



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: 02/13/2026

## Commercial Insurance Account Proposal

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### Customer and mailing address

EDWARDS POND OF APEX HOMEOWNERS  
ASSOCIATION, INC.  
PO BOX 1149  
APEX, NC 27502-3149

### Contact

Business (919) 367-8615

### Email

info@cottoncustomhomes.com

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### Annual payroll

\$0

### Annual sales

\$0

### Number of employees

0

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### Agent

JJ5067 CAROLINA INSURANCE GROUP

### Agent address and phone

CAROLINA INSURANCE GROUP  
PO BOX 1958  
FUQUAY VARINA, NC 27526-1215  
(919)234-7868

### Agency email address

ray@carolinainsurancegroup.net

### Agency website

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### Quote Summary

#### Product

ErieSecure Business™

#### Proposed effective dates

02/16/2026 - 02/16/2027

#### Premium

**\$830.00**

Pay plan discount  
applied

Business Umbrella

02/16/2026 - 02/16/2027

extra coverage, can decline

\$662.00

**Total premium for quote:**

**\$1,492.00**

Above all in **SERVICE** – since 1925<sup>SM</sup>

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](http://erieinsurance.com) for company licensure and product details.

the right business  
insurance matters

Come In  
WE'RE  
OPEN

## 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

An Erie Insurance business policy gives you the flexibility to customize your coverage to be as unique as your business. We offer:

- Business Auto Insurance
- Business Property and Liability Coverage
- Business Umbrella
- Commercial and Contract Bonds
- Crime, Theft and Fraud Insurance
- Cyber Suite
- 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
- Professional Offices
- Religious Organizations
- Restaurants
- Retail
- Technology
- Vet/Pet Care
- Wholesaler-Distributors

### Get to Know ERIE

ERIE's ranked second 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 13,000 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](http://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 S&P Global Market Intelligence 2022 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](http://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.

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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

02/16/2026 - 02/16/2027

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### Prospective Named Insured and mailing address

EDWARDS POND OF APEX HOMEOWNERS ASSOCIATION, INC.  
PO BOX 1149  
APEX, NC 27502-3149

### Prospective Named Insured's operations

HOMEOWNERS ASSOCIATION

### Phone

Business (919) 367-8615

### Legal entity

Association

### Billing option

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### Agent

JJ5067 CAROLINA INSURANCE GROUP

### Agent address and phone

PO BOX 1958  
FUQUAY VARINA, NC 27526-1215  
(919)234-7868

### Agency email address

ray@carolinainsurancegroup.net



**Prospective Named Insured**  
EDWARDS POND OF APEX  
HOMEOWNERS ASSOCIATION, INC.

**Quote number**  
003196907  
**Proposed effective date of policy**  
02/16/2026 - 02/16/2027

**ERIE Agent**  
JJ5067  
CAROLINA INSURANCE GROUP  
(919)234-7868

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## Property Protection

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### Risk information for Location 1 - **Building 1**

Address:	1326 EDWARDS POND CT	Insured interest:	Building owner
City/State:	APEX, NC		
Zip code:	27502		
County:	WAKE		
Class code(s):	68500 Homeowners or similar association - association risk only		



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**Risk information for Location 1 - Building 2**

Address:	1326 EDWARDS POND CT	Windstorm/Hail:	Property deductible
City/State:	APEX, NC	Insured interest:	Building owner
Zip code:	27502	Building construction:	Frame
County:	WAKE	Year built:	2026
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):	80018 Street lights/signs, parking/gas meters, traffic signals, flagpoles, fire alarm, & similar equipment		

*\*Property deductible applies unless otherwise indicated below.*

**Location 1 - Building 2 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, 80% coinsurance, Replacement cost		<b>\$10,000</b>



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**Risk information for Location 1 - Building 3**

Address:	1326 EDWARDS POND CT	Windstorm/Hail:	Property deductible
City/State:	APEX, NC	Insured interest:	Building owner
Zip code:	27502	Building construction:	Fire resistive
County:	WAKE	Year built:	2026
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):	80010 Mail pavilion		

*\*Property deductible applies unless otherwise indicated below.*

**Location 1 - Building 3 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, 80% coinsurance, Replacement cost		\$10,000



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**Risk information for Location 2 - Building 1**

Address: 1326 EDWARDS POND CT Insured interest: Building owner  
 City/State: APEX, NC  
 Zip code: 27502  
 County: WAKE  
 Class code(s): 45523 Lakes, ponds, or reservoirs - existence hazard 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	NC	68500 Homeowners or similar association - association risk only	Units	13
2	1	NC	45523 Lakes, ponds, or reservoirs - existence hazard only	Items	1

**Policy Optional Coverages and Exclusions**

Coverage	Deductible	Limit
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: 02/16/2026  
 Number of units: 13

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)  
 Abuse or molestation exclusion



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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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 HOMEOWNERS ASSOCIATION, INC.

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 02/16/2026 - 02/16/2027

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 CAROLINA INSURANCE GROUP  
 (919)234-7868

**Extensions and additional coverages - Additional limit (continued) :**

<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>	<b>Premium</b>
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	All reasonable Charges	Included
Fire extinguisher recharge*	\$0	All reasonable Charges	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.



**Prospective Named Insured**  
 EDWARDS POND OF APEX  
 HOMEOWNERS ASSOCIATION, INC.

**Quote number**  
 003196907  
**Proposed effective date of policy**  
 02/16/2026 - 02/16/2027

**ERIE Agent**  
 JJ5067  
 CAROLINA INSURANCE GROUP  
 (919)234-7868

## ErieSecure Business™ Quotation

### Quote Premium Summary

#### Policy Discounts

Multi-policy

#### Coverage

#### Annual premium

#### Property Coverage

Building(s): \$104

Equipment breakdown - Including TechAdvantage: \$25

Data breach responses expenses: \$30

**General Liability Coverage:** \$114

**Liability optional coverages:** \$205

**Property and liability minimum premium:** \$352

**Total net premium:** \$830

**Final premium:** **\$830.00**

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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.

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## PREMIUM INSTALLMENT OPTIONS

Plan A – Annual		Plan J* – 10 Month (Only valid on account billed policies)
\$830.00	Total premium	Total premium for plan J - \$830.00
Plan C* – Quarter-Quarter-Half		\$83.00 Due 03/16/2026
Total premium for plan C -	\$830.00	\$83.00 Due 03/16/2026
\$207.50	Due 03/16/2026	\$83.00 Due 04/16/2026
\$207.50	Due 03/16/2026	\$83.00 Due 05/16/2026
\$415.00	Due 08/16/2026	\$83.00 Due 06/16/2026
Plan D* – Quarterly		\$83.00 Due 07/16/2026
Total premium for plan D -	\$830.00	\$83.00 Due 08/16/2026
\$207.50	Due 03/16/2026	\$83.00 Due 09/16/2026
\$207.50	Due 05/16/2026	\$83.00 Due 10/16/2026
\$207.50	Due 08/16/2026	\$83.00 Due 11/16/2026
\$207.50	Due 11/16/2026	
Plan E* – 9 Month		Plan K* – 11 Month (Only valid on account billed policies)
Total premium for plan E -	\$830.00	Total premium for plan K - \$830.00
\$92.22	Due 03/16/2026	\$75.45 Due 03/16/2026
\$92.24	Due 03/16/2026	\$75.50 Due 03/16/2026
\$92.22	Due 04/16/2026	\$75.45 Due 04/16/2026
\$92.22	Due 05/16/2026	\$75.45 Due 05/16/2026
\$92.22	Due 06/16/2026	\$75.45 Due 06/16/2026
\$92.22	Due 07/16/2026	\$75.45 Due 07/16/2026
\$92.22	Due 08/16/2026	\$75.45 Due 08/16/2026
\$92.22	Due 09/16/2026	\$75.45 Due 09/16/2026
\$92.22	Due 10/16/2026	\$75.45 Due 10/16/2026
Plan H* – Semi-Annual		\$75.45 Due 11/16/2026
(Only valid on account billed policies)		\$75.45 Due 12/16/2026
Total premium for plan H -	\$830.00	Plan L* – 12 Month (Only valid on account billed policies)
\$415.00	Due 03/16/2026	Total premium for plan L - \$830.00
\$415.00	Due 08/16/2026	\$69.17 Due 03/16/2026
Plan G – ERExpresspay – 12 Month		\$69.13 Due 03/16/2026
(Only available for automatic payments)		\$69.17 Due 04/16/2026
Total premium for plan G -	\$830.00	\$69.17 Due 05/16/2026
\$69.17	Due 03/16/2026	\$69.17 Due 06/16/2026
\$69.13	Due 03/16/2026	\$69.17 Due 07/16/2026
\$69.17	Due 04/16/2026	\$69.17 Due 08/16/2026
\$69.17	Due 05/16/2026	\$69.17 Due 09/16/2026
\$69.17	Due 06/16/2026	\$69.17 Due 10/16/2026
\$69.17	Due 07/16/2026	\$69.17 Due 11/16/2026
\$69.17	Due 08/16/2026	\$69.17 Due 12/16/2026
\$69.17	Due 09/16/2026	\$69.17 Due 01/16/2027
\$69.17	Due 10/16/2026	
\$69.17	Due 11/16/2026	Plan M – Annual Escrow (Only valid on single billed policies)
\$69.17	Due 12/16/2026	\$830.00 Due 03/16/2026
\$69.17	Due 01/16/2027	

\*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.



# Business Umbrella Quotation

Quote provided by:

## Erie Insurance Exchange

100 Erie Insurance Place Erie, PA 16530  
www.erieinsurance.com

Quote prepared on 02/13/2026 by  
**CAROLINA INSURANCE GROUP**

**PO BOX 1958**  
**FUQUAY VARINA 27526-1215**

**Proposed effective date of policy**  
02/16/2026 - 02/16/2027

---

**Customer and primary location**

Edwards Pond of Apex Homeowners Association, Inc.  
1326 EDWARDS POND CT  
APEX, NC 27502-2555

**Mailing address**

PO BOX 1149  
APEX, NC 27502-3149

**County**

Wake

**Phone**

Business (919) 367-8615

---

**Agency**

JJ5067  
(919) 234-7868  
Toll Free (919) 234-7868  
ray@carolinainsurancegroup.net

**Applicant's operations**

Homeowners association

**Billing option**

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**Applicant**  
 Edwards Pond of Apex  
 Homeowners Association,  
 Inc.

**Quote no.**  
 003199172  
**Proposed effective  
 date of policy**  
 02/16/2026 - 02/16/2027

**ERIE agent**  
 JJ5067  
 (919) 234-7868

Schedule of underlying insurance	Insurer	Quote/policy number	Policy period	Limits
<b>ErieSecure Business</b>	EIC		02/16/2026 - 02/16/2027	
Each occurrence				\$1,000,000
Personal & advertising injury				\$1,000,000
General aggregate				\$2,000,000
Products-completed operations aggregate				\$2,000,000
<b>Directors and officers liability coverage</b>	EIC		02/16/2026 - 02/16/2027	
– Condominiums or homeowners association				
Retroactive date: 02/16/2026				
Number of units or officers: 13				
Each claim				\$1,000,000
Aggregate				\$2,000,000



**Applicant**  
Edwards Pond of Apex  
Homeowners Association, Inc.

**Quote no.**  
003199172  
**Proposed effective  
date of policy**  
02/16/2026 - 02/16/2027

**ERIE agent**  
JJ5067  
(919) 234-7868

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**Policy optional coverages and exclusions:**

**Coverage**

Exclusion - Automobile liability



**Applicant**  
Edwards Pond of Apex  
Homeowners Association,  
Inc.

**Quote no.**  
003199172  
**Proposed effective  
date of policy**  
02/16/2026 - 02/16/2027

**ERIE agent**  
JJ5067  
(919) 234-7868

## Quote premium summary

Per occurrence/aggregate	Premium
\$1,000,000/\$1,000,000	\$ 662.00
\$2,000,000/\$2,000,000	\$ 1,280.00
\$3,000,000/\$3,000,000	\$ 1,858.00
\$4,000,000/\$4,000,000	\$ 2,407.00
\$5,000,000/\$5,000,000	\$ 2,933.00
\$6,000,000/\$6,000,000	\$ 3,442.00
\$7,000,000/\$7,000,000	\$ 3,950.00
\$8,000,000/\$8,000,000	\$ 4,457.00
\$9,000,000/\$9,000,000	\$ 4,963.00
\$10,000,000/\$10,000,000	\$ 5,468.00

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.

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](http://erieinsurance.com) for company licensure and product details.

## PREMIUM INSTALLMENT OPTIONS

<p>Plan A - Full payment \$662.00                      Total Premium</p> <p>Plan B - 1/3 down, 1/3 30 days, 1/3 60 days Total premium for plan B - \$662.00 \$220.66                      Due 03/16/2026 \$220.67                      Due 03/16/2026 \$220.67                      Due 04/16/2026</p> <p>Plan C* - 1/4 down, 1/4 30 days, 1/2 6 months Total premium for plan C - \$662.00 \$165.50                      Due 03/16/2026 \$165.50                      Due 03/16/2026 \$331.00                      Due 08/16/2026</p> <p>Plan D* - Quarterly Total premium for plan D - \$662.00 \$165.50                      Due 03/16/2026 \$165.50                      Due 05/16/2026 \$165.50                      Due 08/16/2026 \$165.50                      Due 11/16/2026</p> <p>Plan E* - Monthly Total premium for plan E - \$662.00 \$73.52                      Due 03/16/2026 \$73.56                      Due 03/16/2026 \$73.56                      Due 04/16/2026 \$73.56                      Due 05/16/2026 \$73.56                      Due 06/16/2026 \$73.56                      Due 07/16/2026 \$73.56                      Due 08/16/2026 \$73.56                      Due 09/16/2026 \$73.56                      Due 10/16/2026</p> <p>Plan H* - True semi-annual (Only valid on account billed policies) Total premium for plan H - \$662.00 \$331.00                      Due 03/16/2026 \$331.00                      Due 08/16/2026</p> <p>Plan G - ERIExpressPay - 12 months Total premium for plan G - \$662.00 \$55.13                      Due 03/16/2026 \$55.17                      Due 03/16/2026 \$55.17                      Due 04/16/2026 \$55.17                      Due 05/16/2026 \$55.17                      Due 06/16/2026 \$55.17                      Due 07/16/2026 \$55.17                      Due 08/16/2026 \$55.17                      Due 09/16/2026 \$55.17                      Due 10/16/2026 \$55.17                      Due 11/16/2026 \$55.17                      Due 12/16/2026 \$55.17                      Due 01/16/2027</p>	<p>Plan J* - 10 monthly installments (Only valid on account billed policies) Total premium for plan J - \$662.00 \$66.20                      Due 03/16/2026 \$66.20                      Due 03/16/2026 \$66.20                      Due 04/16/2026 \$66.20                      Due 05/16/2026 \$66.20                      Due 06/16/2026 \$66.20                      Due 07/16/2026 \$66.20                      Due 08/16/2026 \$66.20                      Due 09/16/2026 \$66.20                      Due 10/16/2026 \$66.20                      Due 11/16/2026</p> <p>Plan K* - 11 monthly installments (Only valid on account billed policies) Total premium for plan K - \$662.00 \$60.20                      Due 03/16/2026 \$60.18                      Due 03/16/2026 \$60.18                      Due 04/16/2026 \$60.18                      Due 05/16/2026 \$60.18                      Due 06/16/2026 \$60.18                      Due 07/16/2026 \$60.18                      Due 08/16/2026 \$60.18                      Due 09/16/2026 \$60.18                      Due 10/16/2026 \$60.18                      Due 11/16/2026 \$60.18                      Due 12/16/2026</p> <p>Plan L* - 12 monthly installments (Only valid on account billed policies) Total premium for plan L- \$662.00 \$55.13                      Due 03/16/2026 \$55.17                      Due 03/16/2026 \$55.17                      Due 04/16/2026 \$55.17                      Due 05/16/2026 \$55.17                      Due 06/16/2026 \$55.17                      Due 07/16/2026 \$55.17                      Due 08/16/2026 \$55.17                      Due 09/16/2026 \$55.17                      Due 10/16/2026 \$55.17                      Due 11/16/2026 \$55.17                      Due 12/16/2026 \$55.17                      Due 01/16/2027</p>
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\* The installment amount displayed excludes the installment service charge, which will be added at the time the invoice is mailed.

## DISCLOSURE NOTICE PURSUANT TO TERRORISM RISK INSURANCE ACT

### SCHEDULE

#### **Terrorism Premium (Certified Acts) \$ 2**

**This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Forms(s) and/or Policy(s):**

Business Catastrophe Liability  
Ultrapack Plus

**Additional Information, if any, concerning the terrorism premium:**

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

**Federal share of Terrorism Losses 85% Year: 2015**

**Federal share of Terrorism Losses 84% Year: 2016**

**Federal share of Terrorism Losses 83% Year: 2017**

**Federal share of Terrorism Losses 82% Year: 2018**

**Federal share of Terrorism Losses 81% Year: 2019**

**Federal share of Terrorism Losses 80% Year: 2020**

#### **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

attributable 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.