



Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000
Toll free 1.800.458.0811 • Fax 814.870.3126 • www.erieinsurance.com

Date prepared: 06/16/2022

Commercial Insurance Account Proposal

Customer and mailing address

WINDWARD POINTE HOMEOWNERS
ASSOCIATION INC
PO BOX 1149
APEX, NC 27502-3149

Contact

Business (919) 757-1718

Email

manager@grandchestermeadows.co
m

Annual payroll

\$0

Annual sales

\$80,000

Number of employees

0

Agent

JJ5067 CAROLINA INSURANCE GROUP

Agent address and phone

CAROLINA INSURANCE GROUP
125 TIMBER DR STE 105
GARNER, NC 27529

Agency email address

ray@carolinainsurancegroup.net

Agency website

Quote Summary**Product**

ErieSecure Business™

Proposed effective dates

07/01/2022 - 07/01/2023

Premium

\$3,147.00

Total premium for quote:

\$3,147.00

Above all in **Service** – since 1925SM

This quotation is an estimate of premium based on the information provided by you. This quotation is valid for a period of sixty (60) days from the date the quotation was prepared. This quotation is subject to change, as a result of, but not limited to, additional or inaccurate information, occurrence of losses or a rate change. No coverage is provided by this quotation and it is not an insurance policy. Coverage is not in effect until coverage is bound by an ERIE Agent or ERIE. For specific terms, exclusions and limitations of coverage, refer to the final policy declarations and coverage forms.

Any change to the Municipal Tax Rate, or the Kentucky State Insurance Surcharge rate, may affect your total premium.

Thank you for considering Erie Insurance.

ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Co., Erie Insurance Property & Casualty Co., Flagship City Insurance Co. and Erie Family Life Insurance Co. (Erie, PA) or Erie Insurance Co. of New York (Rochester, NY). Go to erieinsurance.com for company licensure and product details.



the right business
insurance matters

One **Agent**. One **Company**. One Easy **Choice**.

The ERIE Difference

No matter what policy or suite of products you choose, every ERIE® business policy includes:

- A local, knowledgeable agent ready to answer all of your questions
- Customized coverage specific to your business
- Award-winning, local claims service
- Specially trained and dedicated support team for risk management and loss control
- Convenient payment plan options

Insurance that Fits

- Business Auto Insurance
- Business Data Breach Coverage
- Business Property and Liability Coverage
- Business Umbrella
- Commercial and Contract Bonds
- Crime, Theft and Fraud Insurance
- Employment Practices Liability
- Group Life Insurance
- Key Person Life Insurance and Business Continuation
- Professional Liability
- Workers' Compensation

Your Risks, Our Solutions

The ERIE Custom Collection® is a specially designed suite of products and services specific to your

industry. Here are the current ERIE Custom Collection programs:

- Auto Services
- Breweries, Wineries and Distilleries
- Contractors
- Manufacturers
- Offices and Professional Services
- Restaurants
- Retail
- Technology
- Vet/Pet Care
- Wholesaler-Distributors

Get to Know ERIE

ERIE's ranked **fourth largest** in business insurance based on market share in the 12 states and District of Columbia where we do business.* We're a top-ranked, regional insurer with more than 12,000 licensed agents, who are business owners just like you. Erie Insurance is rated A+ Superior by A.M. Best Company** and has the financial protection you and your business need. Visit our awards and ranking page found at erieinsurance.com/awards.

With ERIE on your side, you can rest easy knowing your business is secure. Contact me to learn more about an ERIE® business policy that fits your unique needs.

*ERIE's ranking is based on average commercial lines premium from A.M. Best 2017 data. Combined commercial lines premium includes commercial multi-peril, workers' compensation and commercial auto. **A.M. Best Company is a global credit-rating agency with a focus on the insurance industry. ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products and coverages are offered in all states. Policy issuance is subject to eligibility criteria. Go to erieinsurance.com for company licensure and territory information. Insurance products are subject to terms, conditions and exclusions not described in this flyer. The policy contains the specific details of the coverages, terms, conditions, and exclusions.



Above all in **Service**®—since 1925

Auto • Home • Business • Life



ErieSecure Business™ Quotation

New Business Quotation

Quote provided by

Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

Proposed effective date of policy

07/01/2022 - 07/01/2023

Prospective Named Insured and mailing address

WINDWARD POINTE HOMEOWNERS ASSOCIATION INC
PO BOX 1149
APEX, NC 27502-3149

Prospective Named Insured's operations

HOMEOWNERS ASSOCIATION

Phone

Business (919) 757-1718

Legal entity

Association

Billing option

Agent

JJ5067 CAROLINA INSURANCE GROUP

Agent address and phone

125 TIMBER DR STE 105
GARNER, NC 27529

Agency email address

ray@carolinainsurancegroup.net



Prospective Named Insured
WINDWARD POINTE HOMEOWNERS
ASSOCIATION INC

Quote number
001231005
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ERIE Agent
JJ5067
CAROLINA INSURANCE GROUP

Property Protection

Risk information for Location 1 - Building 1

Address:	301 HOLLY SPRINGS RD	Windstorm/Hail:	Property deductible
City/State:	HOLLY SPRINGS, NC	Insured interest:	Condo association
Zip code:	27540	Building construction:	Frame
County:	WAKE	Year built:	2011
Sprinkler:	None	Annual sales/revenue:	\$80,000
Sprinkler type:	N/A		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	80014 Pool house		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 1 summary

Coverage

Property coverage part

	Deductible	Limit
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		\$290,000
Business personal property: Comprehensive perils, Coinsurance N/A, Replacement cost		\$15,000
Income protection		Actual loss sustained
Period of indemnity - 12 months		



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Risk information for Location 1 - Building 2

Address:	301 HOLLY SPRINGS RD	Windstorm/Hail:	Property deductible
City/State:	HOLLY SPRINGS, NC	Insured interest:	Condo association
Zip code:	27540	Building construction:	Frame
County:	WAKE	Year built:	2011
Sprinkler:	None		
Sprinkler type:	N/A		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	48925 Swimming pool - noc		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 2 summary

Coverage

Property coverage part

Building: Comprehensive perils, Coinsurance N/A, Replacement cost

Deductible

Limit

\$60,000



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Risk information for Location 1 - Building 3

Address:	301 HOLLY SPRINGS RD	Windstorm/Hail:	Property deductible
City/State:	HOLLY SPRINGS, NC	Insured interest:	Condo association
Zip code:	27540	Building construction:	Frame
County:	WAKE	Year built:	2011
Sprinkler:	None		
Sprinkler type:	N/A		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	80014 Pool house		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 3 summary

Coverage

Property coverage part

Building: Comprehensive perils, Coinsurance N/A, Replacement cost

Deductible

Limit

\$30,000



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Risk information for Location 1 - Building 4

Address:	301 HOLLY SPRINGS RD	Insured interest:	Condo association
City/State:	HOLLY SPRINGS, NC		
Zip code:	27540		
County:	WAKE		
Class code(s):	68500 Homeowners or similar association - association risk only		

Liability Protection

Commercial general liability coverage

Coverage

	Deductible	Limit
Bodily injury and property damage		\$1,000,000 Each occurrence
Personal and advertising injury		\$1,000,000 Any one person or organization
Medical expense payments		\$5,000 Any one person
Damage to premises rented to you – Fire legal liability		\$1,000,000 Any one premises
General aggregate		\$2,000,000
Products – Completed operations aggregate		\$2,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included

Loc	Bldg	State	Class code	Exposure base	Amount
1	1		80014 Pool house	No charge	If any
1	2		48925 Swimming pool - noc	Items	1
1	3		80014 Pool house	No charge	If any
1	4		68500 Homeowners or similar association - association risk only	Units	158

Policy Optional Coverages and Exclusions

Coverage

	Deductible	Limit
Additional insured - Owners, lessees, or contractors – Scheduled person or organization (CG2010)		
Additional insured - Homeowners, townhouse, or similar associations (EPP1804)		
Directors and officers liability coverage - Condominiums or homeowners association	\$1,000	\$1,000,000 Each claim/ \$2,000,000 Aggregate
Retroactive date: 06/01/2022		
Number of units: 158		
Enhancement endorsement - General advantage		

Schedule of Other Interests

Additional Insured

Additional insured - Owners, lessees, or contractors – Scheduled person or organization (CG2010)
Grandchester Meadows Inc.
Grandchester Meadows Inc.
PO BOX 1149
APEX NC 27502-3149
Location(s) of covered operations: All HOA locations



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Extensions and additional coverages

Extensions and additional coverages - Not additional limit:

Coverage	Deductible	Limit	Premium
Additional insured - Lessor of leased equipment			Included
Additional insured - Managers or owners of buildings			Included
Additional insured - Mortgagee, assignee, or receiver			Included
Building ordinance or law - Income protection		Income protection limit	Included
Building ordinance or law - Undamaged part of the building*		Bldg limit	Included
Collapse*		Bldg limit	Included
Damage to customers autos	\$200		Included
Equipment breakdown - Ammonia contamination*		\$25,000	Included
Equipment breakdown - Electronic data restoration*		\$50,000	Included
Equipment breakdown - Expediting expenses*		\$25,000	Included
Equipment breakdown - Hazardous substances*		\$25,000	Included
Equipment breakdown - Off-premises equipment breakdown*		\$25,000	Included
Equipment breakdown - Off-premises utility properties failure*		\$25,000	Included
Equipment breakdown - Public relations*		\$5,000	Included
Equipment breakdown - Refrigerated Property		Business personal property limit	Included
Equipment breakdown - Temperature change		Business personal property limit	Included
Fences, walks, unattached outbuildings, tennis courts, and inground swimming pools*		\$25,000	Included
Fire legal liability			Included
Fungus, wet rot, dry rot and bacteria (<i>not available in NY</i>)*		\$25,000	Included
Host liquor liability			Included
Incidental medical malpractice			Included
Lawns*		\$2,500 per loss	Included
Merchandise in shipment*		Business personal property limit	Included
Moving clause*		Business personal property limit	Included
Municipal supervisors			Included
Non-owned and hired automobile liability			Included
Non-owned watercraft (under 51 feet in length)			Included
Primary and non-contributory insurance			Included
Refrigerated property*		Business personal property limit	Included
Temperature change*		Business personal property limit	Included
Trees, shrubs, and plants*		\$1,000 Ea./\$10,000 per loss	Included
Volunteer workers - Medical payments			Included
Waiver of subrogation			Included

Extensions and additional coverages - Additional limit:

Coverage	Deductible	Limit	Premium
Accounts receivable*	\$200	\$25,000	Included
Arson and theft reward (<i>not available in NY</i>)*	\$0	\$10,000	Included
Attorney's fees		\$250	Included
Building ordinance or law-Increased cost of construction*		\$25,000	Included
Check, credit, debit card forgery or alteration*	\$200	\$5,000	Included
Collapse - Sinkhole fill-in expenses*		\$20,000	Included
Counterfeit money*	\$100	\$1,000 per workday	Included
Data breach response expenses		\$10,000	Included
Debris removal*		5% of Bldg & Business personal property + \$25,000	Included
Demolition cost		\$25,000	Included



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Extensions and additional coverages - Additional limit (continued) :

Coverage	Deductible	Limit	Premium
Electronic data processing equipment - Computer virus*		\$15,000	Included
Electronic data reproduction - Expenses for reproduction or replacement*		\$25,000	Included
Employee dishonesty*	\$200	\$10,000	Included
Expenses for loss adjustment*	\$0	\$5,000	Included
Expenses for security*	\$0	\$2,500	Included
Fine arts*		\$25,000	Included
Fire department service charge*	\$0	<i>All reasonable Charges</i>	Included
Fire extinguisher recharge*	\$0	<i>All reasonable Charges</i>	Included
Heating and air conditioning equipment*		\$20,000	Included
Income protection- Computer operations*	\$0	\$25,000	Included
Income protection for dependent properties*	\$0	\$25,000	Included
Income protection - Off-premises utility properties failure*	24 Hour waiting period	\$25,000	Included
Key replacement*	\$200	\$5,000	Included
Laptop computers off-premises*	\$200	\$10,000	Included
Money and securities*	\$500	\$10,000	Included
Motor truck cargo		\$25,000	Included
Motor truck cargo - Tools & equipment*		\$1,000	Included
Newly acquired or constructed property - Buildings*		50% of Building (up to \$500,000)	Included
Newly acquired property - Business personal property*		25% of Business personal property (up to \$250,000)	Included
Newly acquired property - Income protection*		One month's actual loss of business income (up to \$250,000)	Included
Non-owned detached trailers*	\$200	\$5,000	Included
Peak season*		25% of Business personal property	Included
Personal articles*	\$200	\$10,000	Included
Pollutants clean up and removal*		\$25,000	Included
Property in danger*		Business personal property limit (up to 45 days)	Included
Temporarily off-premises - Business personal property and PPO*		\$25,000	Included
Temporarily off-premises - Sales samples*		\$5,000	Included
Transportation*		\$25,000	Included
Valuable papers & records*	\$200	\$25,000	Included

* Coverage applies if building and/or business personal property exists. See "Property coverage part" for details.



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ErieSecure Business™ Quotation

Quote Premium Summary

Coverage	Annual premium
Property Coverage	
Building(s):	\$1,619
Business personal property:	\$90
Income protection:	\$30
Equipment breakdown - Including TechAdvantage:	\$166
Data breach responses expenses:	\$30
Property optional coverages:	\$150
General Liability Coverage:	\$519
Liability optional coverages:	\$543
Total net premium:	\$3,147
Final premium:	\$3,147.00

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PREMIUM INSTALLMENT OPTIONS

Plan A – Annual		Plan J* – 10 Month (Only valid on account billed policies)	
\$2,901.00	Total premium	Total premium for plan J -	\$3,147.00
Plan C* – Quarter-Quarter-Half		\$314.70	Due 08/01/2022
Total premium for plan C -	\$3,147.00	\$314.70	Due 08/01/2022
\$786.75	Due 08/01/2022	\$314.70	Due 09/01/2022
\$786.75	Due 08/01/2022	\$314.70	Due 10/01/2022
\$1,573.50	Due 01/01/2023	\$314.70	Due 11/01/2022
Plan D* – Quarterly		\$314.70	Due 12/01/2022
Total premium for plan D -	\$3,147.00	\$314.70	Due 01/01/2023
\$786.75	Due 08/01/2022	\$314.70	Due 02/01/2023
\$786.75	Due 10/01/2022	\$314.70	Due 03/01/2023
\$786.75	Due 01/01/2023	\$314.70	Due 04/01/2023
\$786.75	Due 04/01/2023	Plan K* – 11 Month (Only valid on account billed policies)	
Plan E* – 9 Month		Total premium for plan K -	\$3,147.00
Total premium for plan E -	\$3,147.00	\$286.10	Due 08/01/2022
\$349.64	Due 08/01/2022	\$286.09	Due 08/01/2022
\$349.67	Due 08/01/2022	\$286.09	Due 09/01/2022
\$349.67	Due 09/01/2022	\$286.09	Due 10/01/2022
\$349.67	Due 10/01/2022	\$286.09	Due 11/01/2022
\$349.67	Due 11/01/2022	\$286.09	Due 12/01/2022
\$349.67	Due 12/01/2022	\$286.09	Due 01/01/2023
\$349.67	Due 01/01/2023	\$286.09	Due 02/01/2023
\$349.67	Due 02/01/2023	\$286.09	Due 03/01/2023
\$349.67	Due 03/01/2023	\$286.09	Due 04/01/2023
Plan H* – Semi-Annual (Only valid on account billed policies)		\$286.09	Due 05/01/2023
Total premium for plan H -	\$3,147.00	Plan L* – 12 Month (Only valid on account billed policies)	
\$1,573.50	Due 08/01/2022	Total premium for plan L -	\$3,147.00
\$1,573.50	Due 01/01/2023	\$262.25	Due 08/01/2022
Plan G – ERIExpresspay – 12 Month (Only available for automatic payments)		\$262.25	Due 08/01/2022
Total premium for plan G -	\$3,147.00	\$262.25	Due 09/01/2022
\$262.25	Due 08/01/2022	\$262.25	Due 10/01/2022
\$262.25	Due 08/01/2022	\$262.25	Due 11/01/2022
\$262.25	Due 09/01/2022	\$262.25	Due 12/01/2022
\$262.25	Due 10/01/2022	\$262.25	Due 01/01/2023
\$262.25	Due 11/01/2022	\$262.25	Due 02/01/2023
\$262.25	Due 12/01/2022	\$262.25	Due 03/01/2023
\$262.25	Due 01/01/2023	\$262.25	Due 04/01/2023
\$262.25	Due 02/01/2023	\$262.25	Due 05/01/2023
\$262.25	Due 03/01/2023	\$262.25	Due 06/01/2023
\$262.25	Due 04/01/2023	Plan M – Annual Escrow (Only valid on single billed policies)	
\$262.25	Due 05/01/2023	\$3,147.00	Due 08/01/2022
\$262.25	Due 06/01/2023		

*The installment amount displayed excludes the installment service charge, which will be added at the time the invoice is mailed. Installment service charges do not apply when enrolled in automatic payments.

DISCLOSURE NOTICE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium (Certified Acts) \$ 4 – This is the portion of your annual premium attributable to coverage for terrorism (Certified Acts) under the ErieSecure Business policy (\$4.00 per policy issued).

Additional Information, if any, concerning the terrorism premium:

SCHEDULE – PART II (Refer to Paragraph B. in this endorsement)

Federal share of Terrorism Losses 80%

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule above.

B. Disclosure of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses at-

tributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.



ErieSecure BusinessSM Enhancement Endorsements



Erie
Insurance[®]

Above all in sERvICe – since 1925

ERIE's[®] General Enhancement Endorsements for ErieSecure BusinessSM

In order to provide you with superior protection, ERIE[®] offers three General Enhancement endorsement options:

- General Advantage Enhancement
- General Plus Enhancement
- General Select Enhancement

These endorsements bundle several broadened together to tailor the ErieSecure BusinessSM policy to meet the needs of a variety of businesses.

These Enhancements Provide:

Coverage	Advantage	Plus	Select
Blanket Coverage: <ul style="list-style-type: none">• Accounts Receivable• Debris Removal• EDP Equipment-Computer Virus• Electronic Data Expenses for Reproduction or Replacement• Fine Arts• Motor Truck Cargo• Temporarily Off-Premises Business Personal Property & Personal Property of Others• Transportation• Valuable Papers & Records	\$250,000 Blanket Limit can be used at the time of a covered loss for one or a combination of these coverages. The blanket limit is over and above the limits provided for these individual coverages in the basic policy.	\$250,000 Blanket Limit can be used at the time of a covered loss for one or a combination of these coverages. The blanket limit is over and above the limits provided for these individual coverages in the basic policy.	\$250,000 Blanket Limit can be used at the time of a covered loss for one or a combination of these coverages. The blanket limit is over and above the limits provided for these individual coverages in the basic policy.
Brands and Labels	Provides up to the Business Personal Property & Personal Property of Others Limit No deductible applies	Provides up to the Business Personal Property & Personal Property of Others Limit No deductible applies	Provides up to the Business Personal Property & Personal Property of Others Limit No deductible applies
Check, Credit, or Debit Card Forgery or Alteration	Increases basic policy from \$5,000 to \$15,000	Increases basic policy from \$5,000 to \$15,000	Increases basic policy from \$5,000 to \$15,000
Computer Fraud & Funds Transfer Fraud	Provides up to \$10,000 \$1,000 deductible applies	Provides up to \$25,000 \$1,000 deductible applies	Provides up to \$50,000 \$1,000 deductible applies
Contract Penalty	Provides up to \$5,000 No deductible applies	Provides up to \$10,000 No deductible applies	Provides up to \$25,000 No deductible applies
Counterfeit Money	Increases basic policy from \$1,000 to \$11,000	Increases basic policy from \$1,000 to \$11,000	Increases basic policy from \$1,000 to \$11,000
Employee Dishonesty	Increases basic policy from \$10,000 to \$25,000	Increases basic policy from \$10,000 to \$35,000	Increases basic policy from \$10,000 to \$50,000
Income Protection—Off-Premises Utility Properties Failure	Increases basic policy from \$25,000 to \$50,000	Increases basic policy from \$25,000 to \$50,000	Increases basic policy from \$25,000 to \$50,000
Merchandise Deferred Payment	Provides up to \$5,000 No deductible applies	Provides up to \$5,000 No deductible applies	Provides up to \$5,000 No deductible applies
Outdoor Radio and Television Antennas & Satellite Dishes	Provides up to \$2,500 \$200 deductible applies	Provides up to \$2,500 \$200 deductible applies	Provides up to \$2,500 \$200 deductible applies

Coverage	Advantage	Plus	Select
Sewer & Drain Back-Up	Provides up to \$5,000 \$500 deductible applies	Provides up to \$10,000 \$500 deductible applies	Provides up to \$25,000 \$500 deductible applies
Unauthorized Business Card Transactions	Provides up to \$5,000 \$500 deductible applies	Provides up to \$5,000 \$500 deductible applies	Provides up to \$5,000 \$500 deductible applies
Utility Properties— Direct Damage	Provides up to \$25,000 No deductible applies	Provides up to \$35,000 No deductible applies	Provides up to \$50,000 No deductible applies

ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). The companies within the Erie Insurance Group are not licensed to operate in all states. *Go to erieinsurance.com for company licensure information.*

The insurance products and rates, if applicable, described in this advertisement may be changed at any time. Eligibility will be determined at the time of application based upon applicable underwriting guidelines and rules in effect at that time. Not all products are offered in all states.

This advertisement is not an Insurance policy, endorsement, contract or offer of coverage. Insurance products are subject to terms, conditions and exclusions not described in this advertisement. The policy contains the specific details of the coverages, terms, conditions and exclusions. See policy or your ERIE agent for details.

Home Office • 100 Erie Insurance Place • Erie, PA 16530 • 814.870.2000 • erieinsurance.com

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Date prepared: 06/16/2022
07/01/2022

ErieSecure Business Agent Rating Worksheet

Named insured

WINDWARD POINTE HOMEOWNERS ASSOCIATION INC

Policy number

001231005

Agent number

JJ5067

Agency name

CAROLINA INSURANCE GROUP

Property deductible

\$1,000

Policy period

07/01/2022 to 07/01/2023

Liability limits

\$1,000,000 / \$2,000,000

L1B1:301 HOLLY SPRINGS RD, HOLLY SPRINGS, NC 27540**Building information**

Interest Condo association	Part occupied Entire	Construction type Frame	Total sq. ft. 800	Year built 2011
PPC 01	Sprinklered % N/A			

Class code(s)

80014 Pool house

Percent occupied

100%

Liability: \$1,000,000 / \$2,000,000

VCR: 0

IRPM: 1.00

80014 Pool house

Exposure base No liability	Amount 0	Premises rate INCL	Product rate INCL
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Damage to customers'
autos rate
INCL

Final liability class
premium
\$0

Insured name:	Windward Pointe Homeowners Association Inc
Quote number:	001231005
Policy period:	07/01/2022 to 07/01/2023

Building

Amount of insurance \$290,000	Building valuation Replacement cost	Peril type Comprehensive perils	Coinsurance Agreed amount
Blanketed No	VCR 0	IRPM 1.00	
Group I unmod rate 0.164	Group II unmod rate 0.224		Final premium \$1,126

Business personal property

Amount of insurance \$15,000	Building valuation Replacement cost	Peril type Comprehensive perils	Coinsurance Agreed amount
Blanketed No	VCR 0	IRPM 1.00	
Group I unmod rate 0.39	Group II unmod rate 0.206		Final premium \$90

Income protection

Amount of insurance Actual loss sustained	Actual loss sustained 12-months	Annual sales/revenue \$80,000	
Blanketed No	VCR 0	IRPM 1.00	
Group I unmod rate 0.181	Group II unmod rate 0.198		Final premium \$30

L1B2:301 HOLLY SPRINGS RD, HOLLY SPRINGS, NC 27540 (Swimming pool, pad, fence)**Building information**

Interest Condo association	Part occupied Entire	Construction type Frame	Total sq. ft. 800	Year built 2011
PPC 01	Sprinklered % N/A			

Class code(s)**Percent occupied**

Insured name: Windward Pointe Homeowners Association Inc
 Quote number: 001231005
 Policy period: 07/01/2022 to 07/01/2023

48925 Swimming pool - noc 100%

Liability: \$1,000,000 / \$2,000,000 **VCR:** 0 **IRPM:** 1.00

48925 Swimming pool - noc

Exposure base	Amount	Premises rate	Product rate
each item	1	72.89	INCL
Damage to customers' autos rate			Final liability class premium
INCL			\$73

Building

Amount of insurance	Building valuation	Peril type	Coinsurance
\$60,000	Replacement cost	Comprehensive perils	Agreed amount
Blanketed	VCR	IRPM	
No	0	1.00	
Group I unmod rate	Group II unmod rate		Final premium
0.231	0.311		\$326

L1B3:301 HOLLY SPRINGS RD, HOLLY SPRINGS, NC 27540 (pumphouse and equipment)

Building information

Interest Condo association	Part occupied Entire	Construction type Frame	Total sq. ft. 800	Year built 2011
PPC 01	Sprinklered % N/A			

Class code(s)	Percent occupied
80014 Pool house	100%

Liability: \$1,000,000 / \$2,000,000 **VCR:** 0 **IRPM:** 1.00

80014 Pool house

Exposure base	Amount	Premises rate	Product rate
No liability	0	INCL	INCL
Damage to customers' autos rate			Final liability class premium
INCL			\$0

Insured name: Woodward Pointe Homeowners Association Inc
 Quote number: 001231005
 Policy period: 07/01/2022 to 07/01/2023

Building

Amount of insurance \$30,000	Building valuation Replacement cost	Peril type Comprehensive perils	Coinsurance Agreed amount
Blanketed No	VCR 0	IRPM 1.00	
Group I unmod rate 0.236	Group II unmod rate 0.321		Final premium \$167

L1B4:301 HOLLY SPRINGS RD, HOLLY SPRINGS, NC 27540 (Liability)**Building information**

Interest Condo association **Part occupied** Entire
Class code(s) 68500 Homeowners or similar association - association risk only
Percent occupied

Liability: \$1,000,000 / \$2,000,000 **VCR:** 0 **IRPM:** 1.00
 68500 Homeowners or similar association - association risk only

Exposure base each unit	Amount 158	Premises rate 2.82	Product rate INCL
Damage to customers' autos rate INCL			Final liability class premium \$446

Policy optional coverages

Coverage	Deductible	Limit	Final premium
Additional insured - Owners, lessees, or contractors – Scheduled person or organization (CG2010)			\$30
Additional insured - Homeowners, townhouse, or similar associations (EPP1804)			\$0
Directors and officers liability – Condominiums/Homeowners	\$1,000	\$1,000,000/ \$2,000,000	\$513
Enhancement endorsement - General enhancements advantage			\$150

Insured name:	Windward Pointe Homeowners Association Inc
Quote number:	001231005
Policy period:	07/01/2022 to 07/01/2023

Premium summary

Coverage	Annual premium
Property coverage	
Building(s)	\$1,619
Business personal property	\$90
Income protection	\$30
Data breach response expenses	\$30
Equipment breakdown - Including TechAdvantage	\$166
General liability coverage	\$519
Liability optional coverages	\$543
Enhancement endorsements	\$150
Total net premium	\$3,147
Final premium	\$3,147.00

Premium summary by location

Location 1: 301 HOLLY SPRINGS RD,HOLLY SPRINGS, NC, 27540	\$2,424
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No coverage is provided by this rating worksheet and it is not an insurance policy. For specific terms, exclusions and limitations of coverage, refer to the ErieSecure Business quotations or the final policy declarations and coverage forms.



ErieSecure Business™ Application

Application to

Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

The Applicant applies for insurance and represents the following to be true.

Policy effective: From: 12:01 A.M. 07/01/2022

To: 12:01 A.M. 07/01/2023

Agent

JJ5067

CAROLINA INSURANCE GROUP

Applicant

Windward Pointe Homeowners Association Inc

Business name

Federal tax ID

562356897

Mailing address

Windward Pointe Homeowners

Association Inc

PO BOX 1149

APEX, NC 27502-3149

Phone

Business (919) 757-1718

Business inception year

2015

Legal entity

Association

Franchise?

☐ Yes ☒ No

Location/Building - Information (other than coverages)

Loc	Bldg	Address	City	County	State	Zip code
1	1	301 HOLLY SPRINGS RD	HOLLY SPRINGS	WAKE	NC	27540
1	2	301 HOLLY SPRINGS RD	HOLLY SPRINGS	WAKE	NC	27540
1	3	301 HOLLY SPRINGS RD	HOLLY SPRINGS	WAKE	NC	27540
1	4	301 HOLLY SPRINGS RD	HOLLY SPRINGS	WAKE	NC	27540

Loc	Bldg	Occupancy/Operations	Percent occupied
1	1	Pool house	100%
1	2	Swimming pool - noc	100%
1	3	Pool house	100%
1	4	Homeowners or similar association - association risk only	0%

Loc	Bldg	Construction type	Total area (sq.ft.)	Number of stories	Passenger elevator	Freight elevator	Year built	Roof year	Plumbing year	Electrical year	Heating year
1	1	Frame	800	1	None	None	2011	2011	2011	2011	2011
1	2	Frame	800	1	None	None	2011	2011	2011	2011	2011
1	3	Frame	800	1	None	None	2011	2011	2011	2011	2011
1	4	N/A	N/A		None	None	N/A	N/A	N/A	N/A	N/A

Loc	Bldg	Sprinkler	Sprinkler type	Fire alarm	Burglar alarm	Windstorm/Hail	Automatic extinguishing system
1	1	0%	N/A	N/A	N/A	Property deductible	N/A



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Homeowners Association
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Policy number

Loc	Bldg	Sprinkler	Sprinkler type	Fire alarm	Burglar alarm	Windstorm/Hail	Automatic extinguishing system
1	2	0%	N/A	N/A	N/A	Property deductible	N/A
1	3	0%	N/A	N/A	N/A	Property deductible	N/A
1	4	0%	N/A	N/A	N/A		N/A

Loc	Bldg	Protection class	Distance to fire hydrant	Distance to fire station	Does this premises have deep frying or grilling?	Do you have any delivery operations?
1	1	01	N/A	N/A	N/A	N/A
1	2	01	N/A	N/A	N/A	N/A
1	3	01	N/A	N/A	N/A	N/A
1	4		N/A	N/A	N/A	N/A

Loc	Bldg	Occupied by Applicant?	Insured interest
1	1	Entire	Condo Association
1	2	Entire	Condo Association
1	3	Entire	Condo Association
1	4	Entire	Condo Association

Schedule of Other Interests

Additional Insured

Additional insured - Owners, lessees, or contractors – Scheduled person or organization (CG2010)

Grandchester Meadows Inc.

Grandchester Meadows Inc.

PO BOX 1149

APEX NC 27502-3149

Location(s) of covered operations: All HOA locations



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Property Protection

Property deductible*: \$1,000

Production or process machinery deductible: \$1,000

Production or process machinery deductible - Income protection: 1x day

**Property deductible applies unless otherwise indicated below.*

Loc	Bldg	Building limit	Coinsurance	Property valuation method	Peril type
1	1	\$290,000	Coinsurance N/A	Replacement cost	Comprehensive perils
1	2	\$60,000	Coinsurance N/A	Replacement cost	Comprehensive perils
1	3	\$30,000	Coinsurance N/A	Replacement cost	Comprehensive perils
Loc	Bldg	Business personal property limit	Coinsurance	Property valuation method	Peril type
1	1	\$15,000	Coinsurance N/A	Replacement cost	Comprehensive perils
Loc	Bldg	Income protection			Sales/Revenue
1	1	Income protection - Actual loss sustained (12 months)			\$80,000

Liability Protection

Commercial general liability coverage

Coverage

Bodily injury and property damage

Personal and advertising injury

Medical expense payments

Damage to premises rented to you – Fire legal liability

General aggregate

Products – Completed operations aggregate

Non-owned and hired automobile liability

Damage to customers autos - Legal liability

Deductible

Limit

\$1,000,000 Each occurrence

\$1,000,000 Any one person or organization

\$5,000 Any one person

\$1,000,000 Any one premises

\$2,000,000

\$2,000,000

Included

\$200

Included

Loc	Bldg	State	Class code	Exposure base	Amount
1	1		80014 Pool house	No charge	If any
1	2		48925 Swimming pool - noc	Items	1
1	3		80014 Pool house	No charge	If any
1	4		68500 Homeowners or similar association - association risk only	Units	158

Policy Optional Coverages and Exclusions

Coverage

Additional insured - Owners, lessees, or contractors – Scheduled person or organization (CG2010)

Additional insured - Homeowners, townhouse, or similar associations (EPP1804)

Directors and officers liability coverage - Condominiums or homeowners association

Retroactive date: 06/01/2022

Number of units: 158

Enhancement endorsement - General advantage

Deductible

Limit

\$1,000

\$1,000,000 Each claim/
\$2,000,000 Aggregate



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Policy number

Warning: If any of these questions are answered "Yes," you may not bind coverage - Please contact underwriting for approval.

All applicants:

1. Is policy a rewrite of a current 'ERIE' policy? ☐ Yes ☒ No
If Yes, give policy number?
2. Are there any other premises or operations which are not to be covered by this insurance? ☐ Yes ☒ No
If Yes, please explain
3. Has the Applicant ever failed to maintain liability or property insurance on this business during the past 5 years? ☐ Yes ☒ No
If Yes, please explain

If No, previous insurance carrier
Nationwide
4. Has the Applicant ever been cancelled (including nonpay) or refused insurance of any kind by ERIE or any other insurance carrier? ☐ Yes ☒ No
If Yes, please explain
5. Has the Applicant or any partner, corporate officer, member or director ever been convicted or otherwise found guilty of a crime (Excluding offenses committed while a juvenile or sealed by court order)? ☐ Yes ☒ No
If Yes, give date, place and reason for arrest. If convicted, give penalty
6. Has the Applicant filed for bankruptcy in the past 5 years? ☐ Yes ☒ No
If Yes, please explain
7. Have any operations of the business been sold, acquired, or discontinued in the last 5 years? ☐ Yes ☒ No
If Yes, please explain
8. Is the Applicant involved in manufacturing, mixing, relabeling or repackaging of products? ☐ Yes ☒ No
If Yes, please explain
9. Does the business sell or distribute foreign products not purchased from a US distributor? ☐ Yes ☒ No
If Yes, please explain

Past Losses: Has the Applicant had any property or liability claims in the last 5 years ? No

Retail/Wholesale Applicants only

% Retail % % Wholesale % % Internet sales % % Installation sales %



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Applicant
Windward Pointe
Homeowners Association
Inc

Policy number

Policy Overview

Billing type:
Account billing number:
Payment plan*:

Premium Summary

Total net premium	\$3,147
Final premium:	\$3,147.00
Down payment:	
Balance:	

All Other Applicant(s), please read

Any person who knowingly files an application containing any false, incomplete or misleading information, may be subject to criminal and/or civil penalties.



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Applicant
Windward Pointe
Homeowners Association
Inc

Policy number

APPLICANT TO ERIE INSURANCE COMPANY SIGN HERE

I certify that I have given true and complete answers to the questions in this application.

Applicant Signature: _____

Date: _____

Applicant Name: _____
(Print name)

Title: _____

Agent: Do you consider this an acceptable risk?

Warning: Do Not Bind Risks that have been previously Cancelled or Declined or Not Renewed.

I certify that I have

- Read to the Applicant all of the questions as they are printed on this application.
- Included all answers as given by the Applicant.
- Determined the risk is acceptable.
- Given a copy of this completed application and any attachments to the Applicant.

Agent Signature: _____

Date: _____

DISCLOSURE NOTICE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium (Certified Acts) \$ 4 - This is the portion of your annual premium attributable to coverage for terrorism (Certified Acts) under the ErieSecure Business policy (\$4.00 per policy issued).

Additional Information, if any, concerning the terrorism premium:

SCHEDULE – PART II (Refer to Paragraph B. in this endorsement)

Federal share of Terrorism Losses 80%

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule above.

B. Disclosure of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses at-

tributable to terrorist acts certified under the Terrorism Risk Insurance Act exceeds \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.