

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHG3017303025**

Policy Period:  
From **08-03-16** To **08-03-17**

Description of Premises Number: **001** Building Number: **001** Construction: **MASONRY NON-COMBUST**  
 Premises Address **100 W KILLIAN STATION CT** **COLUMBIA SC 29229-8078**  
 Premises ID  
 Occupancy **OL** Classification: **HOMEOWNERS ASSOCIATIONS**

Described as: **ENTRANCE**

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.

<b>COVERAGES</b>	<b>LIMITS OF INSURANCE</b>
Building - Replacement cost	<b>\$5,100</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>1%</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      Additional Limit</b>
Account Receivable	<b>\$25,000      \$25,000</b>
Valuable Papers and Records (At the Described Premises)	<b>\$25,000      \$25,000</b>
Forgery and Alteration	<b>\$10,000      \$10,000</b>
Money and Securities - Inside the Premises	<b>\$10,000      \$10,000</b>
Outside the Premises (Limited)	<b>\$10,000      \$10,000</b>
Outdoor Signs	<b>\$2,500      \$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	<b>\$10,000      \$10,000</b>
Business Personal Property Away From Premises	<b>\$15,000      \$15,000</b>
Business Personal Property Away From Premises - Transit	<b>\$15,000      \$15,000</b>
Electronic Data	<b>\$10,000      \$10,000</b>
Interruption of Computer Operations	<b>\$10,000      \$10,000</b>
Building Property of Others	<b>\$10,000      \$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**

**PB 81 01 (04-11)**

**NATIONWIDE GENERAL INSURANCE COMPANY**

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DIRECT BILL    MACH

MAC

INSURED COPY

UID    99

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# PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

## LIABILITY DECLARATIONS

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Policy Period:  
From **08-03-16** To **08-03-17**

### 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 07/27/15	<b>Aggregate</b>	<b>\$1,000,000</b>