

# PREMIER BUSINESSOWNERS - HABITATIONAL (AICOA)

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ACP 30-2-8311898

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**IMPORTANT INSURANCE INFORMATION**

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Please read this Notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

**NORTH CAROLINA – NOTICE OF EXCLUSION – FLOOD, EARTHQUAKE, MUDSLIDE, MUDFLOW, AND LANDSLIDE**

**WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS, OR LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.**

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**DATA BREACH & IDENTITY RECOVERY SERVICES****Data Breach Services Information:**

Through a partnership with Hartford Steam Boiler, you have access to a data breach risk management portal called the eRiskHub®. The portal is designed to help you understand data information exposures, help you plan and be prepared for a data breach, and establish a response plan to manage the costs and minimize the effects of a data breach.

Key features of the portal include:

- Incident Response Plan Roadmap – suggested steps your business can take following data breach incident. Having an incident response plan prepared in advance of a breach can be useful for defense of potential litigation.
- Online Training Modules – ready-to-use training for your business on privacy best practices and Red Flag Rules.
- Risk Management Tools- assist your business in managing data breach exposures including self-assessments and state breach notification laws.
- eRisk Resources – a directory to quickly find external resources on pre and post-breach disciplines.
- News Center – cyber risk stories, security and compliance blogs, security news, risk management events, and helpful industry links.
- Learning Center – best practices and white papers written by leading authorities.

To access the eRiskHub®portal:

- Enter <https://www.eriskhub.com/nationwide> in your browser.
- Complete the information, including your name and company. Your User ID and Password are case-sensitive.
- Enter your assigned access code: **12116-73**.
- Enter the challenge word on the screen, and click “Submit” and follow the instructions to complete your profile setup.
- You can now login to the portal.

You also have access to a help-line to answer breach related questions. Insureds having questions pertaining to how to prepare for a breach, help in identifying a breach, or other questions pertaining to breach related best practices can call our breach preparedness help-line. Experienced professionals are able to provide insights to help insureds understand the complicated environment pertaining to breaches of personal information. The breach preparedness help-line is 877-800-5028.

In addition, you have the ability to purchase Data Compromise Insurance coverage and CyberOne Insurance coverage.

The Data Compromise coverage covers the costs incurred by an insured to respond to a data breach, including expenses related to forensic information technology review, legal review, notification to affected individuals, services to affected individuals, public relations services. Insureds will also have the ability to include Data Compromise Defense and Liability coverage which covers the liability from a suit brought by an individual affected by the data breach.

CyberOne coverage protects businesses against damage to electronic data and computer systems from a virus or other computer attack. It also protects a business's liability to third parties that may have suffered damage due to security weaknesses in the business's computer system.

**Identity Recovery Services Information:**

Through a partnership Hartford Steam Boiler, you will have access to a Toll-Free Identity Recovery Help Line designed to provide education about identity theft and identity theft risks. The toll-free Help Line is staffed by experienced identity theft counsellors who can answer questions and provide useful information and resources to identity theft victims. The Identity Recovery Help Line number is 877-800-5028.

In addition, you have the ability to buy Identity Recovery insurance coverage as an included element of Data Compromise coverage or separately, on its own. The Identity Recovery coverage insures against the theft of identities of the insured's key owners, officers, and resident family members. The coverage provides the services of an identity theft case manager and pays for various out-of-pocket expenses due to a covered identity theft, including:

- Legal fees for answer of civil judgments and defense of criminal charges
- Phone, postage, shipping fees
- Notary and filing fees
- Credit bureau reports
- Lost Wages and Child or Elder Care
- Mental Health Counseling costs (Not Available in NY)
- Miscellaneous Expense coverage

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**EMPLOYMENT PRACTICES LIABILITY SERVICES**

As a member of Nationwide Insurance who has an active Employment Practices Liability Insurance policy you have access to a free loss prevention website and a free legal hotline to help your business reduce and/or prevent employment claims.

**Online Support:**

The website "Workplace Risk Solutions" is designed to help educate you about employment practices laws, help you understand the employment practices exposures your business may have, and provide ways that you can reduce your risk of having an employment claim.

Key features of the website include:

- Training – Web based training on: sexual harassment, preventing discrimination, and preventing wrongful termination and retaliation.
- Knowledge Vault –
  - Checklists to help guide your business through certain situations it may encounter such as crisis management.
  - A library of workplace-related articles.
  - Tools to help you create documents such as an employment application, employee handbook, policy guides in English and Spanish, performance review, and an incident form.
  - Best Practice Minutes and Tips offers steps to limit the risk for a variety of workplace employment liability issues.

To access the website:

- Select a site administrator.  
We recommend that all managers and supervisors handling EPLI register to use this site. Ideally one employee should register as the site administrator, then register additional users.
- Go to: <http://www.wprsolutions.com>
- Click Register Here in the Member Login box on the left hand side of the page.
- Enter the passcode: NI-HRhelp
- Complete the registration form.
- Training Notice Screen – We suggest turning off all questions on the Training Notice screen (click No). The system automatically assigns all training modules to every user with a site profile if you do not click no on the Training Notice screen.
- You can now login to the portal.

Questions on the website? Call a Customer Service Representative at 888-712-7667.

**Legal Hotline:**

The Jackson Lewis legal hotline provides you with employment practices legal advice from Jackson Lewis, LLP, one of the nation's largest and most respected employment law firms. The legal hotline can answer questions regarding employee family medical leave, attendance issues, the steps to take when investigating harassment reports or terminating employees, as well as answering a host of other employment-related questions.

Questions for the Jackson Lewis legal hotline? Call (800)-259-5589 Monday through Friday from 9:00 am to 6:00 pm Central Standard Time.

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL COMMON DECLARATIONS

Policy Number: **ACP BPHL 3028311898**

Named Insured: **BRIGHTHURST BISHOPS RIDGE CONDOMINIUMS ASSOCIATION, INC**

Mailing Address: **PO BOX 1149  
APEX, NC 27502-3149**

Agency: **MARSH AND MCLENNAN AGENCY LLC**  
Address: **RALEIGH NC 27612-2957**

Agency Phone Number: **(919)878-9412**

Policy Period: Effective From **06-20-19** To **06-20-20**  
12:01 AM Standard Time at your principal place of business.

Form of your business entity: **ASSOCIATION**

Description of your business: **HOA**

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

**CONTINUATION PROVISION:** If we offer to continue your coverage and you or your representative do not accept, this policy will automatically terminate on the expiration date of the current policy period stated above. Failure to pay the required premium when due shall mean that you have not accepted our offer to continue your coverage. This policy will terminate sooner if any portion of the current policy period premium is not paid when due.

**RENEWAL POLICY NOTICE:** In an effort to keep insurance premiums as low as possible, we have streamlined your renewal policy by not including printed copies of policy forms or endorsements that have not changed from your expiring policies, unless they include variable information that is unique to you. Refer to your prior policies for printed copies of these forms. If you have a need for any form, they are available by request from your agent.

**FLOOD INSURANCE:** The North Carolina Department of Insurance requires us to advise you that your Policy does NOT provide flood coverage. You will not have coverage for property damage from floods unless you take steps to purchase a separate policy of flood insurance. If you would like information about obtaining flood insurance, please contact your agent shown on your Policy Declarations or this company at 1-866-322-3214

Previous Policy Number			
ACP BPHL 3018311898	ENTRY DATE	06-04-19	Countersignature _____ Date _____

These Common Policy Declarations, together with the Common Policy Conditions, Coverage Form Declarations, Coverage Forms and any endorsements issued to form a part thereof, complete the Policy numbered above.

# PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

## SCHEDULE OF NAMED INSUREDS

Policy Number: ACP BPHL 3028311898

From 06-20-19

Policy Period:  
To 06-20-20

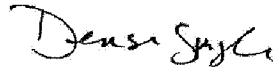
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Named Insured:

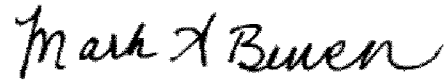
BRIGHTHURST BISHOPS RIDGE CONDOMINIUMS ASSOCIATION, INC

**ALLIED INSURANCE COMPANY OF AMERICA**

**IN WITNESS WHEREOF**, the Company has caused this policy to be signed by its president and secretary and countersigned as may be required on the declarations page by a duly authorized representative of the company.



SECRETARY



PRESIDENT



# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **001** Construction: **FRAME**  
 Premises Address **1021 BRIGHTHURST DR # 3749** **RALEIGH NC 27605-3240**  
 Premises ID  
 Occupancy **OO** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
 Described as: **CONDO ASSOC - MULTIPLE 5 + RESIDENTIAL UNIT BLDGS (11143)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

<b>COVERAGES</b>	<b>LIMITS OF INSURANCE</b>
Building - Replacement cost	<b>\$1,396,700</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>3%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>
Increased Cost of Construction	<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	
	<b>Included Limit      Additional Limit</b>
Account Receivable	\$25,000 <b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000 <b>\$25,000</b>
Forgery and Alteration	\$10,000 <b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000 <b>\$10,000</b>
Outside the Premises (Limited)	\$10,000 <b>\$10,000</b>
Outdoor Signs	\$2,500 <b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000 <b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000 <b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000 <b>\$15,000</b>
Electronic Data	\$10,000 <b>\$10,000</b>
Interruption of Computer Operations	\$10,000 <b>\$10,000</b>
Building Property of Others	\$10,000 <b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>	
Employee Dishonesty \$100,000 Policy Occurrence	<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion	<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction	<b>NOT PROVIDED</b>
Ordinance or Law Broadened	<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit	<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Additional Interest: Interest Number: Loan Number:  
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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **002** Construction: **FRAME**  
 Premises Address **1021 BRIGHTHURST DR # 3749** **RALEIGH NC 27605-3240**  
 Premises ID  
 Occupancy **00** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
 Described as: **CONDO ASSOC - MULTIPLE 5 + RESIDENTIAL UNIT BLDGS (11143)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Replacement cost	<b>\$1,396,700</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>3%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>
Increased Cost of Construction	<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	
	<b>Included Limit      Additional Limit</b>
Account Receivable	<b>\$25,000      \$25,000</b>
Valuable Papers and Records (At the Described Premises)	<b>\$25,000      \$25,000</b>
Forgery and Alteration	<b>\$10,000      \$10,000</b>
Money and Securities - Inside the Premises	<b>\$10,000      \$10,000</b>
Outside the Premises (Limited)	<b>\$10,000      \$10,000</b>
Outdoor Signs	<b>\$2,500      \$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	<b>\$10,000      \$10,000</b>
Business Personal Property Away From Premises	<b>\$15,000      \$15,000</b>
Business Personal Property Away From Premises - Transit	<b>\$15,000      \$15,000</b>
Electronic Data	<b>\$10,000      \$10,000</b>
Interruption of Computer Operations	<b>\$10,000      \$10,000</b>
Building Property of Others	<b>\$10,000      \$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>	
Employee Dishonesty \$100,000 Policy Occurrence	<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion	<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction	<b>NOT PROVIDED</b>
Ordinance or Law Broadened	<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit	<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **003** Construction: **FRAME**  
 Premises Address **1001 BRIGHTHURST DR UNIT 112** **RALEIGH** **NC** **27605-1280**  
 Premises ID  
 Occupancy **00** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
 Described as: **CONDO ASSOC - MULTIPLE 5 + RESIDENTIAL UNIT BLDGS (11143)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE	
Building - Replacement cost		<b>\$1,265,500</b>
Business Personal Property -		<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>		
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit		<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period		<b>INCLUDED</b>
Equipment Breakdown		<b>INCLUDED</b>
Automatic Increase in Insurance - Building		<b>3%</b>
Automatic Increase in Insurance - Business Personal Property		<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)		<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure		<b>INCLUDED</b>
Increased Cost of Construction		<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	<b>Included Limit</b>	<b>Additional Limit</b>
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
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Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$100,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>NOT PROVIDED</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

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From **06-20-19** To **06-20-20**

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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **004** Construction: **FRAME**  
 Premises Address **101 BRIGHTHURST DR #13 - 24** **RALEIGH NC 27605-3240**  
 Premises ID  
 Occupancy **OO** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
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COVERAGES	LIMITS OF INSURANCE	
Building - Replacement cost		<b>\$1,265,500</b>
Business Personal Property -		<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>		
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit		<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period		<b>INCLUDED</b>
Equipment Breakdown		<b>INCLUDED</b>
Automatic Increase in Insurance - Building		<b>3%</b>
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Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)		<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure		<b>INCLUDED</b>
Increased Cost of Construction		<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	<b>Included Limit</b>	<b>Additional Limit</b>
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
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Employee Dishonesty \$100,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>NOT PROVIDED</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

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Interest:

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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **005** Construction: **FRAME**  
 Premises Address **1000 BRIGHTHURST DR UNIT 115** **RALEIGH** **NC** **27605-1281**  
 Premises ID  
 Occupancy **OO** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
 Described as: **CONDO ASSOC - MULTIPLE 5 + RESIDENTIAL UNIT BLDGS (11143)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

<b>COVERAGES</b>	<b>LIMITS OF INSURANCE</b>
Building - Replacement cost	<b>\$1,265,500</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>3%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>
Increased Cost of Construction	<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	
	<b>Included Limit      Additional Limit</b>
Account Receivable	\$25,000 <b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000 <b>\$25,000</b>
Forgery and Alteration	\$10,000 <b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000 <b>\$10,000</b>
Outside the Premises (Limited)	\$10,000 <b>\$10,000</b>
Outdoor Signs	\$2,500 <b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000 <b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000 <b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000 <b>\$15,000</b>
Electronic Data	\$10,000 <b>\$10,000</b>
Interruption of Computer Operations	\$10,000 <b>\$10,000</b>
Building Property of Others	\$10,000 <b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>	
Employee Dishonesty \$100,000 Policy Occurrence	<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion	<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction	<b>NOT PROVIDED</b>
Ordinance or Law Broadened	<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit	<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Additional Interest: Interest Number: Loan Number:  
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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **006** Construction: **FRAME**  
Premises Address **1000 BRIGHTHURST DR # 1630** **RALEIGH NC 27605-1283**  
Premises ID  
Occupancy **00** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE**  
Described as: **CONDO ASSOC - MULTIPLE 5 + RESIDENTIAL UNIT BLDGS (11143)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE	
Building - Replacement cost		<b>\$1,265,500</b>
Business Personal Property -		<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>		
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit		<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period		<b>INCLUDED</b>
Equipment Breakdown		<b>INCLUDED</b>
Automatic Increase in Insurance - Building		<b>3%</b>
Automatic Increase in Insurance - Business Personal Property		<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)		<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure		<b>INCLUDED</b>
Increased Cost of Construction		<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	<b>Included Limit</b>	<b>Additional Limit</b>
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$100,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>NOT PROVIDED</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Additional Interest: Interest Number: Loan Number:  
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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **007** Construction: **FRAME**  
 Premises Address **1020 - 1026 BRIGHTHURST DR** **RALEIGH** **NC** **27605-3240**  
 Premises ID  
 Occupancy **00** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 1-4 FAMILY BUILDINGS**  
 Described as: **CONDO ASSOC - MULTIPLE 1-4 RESIDENTIAL UNIT BLDGS (11142)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES			LIMITS OF INSURANCE
Building - Replacement cost			<b>\$641,600</b>
Business Personal Property -			<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			<b>INCLUDED</b>
Equipment Breakdown			<b>INCLUDED</b>
Automatic Increase in Insurance - Building			<b>3%</b>
Automatic Increase in Insurance - Business Personal Property			<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			<b>INCLUDED</b>
Increased Cost of Construction			<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	<b>Included Limit</b>	<b>Additional Limit</b>	
Account Receivable	\$25,000		<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000		<b>\$25,000</b>
Forgery and Alteration	\$10,000		<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000		<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000		<b>\$10,000</b>
Outdoor Signs	\$2,500		<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000		<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000		<b>\$15,000</b>
Electronic Data	\$10,000		<b>\$10,000</b>
Interruption of Computer Operations	\$10,000		<b>\$10,000</b>
Building Property of Others	\$10,000		<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>			
Employee Dishonesty \$100,000 Policy Occurrence			<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion			<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction			<b>NOT PROVIDED</b>
Ordinance or Law Broadened			<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit			<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Additional Interest: Interest Number: Loan Number:  
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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **008** Construction: **FRAME**  
 Premises Address **1030 - 1036 BRIGHTHURST DR** **RALEIGH NC 27605-1283**  
 Premises ID  
 Occupancy **00** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 1-4 FAMILY BUILDINGS**  
 Described as: **CONDO ASSOC - MULTIPLE 1-4 RESIDENTIAL UNIT BLDGS (11142)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Replacement cost	<b>\$641,600</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>3%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>
Increased Cost of Construction	<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	
	<b>Included Limit      Additional Limit</b>
Account Receivable	<b>\$25,000      \$25,000</b>
Valuable Papers and Records (At the Described Premises)	<b>\$25,000      \$25,000</b>
Forgery and Alteration	<b>\$10,000      \$10,000</b>
Money and Securities - Inside the Premises	<b>\$10,000      \$10,000</b>
Outside the Premises (Limited)	<b>\$10,000      \$10,000</b>
Outdoor Signs	<b>\$2,500      \$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	<b>\$10,000      \$10,000</b>
Business Personal Property Away From Premises	<b>\$15,000      \$15,000</b>
Business Personal Property Away From Premises - Transit	<b>\$15,000      \$15,000</b>
Electronic Data	<b>\$10,000      \$10,000</b>
Interruption of Computer Operations	<b>\$10,000      \$10,000</b>
Building Property of Others	<b>\$10,000      \$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>	
Employee Dishonesty \$100,000 Policy Occurrence	<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion	<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction	<b>NOT PROVIDED</b>
Ordinance or Law Broadened	<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit	<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

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Additional Interest: Interest Number: Loan Number:  
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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **009** Construction: **FRAME**  
 Premises Address **1050 - 1056 BRIGHTHURST DR** **RALEIGH NC 27605-1283**  
 Premises ID  
 Occupancy **OO** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 1-4 FAMILY BUILDINGS**  
 Described as: **CONDO ASSOC - MULTIPLE 1-4 RESIDENTIAL UNIT BLDGS (11142)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE
Building - Replacement cost	<b>\$641,600</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>3%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>
Increased Cost of Construction	<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	
	<b>Included Limit      Additional Limit</b>
Account Receivable	\$25,000 <b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000 <b>\$25,000</b>
Forgery and Alteration	\$10,000 <b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000 <b>\$10,000</b>
Outside the Premises (Limited)	\$10,000 <b>\$10,000</b>
Outdoor Signs	\$2,500 <b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000 <b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000 <b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000 <b>\$15,000</b>
Electronic Data	\$10,000 <b>\$10,000</b>
Interruption of Computer Operations	\$10,000 <b>\$10,000</b>
Building Property of Others	\$10,000 <b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>	
Employee Dishonesty \$100,000 Policy Occurrence	<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion	<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction	<b>NOT PROVIDED</b>
Ordinance or Law Broadened	<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit	<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Additional Interest: Interest Number: Loan Number:  
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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **010** Construction: **FRAME**  
 Premises Address **1050 - 1056 BRIGHTHURST DR** **RALEIGH NC** **27605-1283**  
 Premises ID  
 Occupancy **OO** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 1-4 FAMILY BUILDINGS**  
 Described as: **CONDO ASSOC - MULTIPLE 1-4 RESIDENTIAL UNIT BLDGS (11142)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE	
Building - Replacement cost		<b>\$641,600</b>
Business Personal Property -		<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>		
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit		<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period		<b>INCLUDED</b>
Equipment Breakdown		<b>INCLUDED</b>
Automatic Increase in Insurance - Building		<b>3%</b>
Automatic Increase in Insurance - Business Personal Property		<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)		<b>\$20,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure		<b>INCLUDED</b>
Increased Cost of Construction		<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	<b>Included Limit</b>	<b>Additional Limit</b>
Account Receivable	\$25,000	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	\$25,000	<b>\$25,000</b>
Forgery and Alteration	\$10,000	<b>\$10,000</b>
Money and Securities - Inside the Premises	\$10,000	<b>\$10,000</b>
Outside the Premises (Limited)	\$10,000	<b>\$10,000</b>
Outdoor Signs	\$2,500	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	<b>\$10,000</b>
Business Personal Property Away From Premises	\$15,000	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	\$15,000	<b>\$15,000</b>
Electronic Data	\$10,000	<b>\$10,000</b>
Interruption of Computer Operations	\$10,000	<b>\$10,000</b>
Building Property of Others	\$10,000	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty \$100,000 Policy Occurrence		<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>NOT PROVIDED</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit		<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Additional Interest: Interest Number: Loan Number:  
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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Description of Premises Number: **001** Building Number: **011** Construction: **FRAME**  
 Premises Address **1000 BRIGHTHURST DR** **RALEIGH NC 27605-1283**  
 Premises ID  
 Occupancy **OO** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**  
**AT A PREMISES WITH 5 OR MORE UNITS - 1-4 FAMILY BUILDINGS**  
 Described as: **CONDO ASSOC - MULTIPLE 1-4 RESIDENTIAL UNIT BLDGS (11142)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

<b>COVERAGES</b>	<b>LIMITS OF INSURANCE</b>
Building - Replacement cost	<b>\$175,900</b>
Business Personal Property -	<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.</b>	
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit	<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	<b>INCLUDED</b>
Equipment Breakdown	<b>INCLUDED</b>
Automatic Increase in Insurance - Building	<b>3%</b>
Automatic Increase in Insurance - Business Personal Property	<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure	<b>INCLUDED</b>
Increased Cost of Construction	<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	
	<b>Included Limit      Additional Limit</b>
Account Receivable	<b>\$25,000      \$25,000</b>
Valuable Papers and Records (At the Described Premises)	<b>\$25,000      \$25,000</b>
Forgery and Alteration	<b>\$10,000      \$10,000</b>
Money and Securities - Inside the Premises	<b>\$10,000      \$10,000</b>
Outside the Premises (Limited)	<b>\$10,000      \$10,000</b>
Outdoor Signs	<b>\$2,500      \$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	<b>\$10,000      \$10,000</b>
Business Personal Property Away From Premises	<b>\$15,000      \$15,000</b>
Business Personal Property Away From Premises - Transit	<b>\$15,000      \$15,000</b>
Electronic Data	<b>\$10,000      \$10,000</b>
Interruption of Computer Operations	<b>\$10,000      \$10,000</b>
Building Property of Others	<b>\$10,000      \$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>	
Employee Dishonesty \$100,000 Policy Occurrence	<b>INCLUDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion	<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction	<b>NOT PROVIDED</b>
Ordinance or Law Broadened	<b>NOT PROVIDED</b>
ADVANTAGE - Blanket Additional Limit	<b>\$100,000</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHL3028311898**

From **06-20-19** To **06-20-20**

Additional Interest: Interest Number: Loan Number:  
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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### LIABILITY DECLARATIONS

Policy Number: **ACP BPHL 3028311898**

Policy Period:  
From **06-20-19** To **06-20-20**

#### LIMITS OF INSURANCE

Each Occurrence Limit of Insurance	Per Occurrence	<b>\$1,000,000</b>
Medical Payments Coverage Sub Limit	Per Person	<b>\$5,000</b>
Tenants Property Damage Legal Liability Sub Limit	Per Covered Loss	<b>\$300,000</b>
Personal and Advertising Injury	Per Person Or Organization	<b>\$1,000,000</b>
Products – Completed Operations Aggregate	All Occurrences	<b>\$2,000,000</b>
General Aggregate (Other than Products – Completed Operations)	All Occurrences	<b>\$2,000,000</b>

#### AUTOMATIC ADDITIONAL INSUREDS STATUS

The following persons or organizations are automatically insureds when you and they have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy.

Co-Owners of Insured Premises  
Controlling Interest  
Grantor of Franchise or License  
Lessors of Leased Equipment  
Managers or Lessors of Leased Premises  
Mortgagee, Assignee or Receiver  
Owners or Other Interest from Whom Land has been Leased  
State or Political Subdivisions - Permits Relating to Premises

#### PROPERTY DAMAGE DEDUCTIBLE

NONE

#### OPTIONAL COVERAGES

Hired Auto Liability Coverage	<b>Included in Each Occurrence Limit of Insurance</b>
Nonowned Auto Liability Coverage	<b>Included in Each Occurrence Limit of Insurance</b>
Directors & Officers with Non-Monetary Relief	<b>Per Occurrence</b>
Directors & Officers Liab-Retro Date 06/20/17	<b>Aggregate</b>
Employment Practices Liability Insurance	
Each Claim & Aggregate Limits for Damages	<b>\$50,000</b>
Each Claim & Aggregate Limits-Defense Expense	<b>INCLUDED</b>
Retroactive Date 06/20/17 Deductible \$2,500	
SEE ATTACHED LIABILITY DECLARATION SUPPLEMENT	

# PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

## FORMS AND ENDORSEMENTS SUMMARY

Policy Period:

Policy Number: ACP BPHL 3028311898

From 06-20-19 To 06-20-20

FORM NUMBER	TITLE
LI0021	0101 NUCLEAR ENERGY LIABILITY EXCLUSION
PB0002	1114 PREMIER BUSINESSOWNERS
PB0006	1114 PREMIER BUSINESSOWNERS LIABILITY COVERAGE FORM
PB0009	1114 PREMIER BUSINESSOWNERS COMMON POLICY CONDITIONS
PB0404	0101 HIRED AUTO AND NON-OWNED AUTO LIABILITY
PB0412	0101 LIMITATION OF COVERAGE TO DESIGNATED PREMISES
PB0523	0715 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
PB0589	0311 EMPLOYMENT PRACTICES LIABILITY
PB1504	1114 ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION
PB1701	1114 CONDOMINIUM ASSOCIATION COVERAGE
PB2099	0411 BUSINESSOWNERS ADVANTAGE
PB2998	0908 EXCLUSION - VIOLATION OF CONSUMER PROTEC
PB2999	0215 EXCLUSION - FUNGI OR BACTERIA
PB4151	0515 D&O LIABILITY (COOPERATIVES OR CONDOMINIUMS) WITH NON-MONETA
PB5422	0406 AMENDMENT - EMPLOYEE DISHONESTY OPTIONAL
PB5805	1114 DATA COMPROMISE COVERAGE RESPONSE EXPENSES AND DEFENSE AND L
PB5809	1114 IDENTITY RECOVERY COVERAGE
PB5908	1114 CYBERONE COVERAGE
PB9032	1114 NORTH CAROLINA AMENDATORY ENDORSEMENT

### IMPORTANT NOTICES

IN7395	0107 NC - NOTICE OF EXCLUSION-FLOOD, EARTHQUAKE, MUDSLIDE, MUDFLO
IN7809	1115 DATA BREACH & IDENTITY RECOVERY SERVICES
IN7830	0816 EMPLOYMENT PRACTICES LIABILITY SERVICES



# PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

LIABILITY DECLARATIONS SUPPLEMENT

Policy Number: **ACP BPHL 3028311898**

Policy Period:  
From **06-20-19** To **06-20-20**

## OPTIONAL COVERAGES

## LIMITS OF INSURANCE

Data Compromise Coverage	
Response Expense Limit	\$50,000
Response Expense Deductible	\$1,000
Sublimits	
Named Malware Limit(Sec.1)	\$50,000
Forensic IT Review Limit	\$5,000
Legal Review Limit	\$5,000
PR Services Limit	\$5,000
Defense and Liability Limit	\$50,000
Defense and Liability Deductible	\$1,000
Named Malware Limit(Sec.2)	\$50,000
Identity Recovery Limit	
Expense Reimbursement Limit	\$25,000
Sublimits	
Lost Wages/Child Elder	\$5,000
Mental Health Expenses Limits	\$1,000
Miscellaneous Expensed Limits	\$1,000
CyberOne Coverage	
Section 1 - Full Computer Attack	
Computer Attack Limit	\$50,000
Computer Attack Deductible	\$5,000
Sublimits	
Data Re-Creation	EXCLUDED
Loss of Business	EXCLUDED
Public Relations	EXCLUDED
Section 2 - Full Network Security Liability	
Network Security Liability Limit	EXCLUDED
Network Security Liability Deductible	EXCLUDED

# COMMERCIAL UMBRELLA LIABILITY (AMCO)

45 0011689

ACP 30-2-8311898

INSURED COPY

L6AJ N

**AMCO INSURANCE COMPANY**

Named Insured: **BRIGHTHURST BISHOPS RIDGE CONDOMINIUMS ASSOCIATION, INC**

Address: **PO BOX 1149**  
**APEX** **NC 275023149**

★★★★★★★★

**IMPORTANT INSURANCE INFORMATION**

★★★★★★★★

**IMPORTANT NOTICE FOR RENEWAL POLICIES**

In an effort to keep your insurance premium as low as possible, we have streamlined your renewal policy. We have not included printed copies of policy forms and endorsements that have not changed from your expiring policy unless they include variable information that is unique to you. Please refer to your prior policies for printed copies of these forms. If you desire copies, they are available upon request from your agent.

DECLARATIONS  
RENEWAL

COMMERCIAL UMBRELLA LIABILITY  
INSURANCE POLICY  
AMCO INSURANCE COMPANY  
1100 LOCUST ST DEPT 1100  
DES MOINES IA 503912000

Policy Number: **ACP CAA 3028311898**

ITEM 1

Named Insured: **BRIGHTHURST BISHOPS RIDGE CONDOMINIUMS ASSOCIATION, INC**

ITEM 2

Address: **PO BOX 1149  
APEX NC 275023149**

Agent: **MARSH AND MCLENNAN AGENCY LLC**  
Address: **RALEIGH NC 27612 45 32 37378 0016**  
PRODUCER: **WALLACE PALMER III**

ITEM 3

Policy Period : From 12:01 A.M., **06/20/19** to 12:01 A.M., **06/20/20**

ITEM 4

Schedule of Underlying Insurance: See Endorsement No. UMB 00 01

ITEM 5

Retained Limit Aggregate: **NONE**

ITEM 6

Limits of Insurance: a) **\$1,000,000** Each Occurrence  
b) **\$1,000,000** Products - Completed Operations Aggregate  
c) **\$1,000,000** Other Aggregate

ITEM 7

Coverage  A - Excess Follow Form Liability Insurance  
 B - Umbrella Liability Insurance

ITEM 8

Premium :

ITEM 9

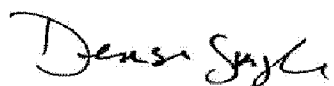
Endorsements: **UMB0001 0309 UMB0002 0413 UMB0052 0115 UMB3200 0604 UMB3202 0105**  
**UMB7010 0514 UMB0028 0413 UMB7015 1214**

Renewal or Replacement No. **ACP CAA 3018311898**

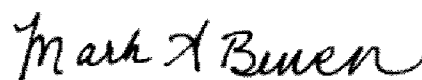
Countersigned By \_\_\_\_\_  
Authorized Representative

**AMCO INSURANCE COMPANY**

**IN WITNESS WHEREOF** the Company has caused this policy to be signed by its president and secretary and countersigned on the declarations page by a duly authorized representative of the company.



SECRETARY



PRESIDENT

**COMMERCIAL UMBRELLA LIABILITY  
FORMS AND ENDORSEMENTS SUMMARY**

Number: **ACP CAA 3028311898**

Period:  
From **06/20/19** To **06/20/20**

FORM/ENDORSEMENT	DATE	TITLE
<b>UMB0001</b>	<b>0309</b>	<b>SCHEDULE OF UNDERLYING INSURANCE</b>
<b>UMB0002</b>	<b>0413</b>	<b>COMMERCIAL UMBRELLA LIABILITY POLICY</b>
<b>UMB0028</b>	<b>0413</b>	<b>LIMITATION OF COVERAGE TO DESIGNATED PREMISES - COVERAGE B</b>
<b>UMB0052</b>	<b>0115</b>	<b>CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM</b>
<b>UMB3200</b>	<b>0604</b>	<b>NORTH CAROLINA AMENDATORY ENDORSEMENT</b>
<b>UMB3202</b>	<b>0105</b>	<b>NORTH CAROLINA AMENDMENT</b>
<b>UMB7010</b>	<b>0514</b>	<b>EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL I</b>
<b>UMB7015</b>	<b>1214</b>	<b>EXCLUSION-PERSONAL DATA COMPROMISE &amp; NETWORK SECURITY LIABIL</b>

Policy Number: **ACP CAA 3028311898**  
 Policy Period: **06/20/19** to **06/20/20**

ITEM 4.

Schedule Of Underlying Insurance (as identified by the entry of a company name, policy number, policy period and limits):

Commercial General Liability or	Limits (\$)	
<b>X</b> Businessowners Liability	<b>2000000</b>	General Aggregate
<b>AICOA</b>	<b>2000000</b>	Products-Completed Operations Aggregate
Policy Number: <b>ACP BPHL 3028311898</b>	<b>1000000</b>	Personal and Advertising Injury
Policy Period: <b>06/20/19</b> to <b>06/20/20</b>	<b>1000000</b>	Each Occurrence

Commercial Auto Liability	Limits (\$)	
		Each Accident
Policy Number:		
Policy Period:	to	

Employer's Liability or Stop Gap Liability	Limits (\$)	
		Bodily Injury by Accident - Each Accident
Policy Number:		Bodily Injury by Disease – Each Employee
Policy Period:	to	Bodily Injury by Disease – Policy Limit

	Limits (\$)	
Policy Number:		
Policy Period:	to	

	Limits (\$)	
Policy Number:		
Policy Period:	to	

	Limits (\$)	
Policy Number:		
Policy Period:	to	

	Limits (\$)	
Policy Number:		
Policy Period:	to	

IMPORTANT NOTICE: RESTRICTIONS, LIMITATIONS AND EXCLUSIONS TO THE ABOVE SCHEDULED UNDERLYING INSURANCE (OR ANY REPLACEMENTS THEREOF) WILL ACT AS RESTRICTIONS, LIMITATIONS AND EXCLUSIONS TO COVERAGE A OF THIS POLICY.

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

## **EXCLUSION – PERSONAL DATA COMPROMISE AND NETWORK SECURITY LIABILITY – COVERAGE A**

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY POLICY

The following exclusions are added under **Exclusions, B. Applicable to Coverage A:**

Under Coverage A, this insurance does not apply to:

### **Personal Data Compromise**

Any loss, theft, accidental release, accidental publication, disposal or abandonment of personally identifying information or personally sensitive information.

### **Network Security Liability**

Civil proceedings against you based on an allegation that a negligent security failure or weakness with respect to a computer or other electronic hardware that is owned or leased by you and operated under your control allowed one or more of the following to happen:

- a. The unintended propagation or forwarding of malware, including viruses, worms, Trojans, spyware and keyloggers.
- b. The unintended abetting of a denial of service attack against one or more other systems.
- c. The loss, release or disclosure of business data that is owned by or proprietary to a third party.

**All terms and conditions of this policy apply unless modified by this endorsement.**