

INSURANCE COMPANY  
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY IRMO INSURANCE AGENCY INC  
16-0310-00 MKT TERR 046 803-781-4700

INSURED AZALEA PLACE HOA

ADDRESS PO BOX 50799  
COLUMBIA SC 29250-0799

## TAILORED PROTECTION POLICY DECLARATIONS

New Business Effective 02-01-2023

POLICY NUMBER 234616-36315891-23

Company Use 36-46-SC-2302

Company  
Bill

Policy Term	
12:01 a.m.	12:01 a.m.
02-01-2023	to 02-01-2024

55039 (11-87)

### COMMON POLICY INFORMATION

Business Description: Hoa

Coinsurance Clause

Entity: Association

Program: Service

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
<b>COMMERCIAL PROPERTY COVERAGE</b>	\$693.00
MINIMUM PROPERTY PLUS PREMIUM ADJUSTMENT (CP)	\$125.00
MINIMUM EQUIPMENT BREAKDOWN PREMIUM ADJUSTMENT (CP)	\$33.00
<b>COMMERCIAL GENERAL LIABILITY COVERAGE</b>	\$184.00
MINIMUM PREMIUM ADJUSTMENT (GL)	\$354.00
<b>TOTAL</b>	<b>\$1,389.00</b>
<b>PAID IN FULL DISCOUNT</b>	<b>\$80.00</b>
<b>TOTAL POLICY PREMIUM IF PAID IN FULL</b>	<b>\$1,309.00</b>

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.  
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):  
IL0017 (11-85) 55000 (07-12) 59390 (11-20)

Countersigned By: \_\_\_\_\_

Auto-Owners Ins. Co

Issued 02-13-2023

AGENCY IRMO INSURANCE AGENCY INC  
16-0310-00 MKT TERR 046Company POLICY NUMBER 234616-36315891-23  
Bill 36-46-SC-2302

INSURED AZALEA PLACE HOA

Term 02-01-2023 to 02-01-2024

54104 (07-87)

**COMMERCIAL PROPERTY COVERAGE**

55198 (12-10)

**STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION**

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$100,000
BAILEES	\$5,000
	\$2,500 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 0 HOUR WAITING PERIOD	\$50,000
DEBRIS REMOVAL	\$25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$25,000
EMPLOYEE DISHONESTY	\$15,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$10,000
	\$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$5,000
FORGERY AND ALTERATION	\$10,000
MONEY AND SECURITIES INSIDE PREMISES	\$15,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$15,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY ORDINANCE OR LAW	\$1,000,000 FOR 90 DAYS SEE COMMERCIAL PROPERTY DECLARATIONS
OUTDOOR PROPERTY	\$15,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$10,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000
POLLUTANT CLEAN UP AND REMOVAL	\$25,000
PROPERTY IN TRANSIT	\$25,000
PROPERTY OFF PREMISES	\$25,000
REFRIGERATED PRODUCTS	\$10,000
SALESPERSON'S SAMPLES	\$10,000
UTILITY SERVICES FAILURE	\$50,000
BUSINESS INCOME/EXTRA EXPENSE	

Auto-Owners Ins. Co.

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INSURED AZALEA PLACE HOA

Term 02-01-2023 to 02-01-2024

55198 (12-10)

**STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION**

COVERAGE	LIMIT
(\$10,000 SUBLIMIT)	
VALUABLE PAPERS AND RECORDS ON PREMISES	\$50,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$10,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000

Forms that apply to this coverage part:

64004 (12-10)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	54217 (07-17)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54338 (03-13)	54339 (03-13)
64010 (12-10)	64000 (12-10)			

**Coverages Provided**

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

**LOCATION 0001 - BUILDING 0001**

**Location:** 501 Bellline Blvd, 4370 - 4361 Azalea Dr, Columbia, SC 29205-3627

**Secured Interested Parties:** None

**Rating Information**

Territory: 401 County: Richland  
 Program: Service Construction: N/A  
 Protection Class: 01 Class Code: 1190  
 Spcl Class Rate - Fences/Arbors: 0.979

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			\$25,000		
Causes of Loss					
Basic Group I	100%	\$1,000		0.623	\$156.00
Basic Group II	100%	\$1,000		1.126	\$282.00
Special	100%	\$1,000		0.085	\$21.00
Theft	100%	\$1,000			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-01-2024					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$13.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$37.00
Tier: Standard					

Auto-Owners Ins. Co

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INSURED AZALEA PLACE HOA

Term 02-01-2023 to 02-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$60,000		Included
Coverage C-Increased Cost		\$1,000	\$60,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0249 (07-19)	IL0003 (07-02)	64035 (12-10)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
CP0110 (07-88)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)
59390 (11-20)				

LOCATION 0001 - BUILDING 0002

Location: 501 Beltline Blvd. 4370 - 4361 Azalea Dr. Columbia, SC 29205-3627

Secured Interested Parties: None

Rating Information

Territory: 401	County: Richland
Program: Service	Construction: N/A
Protection Class: 01	Class Code: 1190
Spcl Class Rate - Fences/Arbors: 0.095	

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			\$30,000		
Causes of Loss					
Basic Group I	100%	\$1,000		0.060	\$18.00
Basic Group II	100%	\$1,000		0.387	\$116.00
Special	100%	\$1,000		0.085	\$26.00
Theft	100%	\$1,000			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-01-2024					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$4.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$13.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$60,000		Included
Coverage C-Increased Cost		\$1,000	\$60,000		Included

Auto-Owners Ins. Co.

Issued 02-13-2023

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16-0310-00 MKT TERR 046

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Bill 36-46-SC-2302

INSURED AZALEA PLACE HOA

Term 02-01-2023 to 02-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0249 (07-19)	IL0003 (07-02)	64035 (12-10)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
CP0110 (07-88)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)
59390 (11-20)				

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$7.00
<b>LOCATION 0001</b>	<b>\$693.00</b>

55040 (11-87)

**COMMERCIAL GENERAL LIABILITY COVERAGE**

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Assn Directors/Officers Errors and Omissions Agg	\$1,000,000
Assn Directors/Officers Errors and Omissions Occ	\$1,000,000
<b>COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT</b>	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

**AUDIT TYPE:** Non-Audited

Auto-Owners Ins. Co.

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Forms that apply to this coverage:

59350 (01-15)	55405 (07-08)	55146 (06-04)	CG2106 (05-14)	CG2109 (06-15)
55091 (05-17)	55448 (05-17)	55447 (05-17)	IL0021 (07-02)	59325 (12-19)
CG0001 (04-13)	IL0249 (07-19)	55526 (07-11)	IL0017 (11-85)	55513 (05-17)
55029 (05-17)	CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)
55084 (06-04)	59390 (11-20)			

**LOCATION 0001 - BUILDING 0001**

**Location:** 501 Bellline Blvd, 4370 - 4361 Azalea Dr, Columbia, SC 29205-3627

**Territory:** 003

**County:** Richland

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 8		\$169.00
Homeowners &/Or Mobile Homeowners Association - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (For-Profit)	41669	Prem/Op Prod/Comp Op	Members 8 8	Each 1 1.454 .184	\$12.00 \$1.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$2.00
<b>LOCATION 0001</b>	<b>\$184.00</b>