

**THE
CINCINNATI INSURANCE COMPANIES**

THE CINCINNATI INSURANCE COMPANY THE CINCINNATI INDEMNITY COMPANY
 THE CINCINNATI CASUALTY COMPANY

Named Insured: MONTERAY SHORES PUD HOMEOWNERS ASSOCIATION INC

Policy Number: EPP 007 18 97 / EBA 007 18 97

Policy Period: 03-17-2020 to 03-17-2023

Effective Date of Change: 03-17-2020

Endorsement Number: 1

Agency Name: TOWNE INSURANCE AGENCY, LLC 32-132
KITTY HAWK, NC

Explanation of Billing

A change was recently made to your policy with The Cincinnati Insurance Companies. Attached to this summary is the endorsement that amends your policy.

The additional premium for this endorsement is \$ 1

This premium is for the time period of 03-17-2020 to 03-17-2021. You will receive a statement based on the payment option you have selected.

Please contact your agency if you have any questions concerning your policy or statement:

TOWNE INSURANCE AGENCY, LLC
P.O. BOX 1486
KITTY HAWK, NC 27949-1486

252-255-0200

This is not a bill. No payment is necessary at this time.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT

Attached to and forming part of:

Auto / Garage

All Other

Effective Date

Policy Number **EBA 007 18 97**

Policy Number **EPP 007 18 97**

of Endorsement **03-17-2020**

Issued to **MONTERAY SHORES PUD HOMEOWNERS ASSOCIATION INC**

Agent **TOWNE INSURANCE AGENCY, LLC 32-132**

KITTY HAWK, NC

Endorsement # **1**

PREMIUM INFORMATION

Additional Premium Due at Endorsement Effective Date **REFER TO IA4319**

Subsequent Annual Installments Increased by \$ _____

Revised Annual Installment Payment(s) \$ _____

It is agreed that the policy is amended as indicated by

Policy Installment Premium Amended to:

Annual

Semi-Annual

Quarterly

Named Insured

Mailing Address

Form(s) Added

Form(s) Deleted

All Other Reason for Change

AMENDING PER REVISED GA532 ATTACHED TO INCLUDE:

10105

Auto / Garage Reason for Change

COINSURANCE CONTRACT

The rate charged in this policy is based upon use of a coinsurance clause attached hereto, with the consent of the insured.

IA-461 (6/10)

04-03-2020 13:54

THE CINCINNATI INSURANCE COMPANY

A Stock Insurance Company

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Attached to and forming part of POLICY NUMBER: EPP 007 18 97

Named Insured is the same as it appears in the Common Policy Dedarations

LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT	\$ 1,000,000	
GENERAL AGGREGATE LIMIT	\$ 2,000,000	
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$ 2,000,000	
PERSONAL & ADVERTISING INJURY LIMIT	\$ 1,000,000	ANY ONE PERSON OR ORGANIZATION
DAMAGE TO PREMISES RENTED TO YOU LIMIT		ANY ONE
\$100,000 limit unless otherwise indicated herein:	\$ SEE GA210	PREMISES
MEDICAL EXPENSE LIMIT		
\$5,000 limit unless otherwise indicated herein:	\$ SEE GA210	ANY ONE PERSON

CLASSIFICATION	CODE NO.	PREMIUM BASE	RATE		ADVANCE PREMIUM	
			Products / Completed Operations	All Other	Products / Completed Operations	All Other
BOAT STORAGE AND MOORAGE (NC) INCL PROD AND/OR COMP OP	10105 C1	A - Area B - Payroll C - Gross Sales D - Units E - Other	2.266			1
HOMEOWNERS ASSOCIATION (NC) INCL PROD AND/OR COMP OP	20300 E100	EACH	2.387			239
HOMEOWNERS ASSOCIATION (NC) INCL PROD AND/OR COMP OP	20300 E287	EACH	1.197			344
WATER RETENTION BASIN (NC) INCL PROD AND/OR COMP OP	20400 E1	EACH	38.017			38
FISHING PIERS (NC) INCL PROD AND/OR COMP OP	43754 E2	EACH	121.444			243
HEALTH OR EXERCISE CLUBS (NC) INCL PROD AND/OR COMP OP	44311 C1F	ANY	4.869			STA
PARKS OR PLAYGROUNDS (NC) INCL PROD AND/OR COMP OP	46671 E1	EACH	139.995			140

CLASSIFICATION	CODE NO.	PREMIUM BASE	RATE		ADVANCE PREMIUM	
			Products / Completed Operations	All Other	Products / Completed Operations	All Other
PARKS OR PLAYGROUNDS (NC) INCL PROD AND/OR COMP OP	46671 E2	A - Area B - Payroll C - Gross Sales D - Units E - Other EACH		37.060		74
STREETS/ROADS/HIGHWAYS (NC) INCL PROD AND/OR COMP OP	48727 E6	EACH		51.697		310
SWIMMING POOLS (NC) INCL PROD AND/OR COMP OP	48925 E2	EACH		172.568		345
BROADENED COVERAGE	20291			2.5%		150 MP
BI EXCEPTIONS TO POLLUTANT EXCLUSION	20420			7%		200 MP

The General Liability Coverage Part is subject to an annual minimum premium.

TOTAL ANNUAL PREMIUM \$ 2,084

FORMS AND / OR ENDORSEMENTS APPLICABLE TO COMMERCIAL GENERAL LIABILITY COVERAGE PART:

GA101	12/04	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG2276	04/13	PROFESSIONAL LIABILITY EXCLUSION - HEALTH OR EXERCISE CLUBS OR COMMERCIALLY OPERATED HEALTH OR EXERCISE FACILITIES
GA210	09/17	COMMERCIAL GENERAL LIABILITY BROADENED ENDORSEMENT
GA3024	05/14	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION
GA323	10/01	EXCLUSION - LEAD LIABILITY
GA382	03/02	FUNGI OR BACTERIA EXCLUSION
GA4250	11/05	MOBILE EQUIPMENT SUBJECT TO MOTOR VEHICLE INSURANCE LAWS
GA478	12/04	BODILY INJURY EXCEPTIONS TO POLLUTANT EXCLUSION
GA479	03/96	ADDITIONAL INSURED - ASSOCIATIONS