16-0132-00
PEOPLES CHOICE INS & FINCL SVCS INC
8807 TWO NOTCH RD STE C
COLUMBIA SC 29223-6522

00000141

Agency phone: 803.419.1103

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

10-30-2025

Owners Insurance Company

RECEIVED
NOV 07 2025
By: .....

SUMMIT TOWNES HOA
C/O CAMS INSURANCE
1612 MILITARY CUTOFF RD STE 108
WILMINGTON NC 28403-5741

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

Pay Online
www.auto-owners.com
Pay My Bill

Pay by Phone
1.800.288.8740

Pay by Mail
AUTO-OWNERS INSURANCE
PO BOX 740312
CINCINNATI, OH 45274-0312

RE: Policy 154616-36211814-26 Billing Account 012637630

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **803.419.1103**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

Auto-Owners Insurance Company was formed in 1916. Our A+ (Superior) rating by AM Best signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of five property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.



The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

Changes to the Privacy Policy

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at www.auto-owners.com/privacy or by contacting us.

Contact Us

Auto-Owners Insurance Company
Phone: 844-359-4595 (toll free)
Email: privacyrequest@aoins.com

*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

54878 (5-08)

SOUTH CAROLINA - IMPORTANT NOTICE OF PREMIUM DISCOUNTS

COMMERCIAL PROPERTY COVERAGE PART
BUSINESSOWNERS POLICY

This notice provides information on the availability of premium discounts for properties on which fixtures or construction techniques demonstrated to reduce the amount of loss in a windstorm have been installed or implemented. Listed below is a brief description of the mitigation measures that must be taken in order to receive a discount. The amount of the discounts, if any, may vary depending on specific features and conditions of the insured property. Please contact your agent for more specific information.

Description Of Mitigation Measure
Roof Covering and Roof Covering Attachment • South Carolina Building Code (SCBC) Equivalent: Roof covering and attachments in compliance with the SCBC.
Roof Deck and Roof Deck Attachment • Plywood/Oriented Strand Board with nails 2 1/2-inches long spaced at 6 inches from the edge of the plywood and 12 inches in the field on 24-inch truss spacing; • Plywood/Oriented Strand Board with nails 2 1/2-inches long spaced at 6 inches from the edge of the plywood and 6 inches in the field on 24-inch truss spacing; • Dimensional Lumber and Tongue and Groove Decks composed of 3/4-inch thick boards with nominal widths of 4 inches or more; or • Reinforced Concrete Roof Deck.
Roof-To-Wall Connection (Roof Anchorage) • Clips: Pieces of metal are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. The metal does not wrap around the top of the rafter/truss, and the clip is only located on one side of the connection; • Hurricane Ties - Single Wraps: A single strap that is attached to the side and/or bottom of the top plate and is nailed to the rafter/truss; or • Hurricane Ties - Double Wraps: Straps that are wrapped on both sides, are attached to the side and/or bottom of the top plate, and are nailed to the rafter/truss.

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Roof Shapes

- Gable: Roof has vertical walls that extend all the way to the top of the inverted V. Gable roof must be braced to qualify for a discount; or
- Hip: Roof has sloping ends and sloping sides down to the roof eaves line.

Secondary Water Resistance

- Self-adhering modified bitumen tape to the plywood joints of the roof; or
- Foamed polyurethane structural adhesive from inside the attic to the joints between all plywood sheets of the roof.

Door Strength

- Reinforced Single-Width Doors.

Opening Protection

- Tempered, Heat-Strengthened or Laminated Glass or Insulating Glass Units with no Engineered Shuters; or
- Hurricane Engineered Shutters: All openings protected to meet the requirements of the SCBC.

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NOTIFICATION OF POSSIBLE CHANGES IN COVERAGE FOR TERRORISM

Dear Policyholder:

The Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) will expire on December 31, 2027 unless the Federal government extends the Act. What this means to you is the following:

1. Subject to policy terms and conditions, the enclosed policy will provide insurance coverage for certified acts of terrorism as defined in the Act only until December 31, 2027.

2. A conditional endorsement entitled, Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act) is enclosed. This conditional endorsement will only apply if the Act is not extended or if the Act is revised to increase statutory deductibles, decrease the federal government's share in potential losses above the statutory deductibles, change the levels, terms or conditions of coverage and we are no longer required to make terrorism coverage available and elect not to do so. It will not apply if the Act is simply extended.

3. The conditional endorsement will provide coverage for an incident of terrorism pursuant to the terms and conditions of the policy only if the incident does not involve nuclear, biological or chemical material.

4. A premium charge for the conditional endorsement will be applied effective January 1, 2028. The premium will be pro rated for the remainder of the policy term and is one-half of the current premium charge appearing in the Declarations for TERRORISM - CERTIFIED ACTS. However, it will only be made if the Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) is not extend. Revised Declarations will be mailed to you after January 1, 2028.

5. If the Act is extended without any revision, the enclosed policy will continue to provide coverage for certified acts of terrorism. The conditional endorsement will not be activated and the changes in coverage or premium referenced above will not apply.

6. If the Act is extended with revisions or is replaced, and we are required or elect to continue to offer coverage for certified acts of terrorism, we may amend this policy in accordance with the provisions of the revised Act or its replacement.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

NOTICE OF CHANGE IN POLICY TERMS
COMMERCIAL PROPERTY VALUE ADJUSTMENT

Dear Policyholder,

A new replacement cost estimate has been obtained by Auto-Owners for each building covered on your policy. There are building(s) on your policy with coverage limit(s) that exceed the coverage limit returned by the replacement cost estimate, and there are building(s) on your policy with coverage limit(s) lower than the coverage limit returned by the new replacement cost estimate. Effective with this renewal, the coverage limit(s) for the building(s) on your policy that are lower than the coverage limit returned by the new replacement cost estimates have been increased to match the new replacement cost estimate. The coverage limit(s) for the building(s) on your policy that exceed the coverage limit returned by the new replacement cost estimates have not been adjusted. Although these building coverage limit(s) have not been altered per the new replacement cost estimate, if applicable, the limit(s) have been increased according to the most recent adjusted value factor. Please contact your Auto-Owners Agency with any questions.

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy or endorsements. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

You have the right to renew your policy. You also have the right to cancel your policy at any time. To cancel your policy, please provide the date on which cancellation is to take effect.

Please review your policy carefully. If you have any questions, please contact your Auto-Owners Insurance Agency.

65065 (8-23)

NOTICE OF CHANGE IN POLICY TERMS
ASSAULT AND BATTERY EXCLUSION

NOTICE OF REDUCTION IN COVERAGE

The Commercial General Liability coverage provided by this policy is amended by form number 65063 (8-23) - Assault and Battery Exclusion. This endorsement excludes bodily injury, property damage or personal and advertising injury in whole or in part, caused by, related to, arising out of or in any way connected to an actual or threatened assault and/or battery.

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy or endorsements. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners Insurance agency.

NOTICE OF CHANGE IN POLICY TERMS EXCLUSION - PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)

NOTICE OF REDUCTION IN COVERAGE

Dear Policyholder,

Effective with this renewal, form CG 40 32 (05-23) Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) has been added to your policy. This endorsement removes all liability coverage for "bodily injury", "property damage" and "personal and advertising injury" caused by or resulting from pollutants that may contain Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS).

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy or endorsements. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

You have the right to renew your policy. You also have the right to cancel your policy at any time. To cancel your policy, please provide the date on which cancellation is to take effect.

Please review the endorsement and your policy carefully. If you have any questions, please contact your Auto-Owners Insurance Agency.

Owners

Issued 10-30-2025

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

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC
16-0132-00 MKT TERR 081 803-419-1103

Renewal Effective 01-01-2026

POLICY NUMBER 154616-36211814-26

Company Use 36-46-NC-1501

INSURED SUMMIT TOWNES HOA
C/O CAMS INSURANCE

ADDRESS 1612 MILITARY CUTOFF RD STE 108

WILMINGTON NC 28403-5741

Company Bill

Policy Term		
12:01 a.m.	to	12:01 a.m.
01-01-2026		01-01-2027

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, NAMED STORM OR WIND/HAIL LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLES ILLUSTRATE HOW THE DEDUCTIBLE MIGHT AFFECT YOU.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Condos

Coinsurance Clause

Entity: Association_____

Program: Apartment

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	$77,674.00
COMMERCIAL GENERAL LIABILITY COVERAGE	$7,364.00
TOTAL	**$85,038.00**
TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 01-01-2026	**$76,363.00**

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) 55003 (07-12) 55056 (07-87) 59390 (11-20)

A 02% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb(X) Comm Auto( ) WC( ) Life( ) Personal( ) Farm( ).

Countersigned By: COMPANY ISSUED

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

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	$50,000
VALUE, INCLUDING NEWLY ACQUIRED LOC'S	
0 HOUR WAITING PERIOD	
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	$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	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	

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

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)	64352	(12-20)	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: Summit Townes Way, Columbia, SC 29229

Occupied As: Bldg 1

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$593,388		
Causes of Loss					
Basic Group I	100%	$5,000		0.056	$332.00
Basic Group II	100%	$5,000		0.315	$1,869.00
Special	100%	$5,000		0.027	$160.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$67.00
Property Plus Coverage Package		None	See 55198 (12-10)		$200.00
Tier: Standard					

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

54835	(07-08)	IL0003	(07-02)	64035	(12-10)	59350	(01-15)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0002

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 2

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$582,003		
Causes of Loss					
Basic Group I	100%	$5,000		0.056	$326.00
Basic Group II	100%	$5,000		0.315	$1,833.00
Special	100%	$5,000		0.027	$157.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$65.00
Property Plus Coverage Package		None	See 55198 (12-10)		$196.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0003

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 3

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268
County: Richland
Construction: Frame
Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$363,788		
Causes of Loss					
Basic Group I	100%	$5,000		0.055	$200.00
Basic Group II	100%	$5,000		0.305	$1,110.00
Special	100%	$5,000		0.025	$91.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$40.00
Property Plus Coverage Package		None	See 55198 (12-10)		$119.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

LOCATION 0001 - BUILDING 0004

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 4

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268
County: Richland
Construction: Frame
Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$622,655		
Causes of Loss					
Basic Group I	100%	$5,000		0.056	$349.00
Basic Group II	100%	$5,000		0.315	$1,961.00
Special	100%	$5,000		0.027	$168.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$70.00
Property Plus Coverage Package		None	See 55198 (12-10)		$210.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0005

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 5

Secured Interested Parties: None

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$393,261		
Causes of Loss					
Basic Group I	100%	$5,000		0.055	$216.00
Basic Group II	100%	$5,000		0.305	$1,199.00
Special	100%	$5,000		0.025	$98.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$43.00
Property Plus Coverage Package		None	See 55198 (12-10)		$128.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0006

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 6

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$354,760		
Causes of Loss					
Basic Group I	100%	$5,000		0.055	$195.00
Basic Group II	100%	$5,000		0.305	$1,082.00
Special	100%	$5,000		0.025	$89.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$39.00
Property Plus Coverage Package		None	See 55198 (12-10)		$116.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0007

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 7

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | **POLICY NUMBER 154616-36211814-26** 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$547,453		
Causes of Loss					
Basic Group I	100%	$5,000		0.056	$307.00
Basic Group II	100%	$5,000		0.315	$1,724.00
Special	100%	$5,000		0.027	$148.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$61.00
Property Plus Coverage Package		None	See 55198 (12-10)		$184.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0003 (07-02)	64035 (12-10)	64224 (01-16)			
59325 (12-19)	64326 (07-19)	IL0249 (12-21)	IL0017 (11-85)	64393 (08-22)			
CP0090 (07-88)	64000 (12-10)	CP0110 (07-88)	64013 (12-10)	64010 (12-10)			
64020 (12-10)	64004 (12-10)	54843 (07-19)	54362 (01-22)	64352 (12-20)			
59390 (11-20)							

LOCATION 0001 - BUILDING 0008

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 8

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$544,318		
Causes of Loss					
Basic Group I	100%	$5,000		0.056	$305.00
Basic Group II	100%	$5,000		0.315	$1,715.00
Special	100%	$5,000		0.027	$147.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$61.00
Property Plus Coverage Package		None	See 55198 (12-10)		$183.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0009

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 9

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$580,796		
Causes of Loss					
Basic Group I	100%	$5,000		0.056	$325.00
Basic Group II	100%	$5,000		0.315	$1,830.00
Special	100%	$5,000		0.027	$157.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$65.00
Property Plus Coverage Package		None	See 55198 (12-10)		$196.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0010

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 10

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$539,651		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$243.00
Basic Group II	100%	$5,000		0.252	$1,360.00
Special	100%	$5,000		0.022	$119.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$49.00
Property Plus Coverage Package		None	See 55198 (12-10)		$146.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0011

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 11

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | **POLICY NUMBER 154616-36211814-26** 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$582,491		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$262.00
Basic Group II	100%	$5,000		0.252	$1,468.00
Special	100%	$5,000		0.022	$128.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$52.00
Property Plus Coverage Package		None	See 55198 (12-10)		$157.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0012

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 12

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$623,900		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$281.00
Basic Group II	100%	$5,000		0.252	$1,572.00
Special	100%	$5,000		0.022	$137.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$56.00
Property Plus Coverage Package		None	See 55198 (12-10)		$168.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0013

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 13

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co.

Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC
16-0132-00 MKT TERR 081

Company Bill

POLICY NUMBER 154616-36211814-26
36-46-NC-1501

INSURED SUMMIT TOWNES HOA

Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$478,269		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$210.00
Basic Group II	100%	$5,000		0.244	$1,167.00
Special	100%	$5,000		0.020	$96.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$42.00
Property Plus Coverage Package		None	See 55198 (12-10)		$125.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0014

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 14

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co.

Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC
16-0132-00 MKT TERR 081

Company Bill

POLICY NUMBER 154616-36211814-26
36-46-NC-1501

INSURED SUMMIT TOWNES HOA

Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$585,967		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$264.00
Basic Group II	100%	$5,000		0.252	$1,477.00
Special	100%	$5,000		0.022	$129.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$53.00
Property Plus Coverage Package		None	See 55198 (12-10)		$158.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0015

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 15

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$414,260		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$182.00
Basic Group II	100%	$5,000		0.244	$1,011.00
Special	100%	$5,000		0.020	$83.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$36.00
Property Plus Coverage Package		None	See 55198 (12-10)		$108.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0001 - BUILDING 0016

Location: Summit Townes Way, Columbia, SC 29229-7543

Occupied As: Bldg 16

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$568,680		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$256.00
Basic Group II	100%	$5,000		0.252	$1,433.00
Special	100%	$5,000		0.022	$125.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$51.00
Property Plus Coverage Package		None	See 55198 (12-10)		$153.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	$335.00
LOCATION 0001	**$33,828.00**

LOCATION 0002 - BUILDING 0017

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 17

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | **POLICY NUMBER 154616-36211814-26** 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$561,744		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$253.00
Basic Group II	100%	$5,000		0.252	$1,416.00
Special	100%	$5,000		0.022	$124.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$51.00
Property Plus Coverage Package		None	See 55198 (12-10)		$152.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0002 - BUILDING 0018

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 18

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$528,124		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$238.00
Basic Group II	100%	$5,000		0.252	$1,331.00
Special	100%	$5,000		0.022	$116.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$48.00
Property Plus Coverage Package		None	See 55198 (12-10)		$143.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0002 - BUILDING 0019

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 19

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | **POLICY NUMBER 154616-36211814-26** 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$357,190		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$157.00
Basic Group II	100%	$5,000		0.244	$872.00
Special	100%	$5,000		0.020	$71.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$31.00
Property Plus Coverage Package		None	See 55198 (12-10)		$93.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0002 - BUILDING 0020

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 20

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$574,323		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$258.00
Basic Group II	100%	$5,000		0.252	$1,447.00
Special	100%	$5,000		0.022	$126.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$52.00
Property Plus Coverage Package		None	See 55198 (12-10)		$155.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0002 - BUILDING 0021

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 21

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$582,430		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$262.00
Basic Group II	100%	$5,000		0.252	$1,468.00
Special	100%	$5,000		0.022	$128.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$52.00
Property Plus Coverage Package		None	See 55198 (12-10)		$157.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0002 - BUILDING 0022

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 22

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$580,796		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$261.00
Basic Group II	100%	$5,000		0.252	$1,464.00
Special	100%	$5,000		0.022	$128.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$52.00
Property Plus Coverage Package		None	See 55198 (12-10)		$157.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0002 - BUILDING 0023

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 23

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co.

Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC
16-0132-00 MKT TERR 081

Company Bill

POLICY NUMBER 154616-36211814-26
36-46-NC-1501

INSURED SUMMIT TOWNES HOA

Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$359,239		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$158.00
Basic Group II	100%	$5,000		0.244	$877.00
Special	100%	$5,000		0.020	$72.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$31.00
Property Plus Coverage Package		None	See 55198 (12-10)		$94.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0002 - BUILDING 0024

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 24

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$483,727		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$213.00
Basic Group II	100%	$5,000		0.244	$1,180.00
Special	100%	$5,000		0.020	$97.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$42.00
Property Plus Coverage Package		None	See 55198 (12-10)		$126.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0002 - BUILDING 0025

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 25

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$393,261		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$173.00
Basic Group II	100%	$5,000		0.244	$960.00
Special	100%	$5,000		0.020	$79.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$34.00
Property Plus Coverage Package		None	See 55198 (12-10)		$103.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0002 - BUILDING 0026

Location: Clairborne Place, Columbia, SC 29229-7543

Occupied As: Bldg 26

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$582,676		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$262.00
Basic Group II	100%	$5,000		0.252	$1,468.00
Special	100%	$5,000		0.022	$128.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$52.00
Property Plus Coverage Package		None	See 55198 (12-10)		$157.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	$176.00
LOCATION 0002	**$17,745.00**

LOCATION 0003 - BUILDING 0027

Location: Gallivan Drive, Columbia, SC 29229-7543

Occupied As: Bldg 27

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | **POLICY NUMBER 154616-36211814-26** 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$547,288		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$246.00
Basic Group II	100%	$5,000		0.252	$1,379.00
Special	100%	$5,000		0.022	$120.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$49.00
Property Plus Coverage Package		None	See 55198 (12-10)		$148.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0003 - BUILDING 0028

Location: Gallivan Drive, Columbia, SC 29229-7543

Occupied As: Bldg 28

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$585,879		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$264.00
Basic Group II	100%	$5,000		0.252	$1,476.00
Special	100%	$5,000		0.022	$129.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$53.00
Property Plus Coverage Package		None	See 55198 (12-10)		$158.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0003 - BUILDING 0029

Location: Gallivan Drive, Columbia, SC 29229-7543

Occupied As: Bldg 29

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co.

Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC
16-0132-00 MKT TERR 081

Company Bill

POLICY NUMBER 154616-36211814-26
36-46-NC-1501

INSURED SUMMIT TOWNES HOA

Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$359,239		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$158.00
Basic Group II	100%	$5,000		0.244	$877.00
Special	100%	$5,000		0.020	$72.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$31.00
Property Plus Coverage Package		None	See 55198 (12-10)		$94.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0003 - BUILDING 0030

Location: Gallivan Drive, Columbia, SC 29229-7543

Occupied As: Bldg 30

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$483,727		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$213.00
Basic Group II	100%	$5,000		0.244	$1,180.00
Special	100%	$5,000		0.020	$97.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$42.00
Property Plus Coverage Package		None	See 55198 (12-10)		$126.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0003 - BUILDING 0031

Location: Gallivan Drive, Columbia, SC 29229-7543

Occupied As: Bldg 31

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$580,796		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$261.00
Basic Group II	100%	$5,000		0.252	$1,464.00
Special	100%	$5,000		0.022	$128.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$52.00
Property Plus Coverage Package		None	See 55198 (12-10)		$157.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0003 - BUILDING 0032

Location: Gallivan Drive, Columbia, SC 29229-7543

Occupied As: Bldg 32

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$393,261		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$173.00
Basic Group II	100%	$5,000		0.244	$960.00
Special	100%	$5,000		0.020	$79.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$34.00
Property Plus Coverage Package		None	See 55198 (12-10)		$103.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0003 - BUILDING 0033

Location: Gallivan Drive, Columbia, SC 29229-7543

Occupied As: Bldg 33

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$390,192		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$172.00
Basic Group II	100%	$5,000		0.244	$952.00
Special	100%	$5,000		0.020	$78.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$34.00
Property Plus Coverage Package		None	See 55198 (12-10)		$102.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0003 - BUILDING 0034

Location: Gallivan Drive, Columbia, SC 29229-7543

Occupied As: Bldg 34

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$393,261		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$173.00
Basic Group II	100%	$5,000		0.244	$960.00
Special	100%	$5,000		0.020	$79.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$34.00
Property Plus Coverage Package		None	See 55198 (12-10)		$103.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	$129.00
LOCATION 0003	**$13,139.00**

LOCATION 0004 - BUILDING 0035

Location: Lipscombe Lane, Columbia, SC 29229-7543

Occupied As: Bldg 35

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268
County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$483,727		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$213.00
Basic Group II	100%	$5,000		0.244	$1,180.00
Special	100%	$5,000		0.020	$97.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$42.00
Property Plus Coverage Package		None	See 55198 (12-10)		$126.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0004 - BUILDING 0036

Location: Lipscombe Lane, Columbia, SC 29229-7543

Occupied As: Bldg 36

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC Company Bill **POLICY NUMBER** **154616-36211814-26**
16-0132-00 MKT TERR 081 36-46-NC-1501

INSURED SUMMIT TOWNES HOA Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$402,476		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$177.00
Basic Group II	100%	$5,000		0.244	$982.00
Special	100%	$5,000		0.020	$80.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$35.00
Property Plus Coverage Package		None	See 55198 (12-10)		$105.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0004 - BUILDING 0037

Location: Lipscombe Lane, Columbia, SC 29229-7543

Occupied As: Bldg 37

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | **POLICY NUMBER 154616-36211814-26** 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$496,651		
Causes of Loss					
Basic Group I	100%	$5,000		0.044	$219.00
Basic Group II	100%	$5,000		0.244	$1,212.00
Special	100%	$5,000		0.020	$99.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$43.00
Property Plus Coverage Package		None	See 55198 (12-10)		$129.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0004 - BUILDING 0038

Location: Lipscombe Lane, Columbia, SC 29229-7543

Occupied As: Bldg 38

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | **POLICY NUMBER 154616-36211814-26** 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$595,070		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$268.00
Basic Group II	100%	$5,000		0.252	$1,500.00
Special	100%	$5,000		0.022	$131.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$54.00
Property Plus Coverage Package		None	See 55198 (12-10)		$161.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0004 - BUILDING 0039

Location: Lipscombe Lane, Columbia, SC 29229-7543

Occupied As: Bldg 39

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$553,245		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$249.00
Basic Group II	100%	$5,000		0.252	$1,394.00
Special	100%	$5,000		0.022	$122.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$50.00
Property Plus Coverage Package		None	See 55198 (12-10)		$149.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0004 - BUILDING 0040

Location: Lipscombe Lane, Columbia, SC 29229-7543

Occupied As: Bldg 40

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268

County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$544,318		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$245.00
Basic Group II	100%	$5,000		0.252	$1,372.00
Special	100%	$5,000		0.022	$120.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$49.00
Property Plus Coverage Package		None	See 55198 (12-10)		$147.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

LOCATION 0004 - BUILDING 0041

Location: Lipscombe Lane, Columbia, SC 29229-7543

Occupied As: Bldg 41

Secured Interested Parties: None

Rating Information

Territory: 400
Program: Apartment
Protection Class: 02
Class Rate - Building: 0.268
County: Richland
Construction: Frame
Class Code: 0331

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BLDG AGREED VALUE & TOTAL AMT OF INS CARRIED			$587,103		
Causes of Loss					
Basic Group I	100%	$5,000		0.045	$264.00
Basic Group II	100%	$5,000		0.252	$1,479.00
Special	100%	$5,000		0.022	$129.00
Theft	100%	$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.038					
Replacement Cost					
Equipment Breakdown		$5,000	See Form 54843		$53.00
Property Plus Coverage Package		None	See 55198 (12-10)		$158.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		$5,000	$60,000		Included
Coverage C-Increased Cost		$5,000	$60,000		Included

Forms that apply to this building:

59350	(01-15)	54835	(07-08)	IL0003	(07-02)	64035	(12-10)	64224	(01-16)		
59325	(12-19)	64326	(07-19)	IL0249	(12-21)	IL0017	(11-85)	64393	(08-22)		
CP0090	(07-88)	64000	(12-10)	CP0110	(07-88)	64013	(12-10)	64010	(12-10)		
64020	(12-10)	64004	(12-10)	54843	(07-19)	54362	(01-22)	64352	(12-20)		
59390	(11-20)										

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	$129.00
LOCATION 0004	**$12,962.00**

Secured Interested Parties and/or Additional Interested Parties

Applies to Loc/Bldg(s):

0002/017, 0002/018, 0002/019, 0002/020, 0002/021, 0002/022, 0002/023, 0002/024, 0002/025,

Applies to Loc/Bldg(s):

0002/026
HOMEBRIDGE FINANCIAL SERVICES
INC ISAOA / ATIMA
Po Box 202028
Loan #0118902840
Florence, SC 29502
Interest: Mortgagee

Owners Ins. Co. Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC 16-0132-00 MKT TERR 081 | Company Bill | POLICY NUMBER 154616-36211814-26 36-46-NC-1501

INSURED SUMMIT TOWNES HOA | Term 01-01-2026 to 01-01-2027

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate	$2,000,000
(Other Than Products-Completed Operations)	
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
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You	$300,000 Any One Premises
(Fire, Lightning, Explosion, Smoke or Water Damage)	
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

Forms that apply to this coverage:

55405	(07-08)	59350	(01-15)	55146	(06-04)	IL0021	(07-02)	55526	(07-11)
IL0017	(11-85)	CG2106	(05-14)	55091	(05-17)	55448	(05-17)	55447	(05-17)
CG2004	(11-85)	CG2167	(12-04)	CG0001	(04-13)	55513	(05-17)	CG2109	(06-15)
55029	(05-17)	CG2196	(03-05)	CG2132	(05-09)	CG2147	(12-07)	55885	(05-17)
59325	(12-19)	IL0249	(12-21)	65063	(08-23)	CG4032	(05-23)	59390	(11-20)

Owners Ins. Co.

Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC
16-0132-00 MKT TERR 081

Company Bill

POLICY NUMBER 154616-36211814-26
36-46-NC-1501

INSURED SUMMIT TOWNES HOA

Term 01-01-2026 to 01-01-2027

LOCATION 0001 - BUILDING 0001

Location: Summit Townes Way, Columbia, SC 29229

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 106		$477.00
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	106	60.902	$6,456.00
		Prod/Comp Op	106	3.382	$358.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	$73.00
LOCATION 0001	**$7,364.00**

Owners Ins. Co.

Issued 10-30-2025

AGENCY PEOPLES CHOICE INS & FINCL SVCS INC
16-0132-00 MKT TERR 081

Company Bill

POLICY NUMBER **154616-36211814-26**
36-46-NC-1501

INSURED SUMMIT TOWNES HOA

Term 01-01-2026 to 01-01-2027

55056 (07-87)

SUPPLEMENTAL DECLARATIONS

THIS POLICY IS RATED ON A BLANKET BASIS AS FOLLOWS:

BUILDING BLANKET LIMIT OF INSURANCE: $20,775,383

54835 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:

a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or

b. The Program is renewed, extended or otherwise continued in effect:

(1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and

(2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.

2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.
"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:

   a. Use or threat of force or violence; or

   b. Commission or threat of a dangerous act; or

   c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

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2. When one or both of the following applies:

   a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or

   b. It appears that the intent is to intimidate or coerce a government or the civilian population or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

Exclusion Of "Terrorism"

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;

3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or

4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

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64326 (7-19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES - ACTUAL CASH VALUE AND DEPRECIATION

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

Wherever it appears in this Coverage Part and any endorsement attached to this Coverage Part:

1. Actual cash value means the cost to repair or replace lost or damaged property with property of similar quality and features reduced by the amount of depreciation applicable to the lost or damaged property immediately prior to the loss.
2. Depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:
   a. The cost of materials, labor and services;
   b. Any applicable taxes; and
   c. Profit and overhead

   necessary to repair, rebuild or replace lost or damaged property.

The meanings of actual cash value and depreciation in this endorsement supersedes any provision in this Coverage Part and any endorsement attached to this Coverage Part to the contrary.

All other policy terms and conditions apply.

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55405 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:

a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or

b. The Program is renewed, extended or otherwise continued in effect:

(1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and

(2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.

2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:

a. Use or threat of force or violence; or

b. Commission or threat of a dangerous act; or

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c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2. When one or both of the following applies:

a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or

b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

Exclusion Of "Terrorism"
We will not pay for "bodily injury", "property damage", "personal injury" or "advertising injury" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". All "bodily injury", "property damage", "personal injury" or "advertising injury" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;

3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or

4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

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65063 (8-23)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ASSAULT AND BATTERY EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. The following exclusion is added to **COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions.**
This insurance does not apply to "bodily injury" or "property damage" arising out of:
   a. Assault or battery, whether actual or threatened;
   b. The failure to subdue or prevent assault, battery or assault and battery;
   c. The failure to provide an environment secure from assault, battery or assault and battery;
   d. The failure to warn of the hazards of the environment which could contribute to assault, battery or assault and battery;
   e. The failure to properly monitor or keep a premises in a secure condition; or
   f. The:
      (1) Hiring;
      (2) Employment;
      (3) Training or monitoring;
      (4) Investigation;
      (5) Supervision;
      (6) Reporting to the proper authorities, or failure to so report; or
      (7) Retention
      of a person for whom any insured is or ever was legally responsible and whose conduct would be excluded by **1.a. - e.** above.
   This exclusion applies whether any assault or battery excluded by **1.a. - f.** above is alleged to be intentional, willful, reckless, negligent, in self-defense, or on any other basis, in whole or in part.
   This exclusion, however, does not apply to "bodily injury" resulting from the use of reasonable force by the insured to protect persons or property.

2. The following exclusion is added to **COVERAGE B - PERSONAL AND ADVERTISING INJURY, 2. Exclusions.**
This insurance does not apply to "personal and advertising injury" arising out of:
   a. Assault or battery, whether actual or threatened;
   b. The failure to subdue or prevent assault, battery or assault and battery;
   c. The failure to provide an environment secure from assault, battery or assault and battery;
   d. The failure to warn of the hazards of the environment which could contribute to assault, battery or assault and battery;
   e. The failure to properly monitor or keep a premises in a secure condition; or
   f. The:
      (1) Hiring;
      (2) Employment;
      (3) Training or monitoring;
      (4) Investigation;
      (5) Supervision;
      (6) Reporting to the proper authorities, or failure to so report; or
      (7) Retention
      of a person for whom any insured is or ever was legally responsible and whose conduct would be excluded by **2.a. - e.** above.
   This exclusion applies whether any assault or battery excluded by **2.a. - f.** above is alleged to be intentional, willful, reckless, negligent, in self-defense, or on any other basis, in whole or in part.

All other policy terms and conditions apply.

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COMMERCIAL GENERAL LIABILITY
CG 40 32 05 23

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to Paragraph **2. Exclusions** of **Section I - Coverage A - Bodily Injury And Property Damage Liability**:

2. Exclusions

This insurance does not apply to:

Perfluoroalkyl And Polyfluoroalkyl Substances

a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".

b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

B. The following exclusion is added to Paragraph **2. Exclusions** of **Section I - Coverage B - Personal And Advertising Injury Liability**:

2. Exclusions

This insurance does not apply to:

Perfluoroalkyl And Polyfluoroalkyl Substances

a. "Personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".

b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

C. The following definition is added to the **Definitions** Section:

"Perfluoroalkyl or polyfluoroalkyl substances" means any:

1. Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:

a. Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;

b. Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;

c. Perfluoropolyethers (PFPE);

d. Fluorotelomer-based substances; or

e. Side-chain fluorinated polymers; or

2. Good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph **C.1.**

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CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM AND IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

It is agreed:

1. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible because of the application of any provision which results in a cap on our liability for payments for terrorism losses in accordance with the terms of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).

2. Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:

   a. the Secretary of Homeland Security; and
   b. the Attorney General of the United States

   to be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).

3. Under the federal Terrorism Risk Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:

   a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed $5 million; and

   b. (1) if the act of terrorism is:

      a) a violent act; or

      b) an act that is dangerous to human life, property or infrastructure; and

   (2) if the act is committed:

      a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or

      b) to influence the policy or affect the conduct of the United States government by coercion.

All other policy terms and conditions apply.

IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States government by coercion.

Subject to the policy terms and conditions, this policy provides insurance coverage for acts of terrorism as defined in the Act.

Any coverage for certain commercial lines of property and casualty insurance provided by your policy for losses caused by certified acts of terrorism are partially paid by the federal government under a formula established by federal law. Under this formula, the government will reimburse us for 85% of such covered losses that exceed the statutory deductible paid by us. However, beginning January 1, 2016 the share will decrease 1% per calendar year until it equals 80%. **You should also know that in the event aggregate insured losses exceed $100 billion during any year the Act is in effect, then the federal government and participating United States insurers that have met their insurer deductible shall not be liable for the payment of any portion of that amount of the loss that exceeds $100 billion. In the event that aggregate insured losses exceed $100 billion annually, no additional claims will be paid by the federal government or insurers.** This formula is currently effective through December 31, 2020 unless extended.

The premium charge, if any, for this coverage is shown separately on the attached Declarations page. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.

Please contact us if you would like to reject coverage for certified acts of terrorism.