



Binder

P.O. Box 27648, Richmond, VA 23261: (804) 289-2700

This Binder is only a summary of the coverage(s) you have ordered. For a complete description of the terms and conditions of coverage, please refer to the policy itself including all endorsements.

Attention: Lucinda Burns
Firm: AmWINS Brokerage of New England (Farmington)
Applicant: The Council Of Unit Owners Of The Gardens At Ownings Mills I
Date: 02/03/2025
Proposed Policy Term: 02/01/2025 - 02/01/2026
Renewal of: 00139845-1
Description of Operations: Apartments

Terms and Conditions:

| | | | |
|---|-----------------|--|------------------------|
| Coverage | | Coverage Form | Deductible |
| General Liability | | Occurrence | \$5,000 Per Occurrence |
| Limits | | Limit Amount | |
| Each Occurrence Limit | | \$1,000,000 | |
| Damage To Premises Rented To You Limit | | \$50,000 | |
| Medical Expense Limit | | Excluded | |
| Personal & Advertising Injury Limit | | \$1,000,000 | |
| General Aggregate Limit | | \$2,000,000 | |
| Products/Completed Operations Aggregate Limit | | \$2,000,000 | |
| Sublimits | | Occurrence | Aggregate |
| Assault and Battery (Defense Inside) - CGL Only | | \$100,000 | \$300,000 |
| Class | Exposure | Description | |
| 48925 | 1 Per Pool | Swimming Pools | |
| 62003 | 220 Units | Condominiums - residential - (association risk only) | |
| Forms | | | |
| See attached Schedule | | | |
| Premium | \$45,250 | TRIA | Rejected |
| Minimum Earned Percent: | 25% | Company Fee: | \$275 |
| Total Amount Due: | | \$46,890* | |
| *Includes Premium amount, TRIA, Company Fee, Inspection Fee, Cyber Liability premium, as applicable | | | |

Please Review terms and conditions carefully as coverages and terms offered may not match those requested.

Audit Information

Frequency

Not Applicable

Type

Not Applicable



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Contingencies:

1) An Insured Audit Contact with the contacts name, phone number, e-mail address, and applicable physical address is required within 30 days of the policy effective date in order to maintain coverage. If different from the audit contact, Insured Billing Contact with Email Address is required within 30 days of the policy effective date in order to maintain coverage.

Additional Named Insured(s):

A Condo
Tidewater Property Management Inc



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Forms to be Attached (Please click form number to open a specimen copy in another browser window):

| | |
|-------------------------------|---|
| ILP001-0104 | US Treasury Departments Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders |
| AP0100US-0403 | Privacy Policy |
| PN-31US-0523 | James River Insurance Claims Information |
| MC0001US-0416 | Commercial General Liability Declarations |
| GC0001US-0304 | Schedule A |
| CG0001-1207 | Commercial General Liability Coverage Form |
| AP2103US-0607 | Minimum Policy Premium |
| MC2105US-1016 | Deductible Endorsement - Damages and Expenses |
| MC2126US-0913 | Premium Base Endorsement |
| GC2129US-1111 | Limited Coverage for Swimming Pools and Spas - Excluding Diving Boards, Platforms or Similar Apparatus |
| CG2004-1185 | Additional Insured - Condominium Unit Owners |
| AP1005US-0705 | Additional Named Insured Endorsement |
| AP2104US-1223 | Common Policy Conditions |
| AP2107US-0624 | Binding Arbitration |
| AP5066US-0222 | Anti-Stacking Endorsement |
| AP2008US-0712 | Limitation of Coverage to Designated Premises |
| | Premises: "All Premises You Own, Rent or Occupy" section of the MC0001US Commercial General Liability Declaration and any Locations added as an additional Location by endorsement to this Policy. |
| AP5607US-1224 | Assault Or Battery Exclusion And Limited Assault or Battery Coverage Including Claims Expenses Within Limits - Commercial General Liability |
| | Each Occurrence or Common Cause Limit: \$100,000, A/B Aggregate Limit: \$300,000 |
| CG0068-0509 | Recording and Distribution of Material or Information in Violation of the Law Exclusion |
| CG2107-0514 | Exclusion - Access or Disclosure of Confidential or Personal Info and Data-Related Liability - Limited BI Exception Not Incl |
| CG2136-0305 | Exclusion - New Entities |
| CG2147-1207 | Employment-Related Practices Exclusion |
| CG2238-0798 | Exclusion - Fiduciary or Representative Liability of Financial Institutions |
| CG4032-0523 | Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) |
| IL0021-0908 | Nuclear Energy Liability Exclusion |
| AP2029US-0222 | Combined Policy Exclusions |
| AP2031US-0411 | Exclusion - Cross Suits |
| AP2061US-0408 | Absolute Pollution and Pollution Related Liability Exclusion - with Hostile Fire/HVAC Exceptions |
| AP2102US-0403 | Communicable Disease Exclusion |
| AP5076US-0423 | Exclusion - Biometric Information Privacy Claim |
| AP5605US-0924 | Fungi or Bacteria Exclusion - Habitational or Other |
| MC2139US-0403 | Exclusion - Coverage C - Medical Payments |
| AP5027R-0115 | Rejection of Coverage for Certified Acts of Terrorism Coverage |
| CG2175-0115 | Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States |