



**Nationwide**

**PREMIER BUSINESSOWNERS POLICY  
HABITATIONAL  
PROPERTY DECLARATIONS**

Policy Number: ACP BP013077303047

Policy Period: From 08-03-2022 To 08-03-2023

**Premises: 001 / Building: 001**

**Premises Address:** 100 HESTER WOODS DR  
COLUMBIA, SC 29223-8502

**Classification:** Homeowners Associations

**Construction Type:** Frame

**Occupancy Type:** Building Owner - Lessors risk

**Building Unique ID:** ENTRANCE

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".  
Property Coverage is subject to a **\$1,000 Deductible**, unless otherwise stated.

Coverages	Deductible	Limit
Building	\$1,000	\$6,600
Replacement Cost		
Business Personal Property		Not Provided

**Additional Coverages - The Coverage Form includes other Additional Coverages not shown**

Business Income		Included
Actual Loss Sustained		12 Months
Waiting Period		0 Hours
Ordinary Payroll		60 Days
Extended Period Of Indemnity		60 Days
Extra Expense		Included
Actual Loss Sustained		12 Months
Waiting Period		0 Hours
Equipment Breakdown	No Separate Deductible	Included
Building Automatic Increase Percentage		20%
Business Personal Property Automatic Increase Percentage		Not Provided
Back Up Of Sewer And Drain Water		
Per Building Limit		\$5,000
Back Up Aggregate Limit		\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - Maximum \$50,000 any one structure		Included

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# PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

## LIABILITY DECLARATIONS

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Policy Period: From 08-03-2022 To 08-03-2023

Limits Of Insurance		Limit
Each Occurrence Limit of Insurance	Per Occurrence	\$1,000,000
Medical Payments Sub Limit	Per Person	\$5,000
Tenants Property Damage Legal Liability Sublimit	Per Covered Loss	\$300,000
Personal And Advertising Injury	Per Person Or Organization	\$1,000,000
Products-Completed Operations Aggregate Limit	All Occurrences	\$2,000,000
General Aggregate (Other Than Products-Completed Operations)	All Occurrences	\$2,000,000

### 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



Liability Deductible	Deductible
None	

Optional Coverages	Deductible	Limit
Directors & Officers With Non-Monetary Relief	Per Wrongful Act	\$1,000,000
	Aggregate Limit	\$1,000,000
Retroactive Date	07-27-2015	