747-2957