17-0154-00
ASSUREDPARTNERS OF ALABAMA LLC
5251 HAMPSTEAD HIGH ST STE 200
MONTGOMERY AL 36116-6755

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: 334.270.6824

01-17-2025

Owners Insurance Company

You can view your policy or change your paperless options at any time online at www.auto-owners.com.

STILLWATERS RESIDENTIAL ASSOCIATION
1816 STILL WATERS DR
DADEVILLE AL 36853-5630

RE: Policy 174617-38193272-25

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **334.270.6824**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

59325 (12-19)

NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

Changes to the Privacy Policy

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at www.auto-owners.com/privacy or by contacting us.

Contact Us

Auto-Owners Insurance Company
Phone: 844-359-4595 (toll free)
Email: privacyrequest@aoins.com

*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

59546 (1-17)

Policy Number: 174617-38193272-25
Insurance Company: OWNERS INSURANCE COMPANY
Renewal Effective Date: 03-01-2025

Dear Policyholder,

Thank you for choosing us for your insurance needs. Your policy is set to renew on the renewal effective date shown above. This letter gives you advance notice of change(s) as listed below:

Your renewal premium will be: $19,029.00
(Calculated changes are based on your current policy information. Your actual premium could vary if the information on file is incorrect or if your needs and renewal coverages change.)

☐ Increase in deductible: _____

☐ Reduction of limits: _____

☐ Reduction or removal of coverage: _____

☒ Other: SEE ATTACHED.

The first Named Insured shown in the Declarations may cancel this policy at any time by notifying us of the date on which cancellation is to take effect.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners Insurance agency.

ASSUREDPARTNERS OF ALABAMA LLC
5251 HAMPSTEAD HIGH ST STE 200
MONTGOMERY AL 36116-6755
334-270-6824

16560 (6-11)

NOTICE TO POLICYHOLDER
CONTRACTORS EQUIPMENT REPLACEMENT COST

Dear Policyholder,

Your Contractors Equipment form provides Replacement Cost coverage on scheduled equipment until the age of the item exceeds 5 years from the original date of manufacture.

Effective with this renewal, Replacement Cost coverage will be removed and Actual Cash Value coverage will be added for the item(s) identified by asterisks (**) on the Declarations page. The limit of insurance for the identified contractors equipment has been reduced by 25%, which reflects the change in valuation from Replacement Cost coverage to Actual Cash Value coverage.

Please contact your Auto-Owners agent if you have any questions concerning this form, the limits shown on the Declarations, or if you would like to adjust the limit of insurance shown on the Declarations.

We appreciate your business.

This notice is for informational purposes only. **NO COVERAGE IS PROVIDED BY THIS NOTICE AND IT MUST NOT BE CONSTRUED TO REPLACE OR MODIFY ANY PROVISIONS OF YOUR POLICY OR ENDORSEMENTS. YOUR POLICY CONTAINS THE SPECIFIC TERMS, LIMITS AND CONDITIONS OF COVERAGE, AND SUPERCEDES THIS NOTICE.**

59349 (10-03)

AVAILABILITY OF TERRORISM RISK INSURANCE COVERAGE

Dear Policyholder:

Our records indicate that you previously rejected our offer to provide coverage for certified acts of terrorism. The enclosed policy does not provide coverage for certified acts of terrorism in accordance with your previous rejection of coverage.

If you would like coverage for certified acts of terrorism, please contact us.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

59392 (11-20)

NOTIFICATION OF POSSIBLE CHANGES IN COVERAGE FOR TERRORISM

Dear Policyholder:

The Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act) will expire on December 31, 2027 unless the Federal government extends the Act. What this means to you is the following:

1. This policy does not provide coverage for certified acts of terrorism, since you have previously declined this coverage.

2. A conditional endorsement entitled, Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act) is enclosed. This conditional endorsement will only apply if the Act is not extended or if the Act is revised to increase statutory deductibles, decrease the federal government's share in potential losses above the statutory deductibles, change the levels, terms or conditions of coverage and we are no longer required to make terrorism coverage available and elect not to do so. It will not apply if the Act is simply extended.

3. The conditional endorsement will provide coverage for an incident of terrorism pursuant to the terms and conditions of the policy only if the incident does not involve nuclear, biological or chemical material.

4. A premium charge will be made for this coverage after January 1, 2028. It will be prorated for the period beginning January 1, 2028 and ending on the expiration date of this policy term. However, it will only be made if the Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) is not extended. Revised Declarations will be mailed to you after January 1, 2028.

5. If the Act is extended without any revision, the enclosed policy will continue to exclude coverage for certified acts of terrorism. The conditional endorsement will not be activated and the changes in coverage or premium referenced above will not apply.

6. If the Act is extended with revisions or is replaced, and we are required or elect to continue to offer coverage for certified acts of terrorism, we may amend this policy in accordance with the provisions of the revised Act or its replacement.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

Owners

Issued 01-17-2025

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY ASSUREDPARTNERS OF ALABAMA LLC
17-0154-00 DP MKT TERR 040 334-270-6824

Renewal Effective 03-01-2025

POLICY NUMBER 174617-38193272-25

Company Use 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION

ADDRESS 1816 STILL WATERS DR

DADEVILLE AL 36853-5630

Company Bill

Policy Term
12:01 a.m. 03-01-2025 to 12:01 a.m. 03-01-2026

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Homeowners Assoc

Entity: Association

Program: Special

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	$8,827.00
COMMERCIAL GENERAL LIABILITY COVERAGE	$9,412.00
COMMERCIAL CRIME COVERAGE	$248.00
COMMERCIAL INLAND MARINE COVERAGE	$542.00
TOTAL	**$19,029.00**

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.
Paid in Full Discount applies.
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
IL0017 (11-85) 55003 (07-12) 59392 (11-20) 59349 (10-03)

A 07% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb(X) Comm Auto(X) WC( ) Life( ) Personal( ) Farm( ).

A merit rating plan factor of 0.90 applies.

Countersigned By: _____

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	$100,000
BAILEES	$5,000
	$2,500 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL	$50,000
VALUE, INCLUDING NEWLY ACQUIRED LOC'S	
0 HOUR WAITING PERIOD	
DEBRIS REMOVAL	$25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	$25,000
EMPLOYEE DISHONESTY	$15,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	$10,000
	$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	$5,000
FORGERY AND ALTERATION	$10,000
MONEY AND SECURITIES INSIDE PREMISES	$15,000
MONEY AND SECURITIES OUTSIDE PREMISES	$15,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY
	DECLARATIONS
OUTDOOR PROPERTY	$15,000
TREES, SHRUBS OR PLANTS	$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	$10,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	$15,000
POLLUTANT CLEAN UP AND REMOVAL	$25,000
PROPERTY IN TRANSIT	$25,000
PROPERTY OFF PREMISES	$25,000
REFRIGERATED PRODUCTS	$10,000
SALESPERSON'S SAMPLES	$10,000
UTILITY SERVICES FAILURE	$50,000
BUSINESS INCOME/EXTRA EXPENSE	

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company Bill **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

55198 (12-10)

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
($10,000 SUBLIMIT)	
VALUABLE PAPERS AND RECORDS ON PREMISES	$50,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	$10,000
WATER BACK-UP FROM SEWERS OR DRAINS	$15,000

Forms that apply to this coverage part:

64004	(12-10)	54198	(12-10)	54334	(12-10)	64020	(12-10)	54189	(12-10)		
54186	(12-10)	54218	(03-13)	54217	(07-17)	54216	(03-13)	54214	(03-13)		
54221	(12-10)	54220	(06-00)	54219	(12-10)	54338	(03-13)	54339	(03-13)		
64010	(12-10)	64352	(12-20)	64000	(12-10)						

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Occupied As: Office/Club House

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Class Rate - Building: 0.293
County: Tallapoosa
Construction: Frame
Class Code: 0756
Class Rate - Pers Prop: 0.286

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			$770,300		
Causes of Loss					
Basic Group I	100%	$1,000		0.121	$932.00
Basic Group II	100%	$1,000		0.247	$1,903.00
Special	100%	$1,000		0.034	$262.00
Theft	100%	$1,000			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 03-01-2026					
Inflation Guard Factor Building 1.024					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$87.00
Property Plus Coverage Package		None	See 55198 (12-10)		$262.00
Tier: Standard					

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER** **174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included
PERSONAL PROPERTY			$101,190		
Causes of Loss					
Basic Group I	80%	$1,000		0.152	$154.00
Basic Group II	80%	$1,000		0.062	$63.00
Special	80%	$1,000		0.096	$97.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.023					
Equipment Breakdown		$1,000	See Form 54843		$9.00
Property Plus Coverage Package		None	See 55198 (12-10)		$27.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)	54859	(12-10)
64224	(01-16)	59325	(12-19)	64329	(07-19)	64393	(08-22)	IL0017	(11-85)
CP0090	(07-88)	64000	(12-10)	64013	(12-10)	64010	(12-10)	64020	(12-10)
64004	(12-10)	54843	(07-19)	64352	(12-20)	59392	(11-20)		

LOCATION 0001 - BUILDING 0002

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Occupied As: Guard House

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Class Rate - Building: 0.293
County: Tallapoosa
Construction: Frame
Class Code: 0756

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC 17-0154-00 DP MKT TERR 040 | Company Bill | **POLICY NUMBER** **174617-38193272-25** 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION | Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			$85,300		
Causes of Loss					
Basic Group I	80%	$1,000		0.147	$125.00
Basic Group II	80%	$1,000		0.311	$265.00
Special	80%	$1,000		0.048	$41.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 03-01-2026					
Inflation Guard Factor Building 1.024					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$12.00
Property Plus Coverage Package		None	See 55198 (12-10)		$36.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)	54859	(12-10)
64224	(01-16)	59325	(12-19)	64329	(07-19)	64393	(08-22)	IL0017	(11-85)
CP0090	(07-88)	64000	(12-10)	64013	(12-10)	64010	(12-10)	64020	(12-10)
64004	(12-10)	54843	(07-19)	64352	(12-20)	59392	(11-20)		

LOCATION 0001 - BUILDING 0003

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Occupied As: Guard House

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Class Rate - Building: 0.293
County: Tallapoosa
Construction: Frame
Class Code: 0756

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company Bill **POLICY NUMBER** **174617-38193272-25**
17-0154-00 DP MKT TERR 040 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			$85,300		
Causes of Loss					
Basic Group I	80%	$1,000		0.147	$125.00
Basic Group II	80%	$1,000		0.311	$265.00
Special	80%	$1,000		0.048	$41.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 03-01-2026					
Inflation Guard Factor Building 1.024					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$12.00
Property Plus Coverage Package		None	See 55198 (12-10)		$36.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)	54859	(12-10)
64224	(01-16)	59325	(12-19)	64329	(07-19)	64393	(08-22)	IL0017	(11-85)
CP0090	(07-88)	64000	(12-10)	64013	(12-10)	64010	(12-10)	64020	(12-10)
64004	(12-10)	54843	(07-19)	64352	(12-20)	59392	(11-20)		

LOCATION 0001 - BUILDING 0004

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Occupied As: Restrooms

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Class Rate - Building: 0.293
County: Tallapoosa
Construction: Frame
Class Code: 0756

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			$85,300		
Causes of Loss					
Basic Group I	80%	$1,000		0.147	$125.00
Basic Group II	80%	$1,000		0.311	$265.00
Special	80%	$1,000		0.048	$41.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 03-01-2026					
Inflation Guard Factor Building 1.024					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$12.00
Property Plus Coverage Package		None	See 55198 (12-10)		$36.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)	54859	(12-10)
64224	(01-16)	59325	(12-19)	64329	(07-19)	64393	(08-22)	IL0017	(11-85)
CP0090	(07-88)	64000	(12-10)	64013	(12-10)	64010	(12-10)	64020	(12-10)
64004	(12-10)	54843	(07-19)	64352	(12-20)	59392	(11-20)		

LOCATION 0001 - BUILDING 0005

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Occupied As: Pool Pump/Restrooms

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Class Rate - Building: 0.293
County: Tallapoosa
Construction: Frame
Class Code: 0756

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			$42,800		
Causes of Loss					
Basic Group I	80%	$1,000		0.131	$56.00
Basic Group II	80%	$1,000		0.309	$132.00
Special	80%	$1,000		0.048	$21.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 03-01-2026					
Inflation Guard Factor Building 1.024					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$6.00
Property Plus Coverage Package		None	See 55198 (12-10)		$18.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)	54859	(12-10)
64224	(01-16)	59325	(12-19)	64329	(07-19)	64393	(08-22)	IL0017	(11-85)
CP0090	(07-88)	64000	(12-10)	64013	(12-10)	64010	(12-10)	64020	(12-10)
64004	(12-10)	54843	(07-19)	64352	(12-20)	59392	(11-20)		

LOCATION 0001 - BUILDING 0006

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Occupied As: Weather Siren

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Spcl Class Rate - Property In The Open: 0.080
County: Tallapoosa
Construction: N/A
Class Code: 1190

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER** **174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			$26,300		
Causes of Loss					
Basic Group I	80%	$1,000		0.034	$9.00
Basic Group II	80%	$1,000		0.166	$44.00
Special	80%	$1,000		0.053	$14.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$2.00
Property Plus Coverage Package		None	See 55198 (12-10)		$6.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)
54859	(12-10)	64224	(01-16)	59325	(12-19)	64329	(07-19)
64393	(08-22)	IL0017	(11-85)	CP0090	(07-88)	64000	(12-10)
64010	(12-10)	64020	(12-10)	64004	(12-10)	54843	(07-19)
64352	(12-20)	59392	(11-20)				

LOCATION 0001 - BUILDING 0007

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Occupied As: Decorative Fountain

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Spcl Class Rate - Property In The Open: 1.227

County: Tallapoosa
Construction: N/A
Class Code: 1190

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			$68,300		
Causes of Loss					
Basic Group I	80%	$1,000		0.529	$361.00
Basic Group II	80%	$1,000		1.083	$740.00
Special	80%	$1,000		0.052	$36.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$32.00
Property Plus Coverage Package		None	See 55198 (12-10)		$96.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)
54859	(12-10)	64224	(01-16)	59325	(12-19)	64329	(07-19)
64393	(08-22)	IL0017	(11-85)	CP0090	(07-88)	64000	(12-10)
64010	(12-10)	64020	(12-10)	64004	(12-10)	54843	(07-19)
64352	(12-20)	59392	(11-20)				

LOCATION 0001 - BUILDING 0008

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Occupied As: Swimming Pool

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Spcl Class Rate - Swimming Pool In The Open: 0.080

County: Tallapoosa
Construction: N/A
Class Code: 1190

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
SWIMMING POOL IN THE OPEN			$173,700		
Causes of Loss					
Basic Group I	80%	$1,000		0.035	$61.00
Basic Group II	80%	$1,000		0.138	$240.00
Special	80%	$1,000		0.042	$73.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$11.00
Property Plus Coverage Package		None	See 55198 (12-10)		$32.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)
54859	(12-10)	64224	(01-16)	59325	(12-19)	64329	(07-19)
64393	(08-22)	IL0017	(11-85)	CP0090	(07-88)	64000	(12-10)
64010	(12-10)	64020	(12-10)	64004	(12-10)	54843	(07-19)
64352	(12-20)	59392	(11-20)				

LOCATION 0001 - BUILDING 0009

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Occupied As: Welcome Center

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Class Rate - Building: 0.293
County: Tallapoosa
Construction: Frame
Class Code: 0756

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			$76,700		
Causes of Loss					
Basic Group I	80%	$1,000		0.155	$119.00
Basic Group II	80%	$1,000		0.335	$257.00
Special	80%	$1,000		0.052	$40.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Agreed Value Exp Date 03-01-2026					
Inflation Guard Factor Building 1.024					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$12.00
Property Plus Coverage Package		None	See 55198 (12-10)		$35.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)
54859	(12-10)	64224	(01-16)	59325	(12-19)	64329	(07-19)
64393	(08-22)	IL0017	(11-85)	CP0090	(07-88)	64000	(12-10)
64013	(12-10)	64010	(12-10)	64020	(12-10)	64004	(12-10)
54843	(07-19)	64352	(12-20)	59392	(11-20)		

LOCATION 0001 - BUILDING 0010

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 620
Program: Special
Protection Class: 05
Class Rate - Building: 0.234
County: Tallapoosa
Construction: Non-Comb
Class Code: 0756
Class Rate - Pers Prop: 0.243

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			$225,000		
Causes of Loss					
Basic Group I	80%	$1,000		0.105	$236.00
Basic Group II	80%	$1,000		0.268	$603.00
Special	80%	$1,000		0.040	$90.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.024					
Replacement Cost					
Equipment Breakdown		$1,000	See Form 54843		$26.00
Property Plus Coverage Package		None	See 55198 (12-10)		$79.00
Tier: Standard					

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$1,000	$60,000		Included
Coverage C-Increased Cost		$1,000	$60,000		Included
PERSONAL PROPERTY			$31,640		
Causes of Loss					
Basic Group I	80%	$1,000		0.128	$40.00
Basic Group II	80%	$1,000		0.061	$19.00
Special	80%	$1,000		0.118	$37.00
Theft	80%	$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.023					
Equipment Breakdown		$1,000	See Form 54843		$3.00
Property Plus Coverage Package		None	See 55198 (12-10)		$8.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		$1,000	$60,000		Included

Forms that apply to this building:

59351	(01-15)	54835	(07-08)	IL0003	(07-02)	IL0190	(04-15)	54859	(12-10)
64224	(01-16)	59325	(12-19)	64329	(07-19)	64393	(08-22)	IL0017	(11-85)
CP0090	(07-88)	64000	(12-10)	64013	(12-10)	64010	(12-10)	64020	(12-10)
64004	(12-10)	54843	(07-19)	64352	(12-20)	59392	(11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392	
LOCATION 0001	**$8,827.00**

Secured Interested Parties and/or Additional Interested Parties

Applies to Loc/Bldg(s):

0001/001, 0001/002, 0001/003, 0001/004, 0001/005, 0001/006, 0001/007, 0001/008, 0001/009,

Applies to Loc/Bldg(s):

0001/010
ASSURANT
C/O ABIC LEASE INSURANCE SERV.
Po Box 979280
Miami, FL 33197
Interest: Loss Payable

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company Bill **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate	$2,000,000
(Other Than Products-Completed Operations)	
Products-Completed Operations Aggregate	$2,000,000
Personal And Advertising Injury	$1,000,000
Each Occurrence	$1,000,000
Assn Directors/Officers Errors and Omissions Agg	$1,000,000
Assn Directors/Officers Errors and Omissions Occ	$1,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You	$300,000 Any One Premises
(Fire, Lightning, Explosion, Smoke or Water Damage)	
Medical Payments	$10,000 Any One Person
Hired Auto & Non-Owned Auto	$1,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

59351	(01-15)	55405	(07-08)	55146	(06-04)	55084	(06-04)	IL0021	(07-02)
IL0017	(11-85)	CG2106	(05-14)	55091	(05-17)	55010	(05-17)	CG2152	(04-13)
CG0001	(04-13)	55513	(05-17)	CG2109	(06-15)	55029	(05-17)	CG2196	(03-05)
CG2132	(05-09)	CG2147	(12-07)	55885	(05-17)	59325	(12-19)	59392	(11-20)

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC 17-0154-00 DP MKT TERR 040 | Company Bill | **POLICY NUMBER 174617-38193272-25** 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION | Term 03-01-2025 to 03-01-2026

LOCATION 0001 - BUILDING 0001

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Territory: 011 **County:** Tallapoosa

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 1,650		$2,245.00
Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit)	41670	Prem/Op	Members 1,650	Each 1 2.342	$3,864.00
		Prod/Comp Op	1,650	.423	$698.00
Lakes Or Reservoirs - Existence Hazard Only (Not-For Profit)	45524	Prem/Op	Lakes/Reservoir 1	Each 1 506.160	$506.00
		Prod/Comp Op	1	6.270	$6.00
Parks Or Playgrounds	46671	Prem/Op	Playgrounds 1	Each 1 314.089	$314.00
		Prod/Comp Op	1	2.954	$3.00
Street, Roads, Highways, Or Bridges- Existence And Maintenance Hazard Only	48727	Prem/Op	Miles 10	100.139	$1,001.00
		Prod/Comp Op	10	.581	$6.00
Swimming Pools Noc	48925	Prem/Op	Pools 1	359.889	$360.00
		Prod/Comp Op	1	69.466	$69.00
Buildings Or Premises - Office Premises Occupied By Employees Of The Insured Not-For-Profit	61225	Prem/Op	Area 2,100	Each 1000 54.192	$114.00
		Prod/Comp Op	2,100	9.973	$21.00

LOCATION 0001 - BUILDING 0010

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Territory: 011 **County:** Tallapoosa

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Buildings Or Premises - Office Premises Occupied By Employees Of The Insured Not-For-Profit	61225	Prem/Op	Area 3,200	Each 1000 54.192	$173.00
		Prod/Comp Op	3,200	9.973	$32.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392	
LOCATION 0001	**$9,412.00**

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC 17-0154-00 DP MKT TERR 040 | Company Bill | **POLICY NUMBER 174617-38193272-25** 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION | Term 03-01-2025 to 03-01-2026

55041 (02-88)

COMMERCIAL CRIME COVERAGE

THIS DECLARATIONS PAGE SHOWS THE COVERAGE FORM(S) AND SECTION(S) WHICH APPLY AND FOR WHICH YOU HAVE PAID A PREMIUM.

Plan: 01 Combination Crime-Separate Limits Option

Location: All Premises

COVERAGE	BY PERSON/ POSITION	SECTION	LIMIT	DEDUCTIBLE	PREMIUM
A-Blanket Employee Dishonesty			$200,000	$1,000	$248.00

Cancellation of prior insurance: By acceptance of this fidelity bond you give us notice cancelling prior fidelity bond with the cancellation to be effective at the time this policy becomes effective.

Forms that apply to all premises:

IL0017 (11-85) IL0190 (04-15) IL0003 (07-02) 29415 (01-16) 59325 (12-19)
CR0001 (10-90) CR1000 (06-95) CC175 (01-86) 25053 (07-16)

COMMERCIAL CRIME COVERAGE - ALL PREMISES PREMIUM SUMMARY	PREMIUM
ALL PREMISES PREMIUM	**$248.00**

16198 (07-87)

COMMERCIAL INLAND MARINE COVERAGE

COVERAGES PROVIDED

Insurance applies to covered property for which a limit of insurance is shown.

Forms that apply to Inland Marine:

59351 (01-15) 16381 (07-08) 16449 (11-07) 16567 (01-16) 16080 (07-13)
59325 (12-19) 16876 (07-19) 16197 (09-98) 60233 (08-22) 59392 (11-20)

LOCATION 0001 - BUILDING 0001

Location: 1816 Still Waters Dr, Dadeville, AL 36853-5630

Rating Information for CONTRACTORS EQUIPMENT

Territory: 062 County: Tallapoosa
Program: Special Rate Class: 3

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
CONTRACTORS EQUIPMENT CONTRACTOR EQUIPMENT - SPECIAL FORM					

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER 174617-38193272-25**
17-0154-00 DP MKT TERR 040 Bill 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
1. 2019 JOHN DEERE UTILITY TRACTO R & Attachments Serial #: 1LV4044MJKK107976 Secured Interested Parties: See Attached Schedule ** Valuation: Changed from Replacement Cost to Actual Cash Value effective 03-01-2025		$500	$28,716	Variable	$328.00
2. 2019 GRASSHOPPER MOWER Serial #: 6911418 Secured Interested Parties: See Attached Schedule ** Valuation: Changed from Replacement Cost to Actual Cash Value effective 03-01-2025		$500	$9,008	Variable	$103.00
3. 2019 GRASSHOPPER MOWER Serial #: 6918305 Secured Interested Parties: See Attached Schedule ** Valuation: Changed from Replacement Cost to Actual Cash Value effective 03-01-2025		$500	$9,726	Variable	$111.00
TOTAL FOR THIS COVERAGE:					$542.00

Forms that apply to this location:
16241 (05-94) 16071 (07-09) 16731 (12-17)

COMMERCIAL INLAND MARINE COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 16381, 59392	
LOCATION 0001	**$542.00**

A single deductible applies per claim. If more than one item is involved in a claim, the single highest applicable deductible amount is used.

Secured Interested Parties and/or Additional Interested Parties

Applies to Contractor Equipment - Special Form

Loc/Bldg(s):

0001/001 Item 0001

Owners Ins. Co. Issued 01-17-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company Bill **POLICY NUMBER** **174617-38193272-25**
17-0154-00 DP MKT TERR 040 38-46-AL-1703

INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

0001/001 Item 0002

0001/001 Item 0003
RIVER BANK & TRUST
Po Box 269
Clanton, AL 35046-0269
Interest: Loss Payable

54835 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:

a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or

b. The Program is renewed, extended or otherwise continued in effect:

(1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and

(2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.

2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.
"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:

a. Use or threat of force or violence; or

b. Commission or threat of a dangerous act; or

c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

Includes copyrighted material of Insurance Services Office, Inc., with its permission.
Copyright ISO Properties, Inc., 2004

2. When one or both of the following applies:

a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or

b. It appears that the intent is to intimidate or coerce a government or the civilian population or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

Exclusion Of "Terrorism"

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;

3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or

4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Copyright ISO Properties, Inc., 2004

64329 (7-19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES – DEPRECIATION

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

Wherever it appears in this Coverage Part and any endorsement attached to this Coverage Part, depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:

1. The cost of materials, labor and services;
2. Any applicable taxes; and
3. Profit and overhead

necessary to repair, rebuild or replace lost or damaged property.

The meaning of depreciation in this endorsement supersedes any provision in this Coverage Part and any endorsement attached to this Coverage Part to the contrary.

All other policy terms and conditions apply.

 Includes copyrighted material of Insurance Services Office, Inc., with its permission.

55405 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:

a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or

b. The Program is renewed, extended or otherwise continued in effect:

(1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and

(2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.

2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:

a. Use or threat of force or violence; or

b. Commission or threat of a dangerous act; or

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Copyright ISO Properties, Inc., 2004

c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2. When one or both of the following applies:

a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or

b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

Exclusion Of "Terrorism"
We will not pay for "bodily injury", "property damage", "personal injury" or "advertising injury" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". All "bodily injury", "property damage", "personal injury" or "advertising injury" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;

3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or

4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Copyright ISO Properties, Inc., 2004

16876 (7-19)

DEPRECIATION AMENDATORY

Commercial Inland Marine

It is agreed:

Wherever it appears in this policy and any endorsement attached to this policy, depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:

1. The cost of materials, labor and services;
2. Any applicable taxes; and
3. Profit and overhead

necessary to repair, rebuild or replace lost or damaged property.

The meaning of depreciation in this endorsement supersedes any provision in this policy and any endorsement attached to this policy to the contrary.

All other policy terms and conditions apply.

16381 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:

a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or

b. The Program is renewed, extended or otherwise continued in effect:

(1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and

(2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.

2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.
"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:

a. Use or threat of force or violence; or

b. Commission or threat of a dangerous act; or

c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2. When one or both of the following applies:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.
Copyright ISO Properties, Inc., 2004

a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or

b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

Exclusion Of "Terrorism"

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;

3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or

4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Copyright ISO Properties, Inc., 2004

EXCLUSION OF CERTIFIED ACTS OF TERRORISM
and
IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

It is agreed:

1. The following definition applies:

Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:

a. the Secretary of Homeland Security; and
b. the Attorney General of the United States

to be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).

Under the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:

a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed $5 million; and

b. **(1)** if the act of terrorism is:

a) a violent act; or

b) an act that is dangerous to human life, property or infrastructure; and

(2) if the act is committed:

a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or

b) to influence the policy or affect the conduct of the United States government by coercion.

2. The following exclusion is added:

We shall not pay:

a. for any loss caused directly or indirectly by a **certified act of terrorism**, whether or not any other cause or event contributed concurrently or in any sequence to the loss.

b. sums any insured becomes legally obligated to pay because of or arising out of bodily injury, property damage, personal injury or advertising injury, if covered by this insurance, caused by a **certified act of terrorism**.

All other policy terms and conditions apply.

IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean 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 (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) 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 (iv) 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.

At your request, this policy does not provide insurance coverage for certified acts of terrorism as defined in the Act. "Excluded" is shown on the Declarations page under this coverage. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.