

**PBP 2909638 02**

CARTER GLASS INSURANCE AGENCY
5901 FALLS OF NEUSE RD STE 202
RALEIGH, NC 27609

Acct. Number CB00665695

To: Insured**Your Independent Agent**

CHADWICK TOWNHOMES ASSOCIATION
INC; C/O VPJ ENTERPRISES INC
PO BOX 97427
RALEIGH, NC 27624

CARTER GLASS INSURANCE AGENCY
5901 FALLS OF NEUSE RD STE 202
RALEIGH, NC 27609

Thank you for insuring with State Auto Insurance Companies. Attached is information about your new business, renewal or policy change. Please contact your agent with any questions.

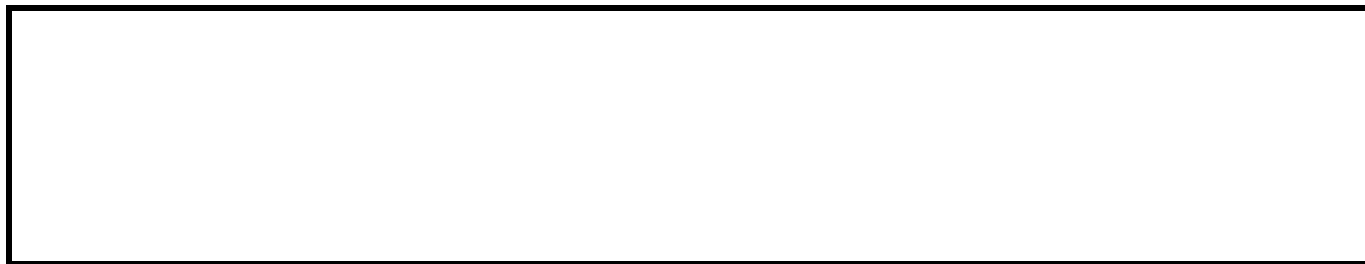
Your coverages are listed on the attached declarations pages. Any new or revised coverage forms are attached.

The State Auto Insurance companies and your independent agent strive to provide overwhelming service to you. Please let us know how we can best serve your needs.

ENCLOSED DOCUMENTS ARE POLICY INFORMATION ONLY.

YOUR BILL WILL BE SENT SEPARATELY, IF NEEDED.

If you have questions concerning policy payment status, please call Customer Service at 833-724-3577 (833-SAHELPS).



NEW PROTECTION AGAINST CYBER ATTACK AND CYBER EXTORTION NOW AVAILABLE

Named Insured And Mailing Address:

CHADWICK TOWNHOMES ASSOCIATION
INC; C/O VPJ ENTERPRISES INC
PO BOX 97427
RALEIGH, NC 27624

Agent Name And Address:

CARTER GLASS INSURANCE AGENCY
5901 FALLS OF NEUSE RD STE 202
RALEIGH, NC 27609

(919) 781-1973

CyberSecure Quotation For: PBP 2909638 02

Policy Period: 12/10/2022 **To:** 12/10/2023

Your professional independent insurance agent has designed your State Auto business insurance policy to protect you against the financial consequences of many unfortunate events.

However, your policy does not include a new coverage we've developed to guard against loss due to the ever increasing exposure of Computer Attacks. Businesses today depend increasingly upon computer technology to function, grow and prosper. Parties with ill intent are increasingly seeking to steal data, extort money, and disrupt your business operations through computer technologies.

Our new product includes coverage to:

- * Respond to Cyber Extortion and Denial of Service Attacks;
- * Restore or recreate lost data;
- * Pay to remediate damage to software;
- * Recover loss of income due to computer system downtime;
- * Develop a public relations strategy to minimize reputational risk;
- * Protect against legal actions alleging your lack of system security allowed damage to a third party; and
- * Protect against legal action stemming from information you've displayed on a website causing damages to a third party.

Your current policy **does not** provide coverage for these expenses.

State Auto had developed a new coverage option that can help your business deal with the financial consequences of a Cyber Attack or Cyber Extortion. It's called **CyberSecure**. It pays expenses described above and it defends your business against lawsuits resulting from a Cyber Attack or Cyber Extortion.

CyberSecure at a \$100,000 limit can be added to your business insurance policy during this policy term for an annual premium of \$321.00.

Higher limits may be available. A basic limit of \$50,000 may also be available with some reduced coverage.

Please contact your State Auto agent for more information, or to request that **CyberSecure** be attached to your policy.

NEW PROTECTION AGAINST DATA BREACH NOW AVAILABLE

Named Insured And Mailing Address:

CHADWICK TOWNHOMES ASSOCIATION
INC; C/O VPJ ENTERPRISES INC
PO BOX 97427
RALEIGH, NC 27624

Agent Name And Address:

CARTER GLASS INSURANCE AGENCY
5901 FALLS OF NEUSE RD STE 202
RALEIGH, NC 27609
(919) 781-1973

Data Compromise Plus Quotation For: PBP 2909638 02

Policy Period 12/10/2022 To 12/10/2023

Your professional independent insurance agent has designed your State Auto business insurance policy to protect you against the financial consequences of many unfortunate events. Recently however, the ever-expanding role of computer technology has produced new dangers for your business:

- * Personal data of customers and employees may be stolen, "hacked" or lost;
- * You could become legally obligated to notify persons affected by a data breach; and
- * You could be sued by customers or employees because their personal information has been compromised.

Your current policy **does not** provide coverage for these expenses.

State Auto has developed a new coverage option that can help your business deal with the financial consequences of a data breach. It's called **Data Compromise Plus**. It pays expenses to notify affected persons and provides identity restoration services to them, and it defends your business against lawsuits resulting from a data breach. It also can help you restore your own identity.

**Data Compromise Plus at the basic \$50,000 limit can be added to your business insurance policy during this policy term for an annual premium of \$185.00 .
Higher limits may be available.**

Please contact your State Auto agent for more information, or to request that **Data Compromise Plus** be attached to your policy.

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*//*DCQUOTE

INFORMATION ONLY INFORMATION ONLY INFORMATION ONLY

**STATE AUTO®**
Insurance Companies**PBP 2909638 02**

NAMED INSURED AND MAILING ADDRESS:

**CHADWICK TOWNHOMES ASSOCIATION
INC; C/O VPJ ENTERPRISES INC
PO BOX 97427
RALEIGH, NC 27624**

AGENT NAME AND ADDRESS:

**CARTER GLASS INSURANCE AGENCY
5901 FALLS OF NEUSE RD STE 202
RALEIGH, NC 27609****(919) 781-1973***Dear Valued Customer,**Thank you for allowing us to provide your important insurance protection. Your satisfaction with your insurance coverage is essential to us and we would like to keep you informed about changes to your policy.**Please take a moment and review the notices listed below. These notices are intended to make you aware of important changes such as coverage broadenings, reductions or restrictions. Your careful review is appreciated.**If you have any questions about these changes, please contact your insurance agency at the address and phone number shown above.**Again, thank you for placing your insurance with State Auto Insurance Companies!*

POLICYHOLDER INFORMATION

CG 67 6 04 95
PN 02 39 07 07
MC 542 07 00
PS 00 11 07 07
MC 78 03 91Retain Original Policy Documents
If You Have a Claim
Flood Coverage Notice - North Carolina
Notice of Premium Audit
Contractors - Hiring Subcontractors - SAVE Information

POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act (Act), as amended, that you have a right to purchase insurance coverage for losses arising out of certified acts of terrorism. The term "certified act of terrorism" means any act that is certified by the Secretary of the Treasury - in accordance with the provisions of the federal Terrorism Risk Insurance Act - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property; or infrastructure; 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 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.

You should know that coverage provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided on the policy Declarations page and does not include any charges for the portion of loss covered by the federal government under the act.

LIMITATION ON PAYMENT OF TERRORISM LOSSES

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurer's liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

If you purchase this coverage on an umbrella policy, you must also purchase this coverage for underlying general liability policies.

In the context of a newly issued policy or renewal offer, this form becomes part of the application for this coverage.

You may select terrorism insurance coverage as follows:

The portion of your annual policy premium that is attributable to coverage for certified acts of terrorism is shown on the declarations page. If you wish to reject this coverage, please read and complete the form below.

You may reject terrorism insurance coverage as follows:

You may elect to decline coverage for certified acts of terrorism. However, if your policy covers property located in a state with a fire following statutory requirement, the terrorism exclusion makes an exception for fire losses to such covered property resulting from certified acts of terrorism. If you choose to decline coverage for certified acts of terrorism, that rejection is not applicable to fire losses to property in those states resulting from certified acts of terrorism, unless excepted by statute or other regulatory means. A separate premium is displayed on the declarations page for coverage for fire losses that result from certified acts of terrorism.

To reject coverage, you must 'X' the box below, sign your name, print your name, date this form and return it to the company within 30 days. If you choose not to reject this coverage, you do not need to return this form.

	I hereby elect to exclude losses arising from certified acts of terrorism and understand that I will have no coverage for losses resulting from certified acts of terrorism. I understand that if I exclude certified acts of terrorism coverage, coverage will not be available until my next renewal.
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<hr/> <p>Policyholder/Applicant's Signature</p> <hr/> <p>Print Name</p> <hr/> <p>Date</p>	<hr/> <p>State Auto Property and Casualty Insurance Co.</p> <hr/> <p>Insurance Company</p> <hr/> <p>PBP 2909638 02</p> <hr/> <p>Policy Number</p>
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CARTER GLASS INSURANCE AGENCY
 5901 FALLS OF NEUSE RD STE 202
 RALEIGH, NC 27609

(919) 781-1973



PBP 2909638 02

YOUR BUSINESS POLICY RENEWAL

**PLEASE RETAIN YOUR ORIGINAL POLICY FOR
A COMPLETE DESCRIPTION OF YOUR COVERAGE**

STATE AUTO INSURANCE COMPANIES



Thank you for allowing us to serve your insurance needs

STATE AUTO Claim Handlers:
Fair, Friendly and Fast

State Auto is proud of the service we provide our policyholders when they have a claim. We hope you never have a claim but, if you do, we want to make it as painless and worry-free as possible. We're committed to providing service that's fast - as well as fair and friendly. In fact, we pledge to make an honest effort to contact you within two hours of the time we receive the report of your loss.*

Please notify your agent as soon as feasible if you have a claim. The sooner your agency knows about your loss, the sooner they can report it to us so we can begin working with you to handle the claim.

* Although we always want to accomplish the two-hour contact time mentioned in our pledge - and we usually do call within that time period - we're sure you understand that may be impossible at certain unusual times such as when we're faced with a large weather-related catastrophe affecting many people in the same area.

To report a claim:

- * Call your agent or
- * Call State Auto directly at 833-724-3577 (833-SAHELPS) or
- * Report your claim on StateAuto.com

PLEASE READ

FLOOD INSURANCE NOTICE

The North Carolina Department of Insurance has requested all companies to advise or remind their policyholders that the property insurance provided by this policy does not provide coverage for floods. You will **not** have coverage for property damage from floods unless you take steps to purchase a separate policy flood insurance at an additional premium from the National Flood Insurance Program.

This Notice does **not** expand or increase coverage to any property insurance provided by this policy or endorsement. This policy and accompanying endorsements remain subject to all exclusions, limitations and conditions.

If you would like more information about obtaining coverage under the National Flood Insurance Program, please contact your agent.

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ATTENTION POLICYHOLDER

Notice of Premium Audit

When we issue a General Liability or Workers Compensation insurance coverage, we base its premiums on estimated values over the upcoming policy period, such as payroll, sales or the cost of work subcontracted to others. Throughout the policy period, the actual values may fluctuate from the amounts used to estimate the policy premium.

To determine the actual values developed over the policy period, we may conduct a premium audit at the end of the term by way of an accounting records review. This review may be by telephone, mail, or a physical examination of the business's accounting records by a State Auto representative.

Final premiums are then adjusted up or down, based on how the actual values compared to the originally estimated values.

Here are some suggestions that can help make the premium audit process take as little of your time as possible, yet result in the most accurate calculation of your actual premium:

1. Before your scheduled appointment with the auditor, have your payroll and sales records ready for review for the policy period being audited.
2. Payroll should include an itemized list of all employees and all labor used, and their payroll including overtime, commissions and bonuses for each job duty performed.
3. Sales include the total gross income from the sale and/or installation of goods you sold.
4. If you hire any subcontractors, be prepared to provide the names and the total cost of labor and materials used or delivered for use in the execution of work done by each contractor.
5. The auditor will also ask to review the liability certificates of insurance for the subcontractors doing work on your behalf.

We recommend you require certificates of insurance from all of your subcontractors and keep them on file. Not only can this practice help protect you from the financial consequences of losses caused by your subcontractors, it can also help you avoid potentially higher premium charges than if this important risk management control were not in place.

By maintaining proper accounting records and providing information as requested during the premium audit, you help to manage your overall insurance costs.

Please contact your State Auto agent should you have any questions relating to your policy.

ATTENTION CONTRACTORS - IT'S TIME TO SAVE!

Protect yourself from needless costs and liabilities. Follow these important steps when working with subcontractors.

S

safety programs are essential for your subcontractors as well as your own employees.

For the safety of all workers on your job sites, it's essential that subcontractors observe the loss control regulations you've established for your business.

Make sure that the contracts you sign require your subcontractors to comply with all state safety requirements, as well as your own safety standards. The documents should also specify that if subcontractors in turn hire subcontractors, the latter must also comply.

Clearly state your own safety regulations within the contract. Be sure to describe the steps you will take if any subcontractor fails to correct an unsafe condition on the job. This way, everyone knows what's expected -- and what will happen if standards are not met.

A

Agreements with your subcontractors on their responsibilities should be entered into before work begins.

Hold-Harmless Agreements are an important form of protection for your business. When written in your favor, these legal documents confirm that your subcontractors will assume liability for Bodily Injury or Property Damage losses arising from their actions -- whether suffered by the public or by another contractor's employees on the job site.

Hold-Harmless Agreements are a vital supplement to Certificates of Insurance. These documents confirm that subcontractors are responsible for their own work -- as well as their own insurance protection. Make sure that both are received before your subcontractors begin their activities. Remember that these documents should certify protection for the full duration of the subcontractor's job.

V

Verify insurance protection is secured by all subcontractors before work begins.

The subcontractors you hire should carry their own General Liability, Automobile Liability and Workers Compensation insurance. Their failure to do so can cost you in two ways:

- In many states, subcontractors who do not carry their own coverage are treated as your employees for insurance purposes. (Their employees would also be treated as part of your work force.) This may increase the cost of your General Liability and Workers Compensation insurance.

- As general contractor, you may be held responsible for the work of your subcontractors. If they have no insurance, you may have to pay for Bodily Injury or Property Damage losses arising from their actions. State law may also require you to pay for injuries suffered by uninsured subcontractors or their employees, if these injuries occur on your job site.

Help prevent these problems by requiring that all subcontractors supply Certificates of Insurance for General Liability, Auto Liability and Workers Compensation coverages before they start work. File these documents in a secure place -- and check with subcontractors regularly to make certain coverage has not lapsed or been cancelled. Coverage must remain in force for the entire period your subcontractors will be on the job.

While we cannot suggest what limits will be adequate, the following may be used as a guideline. These are the minimum limits required to save you the cost of providing for your Subcontractors' protection under your coverage.

Minimum General Liability Coverage

- \$300,000 Products/Completed Operations Aggregate
- \$300,000 General Aggregate
- \$300,000 Any One Occurrence (Coverage A)
- \$300,000 Any One Person or Organization (Coverage B)

NOTE: Your subcontractors' General Liability coverage must be written on an occurrence basis.

IF THE WORK BEING PERFORMED BY SUBCONTRACTORS IS UNUSUALLY HAZARDOUS, YOU SHOULD REQUIRE HIGHER GENERAL LIABILITY LIMITS. Your agent can help you establish the proper limits for greater-than-average exposures.

Minimum Automobile Liability Coverage

\$300,000 Each Accident

NOTE: Your subcontractors' Auto Liability coverage should be written to cover all owned and non-owned autos.

Minimum Employers Liability Coverage

(Coverage "B" on the Workers Compensation Policy)

\$100,000 Each Accident

\$100,000 Each Employee for Injury by Disease

\$500,000 Aggregate for Injury by Disease

E

nter each job with the security of knowing you've protected yourself and your subcontractors.

Your agent will be glad to answer any questions you have about protection for you and your subcontractors. We encourage you to take these steps today to protect yourself and those who work for you.

**PBP 2909638 02**

FORMS AND ENDORSEMENTS

APPLICABLE TO ALL COVERAGE PARTS

NEW	FORM OR ENDORSEMENT AND EDITION DATE	ENDORSEMENT TITLE (Only the endorsement titles are shown below, please review the form for a complete description of coverage.)
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	SI 00 17 11 98	Common Policy Conditions
	SI 10 08 01 16	Common Policy Jacket
	SI 11 00 01 04	Installment Payments
	IL 00 03 09 08	Calculation of Premium
	IL 02 69 09 08	North Carolina Changes - Cancellation and Nonrenewal
*	PN 00 83 01 15	Notice of Terrorism Insurance Coverage

*Indicates a new form has been added or a replacement form has been substituted for one of an earlier edition. Please retain all forms.

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

Blanket Summary Information

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Blanket Building - Per Statement of Values on File with Company

\$17,478,612 Special Form **\$10,000** 90% Replacement Cost
 Agreed Value applied with value of \$17,478,612 expiring 12/10/2023
 Inflation Guard: 4%
 Terrorism Insurance Coverage

DESCRIPTION OF PREMISES	Premises 0001	Building 001
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Building Address

122 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 122-124-126 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0002	Building 001
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Building Address

130 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 130-132-134 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0003	Building 001
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Building Address

138 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 138-140-142 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0004	Building 001
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Building Address

146 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 146-148-150 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0005	Building 001
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Building Address

137 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 137-139-141 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary


STATE AUTO®
 Insurance Companies

PBP 2909638 02

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0006	Building 001
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Building Address

 123 Renwick Ct
 Raleigh, NC 27615

Construction/Protection Class

 Construction: Frame
 Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 123-125 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0007	Building 001
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Building Address

115 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 115-117-119 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0008	Building 001
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Building Address

101 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 101-103-105 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0009	Building 001
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Building Address

129 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 129-131-133 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0010	Building 001
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Building Address

100 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 100-102 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0011	Building 001
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Building Address

109 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 109-111 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0012 Building 001
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Building Address

106 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 106-108-110 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0013	Building 001
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Building Address

114 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 114-116-118 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary


STATE AUTO®
 Insurance Companies

PBP 2909638 02

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0014	Building 001
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Building Address

 43 renwick Ct
 Raleigh, NC 27615

Construction/Protection Class

 Construction: Frame
 Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 43-45 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0015	Building 001
--------------------------------	----------------------	---------------------

Building Address

38 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 38-40-42 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0016 Building 001
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Building Address

54 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 54-56 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0017	Building 001
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Building Address

17 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 17-19 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0018	Building 001
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Building Address

46 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 46-48-50 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
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Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0019	Building 001
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Building Address

37 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 37-39 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0020	Building 001
--------------------------------	----------------------	---------------------

Building Address

31 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 31-33 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0021	Building 001
--------------------------------	----------------------	---------------------

Building Address

16 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 16-18-20 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0022	Building 001
--------------------------------	----------------------	---------------------

Building Address

24 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 24-26 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0023 Building 001
--------------------------------	--

Building Address

60 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 60-62 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0024	Building 001
--------------------------------	----------------------	---------------------

Building Address

207 Hillstone Dr
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 207-209 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0025	Building 001
--------------------------------	----------------------	---------------------

Building Address

201 Hillstone Dr
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 201-203 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0026	Building 001
--------------------------------	----------------------	---------------------

Building Address

30 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 30-32-34 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0027	Building 001
--------------------------------	----------------------	---------------------

Building Address

23 renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 23-25-27townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0028	Building 001
--------------------------------	----------------------	---------------------

Building Address

213 Hillstone Dr
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
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0331 Units 213-215 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0029	Building 001
--------------------------------	---------------	--------------

Building Address

219 Hillstone Dr
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 219-221 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0030	Building 001
--------------------------------	----------------------	---------------------

Building Address

216 Hillstone Dr
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 216-218 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0031	Building 001
--------------------------------	----------------------	---------------------

Building Address

210 Hillstone Dr
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 210-212 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0032	Building 001
--------------------------------	----------------------	---------------------

Building Address

204 Hillstone Dr
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 204-208 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0033 Building 001
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Building Address

200 Hillstone Dr
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 200-202 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0034	Building 001
--------------------------------	----------------------	---------------------

Building Address

49 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 49-51 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0035	Building 001
--------------------------------	----------------------	---------------------

Building Address

66 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Construction: Frame
Protection Class 01

CLASS CODE	OCCUPANCY
-------------------	------------------

0331 Units 66-68 Townhouse

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Equipment Breakdown

\$10,000

Included

Building - Blanket - See Blanket Summary

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

DESCRIPTION OF PREMISES	Premises 0036	Building 001
--------------------------------	---------------	--------------

Building Address

1 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Protection Class 01

CLASS CODE	OCCUPANCY
1190	Brick Entrance Fencing

COVERAGES PROVIDED

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

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------	------------------------	------------	---------------	--------------------	---------

Fence

\$41,900 Special Form \$10,000 80% Replacement Cost
Agreed Value applied with value of \$41,900 expiring 12/10/2023
Terrorism Insurance Coverage

Equipment Breakdown

\$10,000

Included

DESCRIPTION OF PREMISES	Premises 0036	Building 002
--------------------------------	---------------	--------------

Building Address

1 Renwick Ct
Raleigh, NC 27615

Construction/Protection Class

Protection Class 01

CLASS CODE	OCCUPANCY
1190	Fence

**PBP 2909638 02**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

COINSURANCE CONTRACT

COVERAGES PROVIDED PREMISES	Premises 0036	Building 002	Continued
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Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	DEDUCTIBLE	COINSURANCE %	LOSS PAYMENT BASIS	PREMIUM
----------	--------------------------	------------------------------	------------	------------------	--------------------------	---------

Fence

\$5,500 Special Form **\$10,000** 80%
 Agreed Value applied with value of \$5,500 expiring 12/10/2023
 Terrorism Insurance Coverage

Replacement Cost

Equipment Breakdown

\$10,000**Included**

**PBP 2909638 02**

FORMS AND ENDORSEMENTS
APPLICABLE TO THE COMMERCIAL PROPERTY COVERAGE PART

NEW	FORM OR ENDORSEMENT AND EDITION DATE	ENDORSEMENT TITLE (Only the endorsement titles are shown below, please review the form for a complete description of coverage.)
-----	---	---

CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 00 10 10 12	Building and Personal Property Coverage Form
IL 09 52 01 15	Cap on losses from Certified Acts of Terrorism
CP 01 18 02 14	North Carolina Changes
CP 10 30 10 12	Causes of Loss-Special Form
SP 00 19 09 16	Equipment And Technology Breakdown Coverage
SP 10 07 10 16	Premier Property Plus Endorsement
IL 09 85 01 15	Disclosure Pursuant to Terrorism Risk Insurance Act

*Indicates a new form has been added or a replacement form has been substituted for one of an earlier edition. Please retain all forms.



COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

The coverages provided are described in the coverage forms and endorsements attached to your policy and identified in these declarations. The most we will pay for any one occurrence is the greatest of the applicable limit of insurance shown below. Higher limits shown below supersede limits for the same coverage described in the coverage forms and endorsements.

Premier Property Plus Endorsement Schedule of Coverages Per SP 10 07

OPTIONAL COVERAGES	LIMIT OF INSURANCE	PREMIUM
Accounts Receivable	\$250,000	Included
Additional Covered Property	Included	Included
Arson and Theft Reward	\$50,000	Included
Backup of Sewers and Drains	\$500,000	Included
Brands and Labels	Included	Included
Building Glass Damage - \$500 deductible	Included	Included
Business Income and Extra Expense	\$250,000	Included
Business Income - Dependent Properties	\$250,000	Included
Business Personal Property - Seasonal Automatic Increase	25%	Included
Claim Data Expense	\$10,000	Included
Computer Coverage	\$50,000	Included
Consequential Damage	\$50,000	Included
Credit Card Slips	\$10,000	Included
Debris Removal	\$250,000	Included
Difference in Value - Leased Equipment	Included	Included
Electronic Data	\$25,000	Included
Employee Theft	\$25,000	Included
Equipment Breakdown	Optional	Included
Extended Business Income (only if Business Income Coverage is endorsed)	90 consecutive days	Included
Fine Arts (with breakage)	\$50,000	Included
Fire Department Service Charge	\$50,000	Included
Fire Extinguisher Recharge Expense	\$10,000	Included
Forgery or Alteration	\$10,000	Included
Inflation Guard - Buildings and Your Business Personal Property	4%	Included
Lock Replacement	\$10,000	Included
Money Orders and Counterfeit Paper Currency	\$10,000	Included
Money and Securities	\$25,000 In/\$25,000 Out	Included
Newly Acquired or Constructed Property		
(1) Building	\$2,000,000	Included
(2) Your Business Personal Property	\$1,000,000	Included
(3) Time Limitation	90 Days	Included
Non Owned Detached Trailers	\$50,000	Included
Ordinance or Law:		
Undamaged Portion (Coverage A)	Building Limit	Included
Debris Removal (Coverage B)	\$500,000	Included
Increased Cost of Construction (Coverage C)	\$500,000	Included
Outdoor Property - \$2,500 for any one tree, shrub or plant:	\$50,000	Included
Outdoor Signs	\$50,000	Included

(Continued On Next Page)



COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

The coverages provided are described in the coverage forms and endorsements attached to your policy and identified in these declarations. The most we will pay for any one occurrence is the greatest of the applicable limit of insurance shown below. Higher limits shown below supersede limits for the same coverage described in the coverage forms and endorsements.

Premier Property Plus Endorsement Schedule of Coverages Per SP 10 07

OPTIONAL COVERAGES	LIMIT OF INSURANCE	PREMIUM
Personal Effects and Property of Others	\$50,000	Included
Pollutant Clean Up and Removal	\$100,000	Included
Premises - Boundary	1,000 feet	Included
Property Off-Premises	\$100,000	Included
Tenants Glass - \$500 deductible	\$15,000	Included
Tenant Lease Obligation	\$15,000	Included
Utility Services - Direct Damage	\$100,000	Included
Utility Services - Time Element	\$250,000	Included
(only if Business Income Coverage is endorsed)		
Valuation Provision	\$5,000 or Less	Included
Valuable Papers and Records (Other Than Electronic Data)	\$250,000	Included

**PBP 2909638 02**

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

COMMERCIAL GENERAL LIABILITY COVERAGE LIMITS OF INSURANCE:

Each Occurrence Limit	\$1,000,000	
Damage To Premises Rented To You Limit	\$100,000	Any One Premises
Medical Expense Limit	\$5,000	Any One Person
Personal And Advertising Injury Limit	\$1,000,000	Any One Person or Organization
General Aggregate Limit	\$2,000,000	
Products - Completed Operations Aggregate Limit	\$2,000,000	

DIRECTORS, OFFICERS AND TRUSTEES LIABILITY LIMITS OF INSURANCE

THIS POLICY PROVIDES CLAIMS-MADE COVERAGE. PLEASE READ THE ENTIRE POLICY CAREFULLY.

Each Occurrence Limit	\$1,000,000
Aggregate Limit	\$1,000,000
Deductible Amount Applicable To Each Occurrence	\$500

Directors, Officers and Trustees Liability Coverage does not apply to "wrongful acts" which occur before the retroactive date shown here: 12/10/2020

**PBP 2909638 02****COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS****SCHEDULE OF PREMISES - All Premises You Own, Rent or Occupy****PREMISES 0001****Location Address**122 Renwick Ct
Raleigh, NC 27615**Territory**

002

CLASS CODE**CLASSIFICATION DESCRIPTION**

62003

Condominiums - Residential - (Association Risk Only)
Product-Completed Operations Are Included, Subject To The General Aggregate Limit**PREMIUM BASIS**

85 Units

	Per	Premises/Operations	Products/Completed Operations
RATE	1	\$16.971	
ADVANCE PREMIUMS			

CLASS CODE**CLASSIFICATION DESCRIPTION**

73001

Directors And Officers Liability Coverage

PREMIUM BASIS	PER	RATE	ADVANCE PREMIUM
85 Units	1	\$4.400	

**PBP 2909638 02****COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS****SCHEDULE OF PREMISES****Continued****LOCATION RATING CODE** 9999**TERRITORY** 002**CLASS CODE** **CLASSIFICATION DESCRIPTION**

24123 Hired And Non Owned Auto Liability

PREMIUM BASIS

1 *****

	Per	Premises/Operations	Products/Completed Operations
RATE	1	\$187.000	
ADVANCE PREMIUMS			

LOCATION RATING CODE 9999**TERRITORY** 002**CLASS CODE** **CLASSIFICATION DESCRIPTION**

84000 Liability Plus Endorsement (See SL 1202 Attached)

PREMIUM BASIS % Of GL Premium**PREMIUM****LOCATION RATING CODE** 9999**TERRITORY** 002**CLASS CODE** **CLASSIFICATION DESCRIPTION**

84002 Premier Liability Plus Endorsement (See SL 4000 Attached)

PREMIUM BASIS % Of GL Premium**PREMIUM****PREMIUM**

Terrorism (included in total below)

Total Advance Premium (Subject To Audit):

**PBP 2909638 02****FORMS AND ENDORSEMENTS****APPLICABLE TO THE COMMERCIAL GENERAL LIABILITY COVERAGE PART**

NEW	FORM OR ENDORSEMENT AND EDITION DATE	ENDORSEMENT TITLE (Only the endorsement titles are shown below, please review the form for a complete description of coverage.)
	CG 21 67 12 04	Fungi or Bacteria Exclusion
	IL 00 21 09 08	Nuclear Energy Exclusion
	CG 20 04 11 85	Additional Insured Condo. Unit Owners
	CG 00 01 04 13	Commercial General Liability Coverage Form
	SL 20 02 01 06	Asbestos Exclusion
	SL 20 04 01 06	Exclusion - Lead Liability
	CG 24 26 04 13	Amendment of Insured Contract Definition
	CG 21 47 12 07	Employment - Related Practices Exclusion
	CG 21 07 05 14	Exclusion - Access or Disclosure of Confidential or Personal Information And Data-related Liab Lmt'd Bodily Exception Not Incl
	IL 00 17 11 98	Common Policy Conditions
	CG 21 06 05 14	Exclusion - Access or Disclosure of Confidential or Personal Information And Data-related Liability - With Limited Bodily Injury Exception Endorsement
	CG 21 70 01 15	Cap on Losses From Certified Acts of Terrorism
	CG 21 76 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
	SL 30 44 10 17	North Carolina Directors, Officers and Trustees Liability Coverage Endorsement
	SL 11 05 04 10	Hired Auto and Non-Owned Auto Liability
	SL 12 02 12 15	Liability Plus Endorsement
	SL 40 32 12 15	North Carolina Premier Liability Plus Endorsement
	IL 09 85 01 15	Disclosure Pursuant to Terrorism Risk Insurance Act
*	PN 00 83 01 15	Notice of Terrorism Insurance Coverage

*Indicates a new form has been added or a replacement form has been substituted for one of an earlier edition. Please retain all forms.

**PBP 2909638 02****CRIME AND FIDELITY COVERAGE PART DECLARATIONS**

DESCRIPTION OF PREMISES	Premises 0001 Building 001
--------------------------------	--

Building Address

122 Renwick Ct
Raleigh, NC 27615

CLASS CODE	OCCUPANCY
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5310 Apartment

INSURING AGREEMENT(S):	LIMIT OF INSURANCE PER OCCURRENCE	DEDUCTIBLE AMOUNT PER OCCURRENCE	PREMIUM
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1. Employee Theft	\$150,000	\$10,000	
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PREMIUM

Total Advance Premium

**PBP 2909638 02**

FORMS AND ENDORSEMENTS
APPLICABLE TO THE CRIME AND FIDELITY COVERAGE PART

NEW	FORM OR ENDORSEMENT AND EDITION DATE	ENDORSEMENT TITLE (Only the endorsement titles are shown below, please review the form for a complete description of coverage.)
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CR 00 21 07 02

Commercial Crime Coverage Form (Loss Sustained)

CR 01 01 07 02

North Carolina Changes -Legal Action Against Us

*Indicates a new form has been added or a replacement form has been substituted for one of an earlier edition. Please retain all forms.