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12/23/2011

Issuing Company: Continental Western Insurance Company
23 Commerce Drive
Bedford, NH 03110-6835

COMMERCIAL LINES POLICY COMMON POLICY DECLARATIONS

Renewal

Policy No.: CPA 0313281 - 12
Previous Policy No.: 0313281-11

Billing Method: Direct Bill
Payment Plan: 9A

Named Insured Name and Address
Jonathan's Landing Condo & Yacht Association
c/o Harvard Management Solutions Inc.
14 Country Club Road
Gilford, NH 03249

Agency Name and Address 03391
(603) 279-8122
Cross Insurance - Meredith
45 NH Rte 25
Meredith, NH 03253

POLICY PERIOD

Policy Period: From 12/31/2011 to 12/31/2012 at 12:01 A.M. Standard Time at your mailing address shown above.

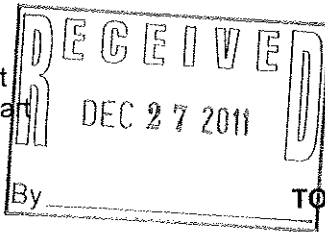
Business Description: Condo Association

Form of Business: Association

IN RETURN FOR YOUR PAYMENT OF THE PREMIUM AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	Premium
Commercial Property Coverage Part	\$ 43,378.00
Commercial General Liability Coverage Part	\$ 3,265.00
Commercial Crime and Fidelity Coverage Part	\$ 423.00
Commercial Inland Marine Coverage Part	\$ 452.00
TOTAL:	\$ 47,518.00



FORMS APPLICABLE TO ALL COVERAGE PARTS

See attached "Schedule of Forms and Endorsements"

THESE DECLARATIONS, TOGETHER WITH THE COMMON POLICY CONDITIONS AND COVERAGES FORM(S) AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.

Countersigned: _____
(Date)

By: _____
(Authorized Representative)

LOCATION SCHEDULE

Location # 1	2 Portside Drive Moultonborough, NH 03254
Location # 2	4 Portside Drive Moultonborough, NH 03254
Location # 3	6 Portside Drive Moultonborough, NH 03254
Location # 4	10 Portside Drive Moultonborough, NH 03254
Location # 5	11 Portside Drive Moultonborough, NH 03254
Location # 6	3 Topside Road Moultonborough, NH 03254
Location # 7	8 Topside Road Moultonborough, NH 03254
Location # 8	12 Topside Road Moultonborough, NH 03254
Location # 9	22 Topside Road Moultonborough, NH 03254
Location # 10	26 Topside Road Moultonborough, NH 03254
Location # 11	32 Topside Road Moultonborough, NH 03254
Location # 12	3 Starboard Lane Moultonborough, NH 03254
Location # 13	7 Starboard Lane Moultonborough, NH 03254
Location # 14	9 Starboard Lane Moultonborough, NH 03254
Location # 15	10 London Hill Road Moultonborough, NH 03254
Location # 16	16 London Hill Road Moultonborough, NH 03254
Location # 17	West Winds Road Moultonborough, NH 03254
Location # 18	17 London Hill Road

Moultonborough, NH 03254

Location # 19 9 Topside Road
Moultonborough, NH 03254

Location # 20 13 Topside Road
Moultonborough, NH 03254

Location # 21 Pool Pump House
Portside Drive
Moultonborough, NH 03254

Location # 22 Pool Pump House
Portside Drive
Moultonborough, NH 03254

Location # 23 Pump House for Lawn Irrigation
Portside Drive
Moultonborough, NH 03254

Issuing Company: Continental Western Insurance Company

COMMERCIAL PROPERTY DECLARATIONS

COINSURANCE CONTRACT

Policy No.: CPA 0313281 - 12
Previous Policy No.: 0313281-11

NAMED INSURED AND ADDRESS	AGENCY NAME AND ADDRESS	03391
Jonathan's Landing Condo & Yacht Association c/o Harvard Management Solutions Inc. 14 Country Club Road Gilford, NH 03249	(603) 279-8122 Cross Insurance - Meredith 45 NH Rte 25 Meredith, NH 03253	

POLICY PERIOD

Policy Period: From 12/31/2011 to 12/31/2012 at 12:01 A.M. Standard Time at your mailing address shown above.

TOTAL ADVANCE PREMIUM	\$43,378
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DESCRIPTION OF PREMISES AND COVERAGES PROVIDED

The Agreed Value provisions expire 12/31/2012.

Description Of Property	Limit	Cause Of Loss	Coinsurance	Valuation
Blanket Buildings	26,780,416	SPECIAL	100%	See Schedule
Loc# - Bldg#: 1 - 1				
Loc# - Bldg#: 2 - 1				
Loc# - Bldg#: 3 - 1				
Loc# - Bldg#: 4 - 1				
Loc# - Bldg#: 5 - 1				
Loc# - Bldg#: 6 - 1				
Loc# - Bldg#: 7 - 1				
Loc# - Bldg#: 8 - 1				
Loc# - Bldg#: 9 - 1				
Loc# - Bldg#: 10 - 1				
Loc# - Bldg#: 11 - 1				
Loc# - Bldg#: 11 - 2				
Loc# - Bldg#: 12 - 1				
Loc# - Bldg#: 13 - 1				
Loc# - Bldg#: 14 - 1				
Loc# - Bldg#: 15 - 1				
Loc# - Bldg#: 15 - 2				
Loc# - Bldg#: 16 - 1				
Loc# - Bldg#: 18 - 1				
Loc# - Bldg#: 18 - 2				
Loc# - Bldg#: 18 - 3				
Loc# - Bldg#: 18 - 4				
Loc# - Bldg#: 18 - 5				
Loc# - Bldg#: 18 - 6				
Loc# - Bldg#: 19 - 1				
Loc# - Bldg#: 20 - 1				
Blanket Business Personal Property	208,000	SPECIAL	100%	See Schedule
Loc# - Bldg#: 18 - 2				

Policy No.: CPA 0313281 - 12

LOCATION: # 4
10 Portside Drive
Moultonborough, NH 03254

Deductible: \$5,000

BUILDING # 1
3 Story Frame Building
Occupied As

Building	See Blanket	SPECIAL	100%	RC / AV
Earthquake Deductible of 5%Applies				
Business Income	See Blanket	SPECIAL	100%	
Including Rental Value				
Including Extra Expense				

LOCATION: # 5
11 Portside Drive
Moultonborough, NH 03254

Deductible: \$5,000

BUILDING # 1
3 Story Frame Building
Occupied As

Building	See Blanket	SPECIAL	100%	RC / AV
Earthquake Deductible of 5%Applies				
Business Income	See Blanket	SPECIAL	100%	
Including Rental Value				
Including Extra Expense				

LOCATION: # 6
3 Topside Road
Moultonborough, NH 03254

Deductible: \$5,000

BUILDING # 1
3 Story Frame Building
Occupied As

Building	See Blanket	SPECIAL	100%	RC / AV
Earthquake Deductible of 5%Applies				
Business Income	See Blanket	SPECIAL	100%	
Including Rental Value				
Including Extra Expense				

LOCATION: # 7
8 Topside Road
Moultonborough, NH 03254

Deductible: \$5,000

BUILDING # 1
3 Story Frame Building
Occupied As

Building	See Blanket	SPECIAL	100%	RC / AV
Earthquake Deductible of 5%Applies				
Business Income	See Blanket	SPECIAL	100%	
Including Rental Value				
Including Extra Expense				

LOCATION: # 8
12 Topside Road
Moultonborough, NH 03254

Deductible: \$5,000

BUILDING # 1
3 Story Frame Building
Occupied As

Policy No.: CPA 0313281 - 12

Earthquake Deductible of 5%Applies
 Business Income See Blanket SPECIAL 100%
 Including Rental Value
 Including Extra Expense

LOCATION: # 13 **Deductible: \$5,000**

7 Starboard Lane
 Moultonborough, NH 03254

BUILDING # 1

3 Story Frame Building
 Occupied As

Building See Blanket SPECIAL 100% RC / AV

Earthquake Deductible of 5%Applies
 Business Income See Blanket SPECIAL 100%
 Including Rental Value
 Including Extra Expense

LOCATION: # 14 **Deductible: \$5,000**

9 Starboard Lane
 Moultonborough, NH 03254

BUILDING # 1

3 Story Frame Building
 Occupied As

Building See Blanket SPECIAL 100% RC / AV

Earthquake Deductible of 5%Applies
 Business Income See Blanket SPECIAL 100%
 Including Rental Value
 Including Extra Expense

LOCATION: # 15 **Deductible: \$5,000**

10 London Hill Road
 Moultonborough, NH 03254

BUILDING # 1

3 Story Frame Building
 Occupied As

Building See Blanket SPECIAL 100% RC / AV

Earthquake Deductible of 5%Applies
 Business Income See Blanket SPECIAL 100%
 Including Rental Value
 Including Extra Expense

BUILDING # 2

3 Story Frame Building
 Occupied As 5 Stall Garage

Building See Blanket SPECIAL 100% RC / AV

Earthquake Deductible of 5%Applies

LOCATION: # 16 **Deductible: \$5,000**

16 London Hill Road
 Moultonborough, NH 03254

BUILDING # 1

3 Story Frame Building
 Occupied As 2 Unit Condo

Building See Blanket SPECIAL 100% RC / AV

Earthquake Deductible of 5%Applies

Issuing Company: Continental Western Insurance Company

COMMERCIAL GENERAL LIABILITY DECLARATIONS

Policy No.: CPA 0313281 - 12
Previous Policy No.: 0313281-11.

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POLICY PERIOD

Policy Period: From 12/31/2011 to 12/31/2012 at 12:01 A.M. Standard Time at your mailing address shown above.

TOTAL ADVANCE PREMIUM \$ 3,265

LIMITS OF INSURANCE

Each Occurrence Limit	\$ 1,000,000	
Damage to Premises Rented to You Limit	\$ 250,000	Any One Premises
Medical Expense Limit	\$ 5,000	Any One Person
Hired/Non-Owned Auto Limit	\$	
Personal & Advertising Injury Limit	\$ 1,000,000	Any One Person or Organization
General Aggregate Limit	\$ 2,000,000	
(Other Than Products-Completed Operations)		
Products-Completed Operations Aggregate Limit	\$ 2,000,000	

Location of All Premises You Own, Rent or Occupy:

See attached "Schedule of Locations"

Issuing Company: Continental Western Insurance Company

COMMERCIAL CRIME COVERAGE PART DECLARATIONS

Policy No.: CPA 0313281 - 12

Previous Policy No.: CPA 0313281-11

NAMED INSURED AND ADDRESS	AGENCY NAME AND ADDRESS	03391
Jonathan's Landing Condo & Yacht Association c/o Harvard Management Solutions Inc. 14 Country Club Road Gilford, NH 03249	(603) 279-8122 Cross Insurance - Meredith 45 NH Rte 25 Meredith, NH 03253	

POLICY PERIOD

Policy Period: From 12/31/2011 to 12/31/2012 at 12:01 A.M. Standard Time at your mailing address shown above.

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

TOTAL CRIME PREMIUM \$ 423

INSURING AGREEMENTS, LIMITS OF INSURANCE AND DEDUCTIBLE

INSURING AGREEMENTS	LIMIT OF INSURANCE Per Occurrence	DEDUCTIBLE AMOUNT Per Occurrence
1. Employee Theft	\$ 475,000	\$ 1,000
2. Forgery Or Alteration	\$ 50,000	\$ 1,000
3. Inside The Premises - Theft of Money And Securities.	Not Covered	
4. Inside The Premises - Robbery Or Safe Burglary Of Other Property.	Not Covered	
5. Outside The Premises	Not Covered	
6. Computer Fraud	\$ 50,000	\$ 1,000
7. Funds Transfer Fraud	Not Covered	
8. Money Orders And Counterfeit Money	Not Covered	

If Added by Endorsement, Insuring Agreement(s):

If Not Covered is inserted above opposite any specified Insuring Agreement, such Insuring Agreement and any other reference thereto in this policy is deleted.

ENDORSEMENTS FORMING PART OF THIS POLICY WHEN ISSUED:

See "Schedule of Forms and Endorsements"

CANCELLATION OF PRIOR INSURANCE ISSUED BY US:

By acceptance of this Policy you give us notice cancelling prior policy Nos.: _____
The cancellation to be effective at the time this Policy becomes effective.