



Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (19) 58 35 91 50**  
Policy Period:  
**From 02/24/2018 To 02/24/2019**  
12:01 am Standard Time  
at Insured Mailing Location

### Common Policy Declarations

**Named Insured & Mailing Address**

DERBYSHIRE ESTATES PROPERTY OWNERS ASSOCIATION  
PO BOX 99115  
LOUISVILLE, KY 40269

**Agent Mailing Address & Phone No.**

(502) 415-7000  
GARRETT-STOTZ COMPANY  
1601 ALLIANT AVE  
LOUISVILLE, KY 40299-6338

Named Insured Is: CORPORATION

Named Insured Business Is: HOMEOWNERS ASSOCIATION

*In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.*

### SUMMARY OF COVERAGE PARTS AND CHARGES - CUSTOM PROTECTOR

This policy consists of this Common Policy Declarations page, Common Policy Conditions, Coverage Parts (which consist of coverage forms and other applicable forms and endorsements, if any, issued to form a part of them) and any other forms and endorsements issued to be part of this policy.

COVERAGE PART	CHARGES
Commercial General Liability	\$431.28
Condominium Association Directors and Officers Liability	\$226.94

*Total Charges for all of the above coverage parts: \$658.22*  
*Certified Acts of Terrorism Coverage: \$3.00 (Included)*

*Note: This is not a bill*

### IMPORTANT MESSAGES

- This policy is auditable. Please refer to the conditions of the policy for details or contact your agent.
- Notice: The Employment-Related Practices Exclusion CG 21 47 is added to this policy to clarify there is no coverage for liability arising out of employment-related practices. Please read this endorsement carefully.

Issue Date 12/12/17

Authorized Representative

**To report a claim, call your Agent or 1-800-362-0000**

DS 70 21 11 16



**Coverage Is Provided In:**  
 Ohio Security Insurance Company  
 9450 Seward Road, Fairfield, Ohio 45014

Policy Number:  
**BKS (19) 58 35 91 50**  
 Policy Period:  
**From 02/24/2018 To 02/24/2019**  
 12:01 am Standard Time  
 at Insured Mailing Location

**Common Policy Declarations**

Named Insured	Agent
DERBYSHIRE ESTATES PROPERTY OWNERS ASSOCIATION	(502) 415-7000 GARRETT-STOTZ COMPANY

**POLICY FORMS AND ENDORSEMENTS - CONTINUED**

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 88 77 12 08	Medical Expense At Your Request Endorsement
CG 88 86 12 08	Exclusion - Asbestos Liability
CG 89 01 12 08	Hired Auto And Non-Owned Auto Liability
CG 89 26 10 09	Broad Form Named Insured Endorsement
CG 89 56 11 10	Amendment of Occurrence Definition
CG 92 48 01 16	Sexual Misconduct or Abuse Exclusion
CG 92 86 08 17	Homeowners Association and Townhouse Association Amendatory Endorsement
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 02 63 09 08	Kentucky Changes - Cancellation and Nonrenewal
IL 88 36 01 15	Cap On Losses From Certified Acts Of Terrorism
IL 88 38 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism

**To report a claim, call your Agent or 1-800-362-0000**

DS 70 21 11 16