

# PREMIER BUSINESSOWNERS - HABITATIONAL (AICOA)

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ACP 30-1-9581066

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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.**



## IMPORTANT INSURANCE INFORMATION



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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

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL COMMON DECLARATIONS

Policy Number: **ACP BPHL 3019581066**

Named Insured: **TRAILWOOD VALLEY TOWNHOME HOA INC.**

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

Agency: **CAROLINA INSURANCE GROUP**  
Address: **GARNER NC 27529-5800**

Agency Phone Number: **(919)234-7868**

Policy Period: Effective From **01-01-21** To **01-01-22**  
12:01 AM Standard Time at your principal place of business.

Form of your business entity: **CORPORATION**

Description of your business: **RESIDENTIAL 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

**TOTAL POLICY PREMIUM \$ 550.00**

Previous Policy Number			
ACP BPHL 3009581066	ENTRY DATE	10-15-20	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 3019581066

From 01-01-21

Policy Period:  
To 01-01-22

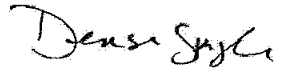
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Named Insured:

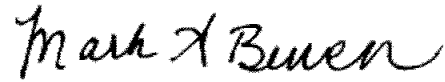
TRAILWOOD VALLEY TOWNHOME HOA INC.

**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 Number: **ACP BPHL3019581066**

Policy Period:  
From **01-01-21** To **01-01-22**

Description of Premises Number: **001** Building Number: **001** Construction: **FRAME**  
Premises Address **2800 LINEBERRY DR** **RALEIGH NC 27603-5896**  
Premises ID  
Occupancy **OO** Classification: **HOMEOWNERS ASSOCIATIONS**

Described as: **HOMEOWNERS ASSOCIATIONS (12777)**

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 **\$ 1,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE	
Building - Replacement cost		<b>\$3,100</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</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		<b>NOT PROVIDED</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>

### 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 BPHL3019581066**

From **01-01-21** To **01-01-22**

Additional Interest:  
Interest:

Interest Number:

Loan Number:

Additional Interest:  
Interest:

Interest Number:

Loan Number:

Additional Interest:  
Interest:

Interest Number:

Loan Number:

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Loan Number:

Additional Interest:  
Interest:

Interest Number:

Loan Number:

# PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

## LIABILITY DECLARATIONS

Policy Number: **ACP BPHL 3019581066**

Policy Period:  
From **01-01-21** To **01-01-22**

### 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

Directors & Officers with Non-Monetary Relief	<b>Per Occurrence</b>	<b>\$1,000,000</b>
Directors & Officers Liab-Retro Date 01/01/20	<b>Aggregate</b>	<b>\$1,000,000</b>

# PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

## FORMS AND ENDORSEMENTS SUMMARY

Policy Period:

Policy Number: ACP BPHL 3019581066

From 01-01-21 To 01-01-22

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
PB0412	0101 LIMITATION OF COVERAGE TO DESIGNATED PREMISES
PB0523	0715 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
PB1504	1114 ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION
PB2998	0908 EXCLUSION - VIOLATION OF CONSUMER PROTEC
PB2999	0215 EXCLUSION - FUNGI OR BACTERIA
PB4151	0515 D&O LIABILITY (COOPERATIVES OR CONDOMINIUMS) WITH NON-MONETA
PB6005	1109 ADDITIONAL INSURED - HOMEOWNERS ASSOCIATIONS
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

EFFECTIVE DATE: 12:01 AM Standard Time,  
(at your principal place of business)

**BUSINESSOWNERS**  
**PB AI 06 (01-01)**

## **ACKNOWLEDGEMENT OF ADDITIONAL INSURED STATUS CONTROLLING INTEREST**

**Person or Organization Designated as an Additional Insured:**

**GRANDCHESTER MEADOWS INC.**

**PO BOX 1149  
APEX NC 275023149**

This form has been sent to you to acknowledge your status as an additional insured under our, meaning the issuing Company stated below, insurance policy issued to the Named Insured shown below.

Under our Premier Businessowners Liability Coverage Form, Section II. WHO IS AN INSURED provides as follows:

Any of the following persons or organizations are automatically insureds when you (i.e. the Named Insured stated below) and such person or organization have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy providing general liability coverage.

Controlling Interest

Any person or organization that has a controlling interest in you is an additional insured, but only with respect to liability arising out of:

- (1) Their financial control of you; or
- (2) Their ownership, maintenance or control of premises you lease or occupy;

Subject to the following additional exclusion:

This insurance, including any duty we have to defend "suits", does not apply to structural alterations, new construction or demolition operations performed by or for such person or organization.

HOWEVER, their status as additional insured under this policy ends when they cease to have such controlling interest in you.

The policy language set forth above is subject to all of the terms and conditions of the policy issued to the Named Insured shown below. For your information, our Named Insured, the Policy Number, Policy Term and Limits of Insurance are stated below.

Named Insured                    **TRAILWOOD VALLEY TOWNHOME HOA INC.**

Issuing Company:            **AICOA**  
Policy Number:              **ACP BPHL3019581066**  
Policy Term:                 **01-01-21 To 01-01-22**  
Limits of Insurance:        **Per Occurrence                \$1,000,000**  
                                         **All Occurrences                \$2,000,000**

**PB AI 06 (01-01)**

ACP BPHL3019581066

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**Page 1 of 1**

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

## **ADDITIONAL INSURED – HOMEOWNERS ASSOCIATIONS**

This endorsement modifies insurance provided under the following:

PREMIER BUSINESSOWNERS LIABILITY COVERAGE FORM

- A. Under Section II WHO IS AN INSURED, the following is added:  
Each individual homeowners is also an insured, but only with respect to liability as a member of the homeowners association and not with respect to any liability arising out of the ownership, maintenance, use or repair of the real property to which the owner has title to.
- B. Under Section I. COVERAGES, A. COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. EXCLUSIONS, paragraph p. Bodily Injury To Any Insured is removed.

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