

PREMIER BUSINESSOWNERS - HABITATIONAL (NW P&C)

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ACP 56-8-3341354

INSURED COPY

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IMPORTANT INSURANCE INFORMATION

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Please read this Notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

TENNESSEE AGGRIEVED PERSONS NOTICE

Tennessee Code Ann. Section 56-5-309(b) states that every insurer shall provide an appeal process for any aggrieved person to review the manner in which the insurer's rating system has been applied in connection with the insurance coverage afforded to that policyholder.

If we fail to grant or reject a written request for review within thirty days of receiving the request, you may proceed with a direct appeal to the Insurance Commissioner.

All review requests to this appeal procedure, other than Workers' Compensation rate(s), must be made in writing and sent to the following mail address.

Office of Customer Relations
One Nationwide Plaza
01-05-28
Columbus, OH 43215

If you have questions regarding your Workers' Compensation rate(s), assistance will be provided by the National Counsel on Compensation Insurance (NCCI). The NCCI has established an Internal Review Panel to investigate questions regarding the use of classifications, manual rules and rating plans. A decision by The Internal Review Panel will be deemed final if our policyholder does not appeal that decision within thirty days.

All Workers' Compensation review requests must be made in writing and mailed to the following address.

National Counsel on Compensation Insurance, Inc
Regulatory Assurance Department - Internal Review Panel
901 Peninsula Corporate Circle
Boca Raton, Florida 33487

IMPORTANT FLOOD INSURANCE NOTICE

Thank you for the opportunity to provide your important insurance protection. As your insurance provider, we like to keep you informed of important issues that can potentially impact your property assets. This letter is to remind you of the importance of considering flood insurance and the importance of reviewing your policies on a regular basis.

Your Commercial Property (Premier Businessowners, and/or Commercial Property) and Farmowners' policy does not cover damage from floods to any property resulting directly or indirectly from "water." Excluded "water" losses include, but are not limited to those caused by flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not. These types of loss or damage caused by "Water" are excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. You will need to read your policy for all of the details about excluded water losses. This is just a summary of the excluded water losses to highlight some important flood-related issues.

In most communities, you can obtain flood insurance through your agent that is backed by the federal government's National Flood Insurance Program. In those qualifying communities, you can obtain flood insurance protection for your property regardless of your flood zone or flood risk.

Your agent can assist you in 1) determining if your community participates in the National Flood Insurance Program, 2) assessing your flood risk, and 3) understanding flood policy availability. To learn more about flood insurance and your risk of flooding access the National Flood Insurance Program's consumer website at www.FloodSmart.gov.

As you consider the risk of flooding in your area and consider your options for obtaining valuable protection, consider that:

- All property is in a flood zone, regardless of whether an area has been defined as high risk or low risk.
- Nearly 25% of all flood claims are for properties located in lower-risk flood areas or locations where flooding is not expected.
- Floods can happen anywhere, at any time, causing anguish, destruction, and financial damage.
- Changing weather patterns, as well as residential and business development, may increase your chance of experiencing a flood.
- Flooding can occur as a result of clogged, overloaded, or inadequate storm drains. You don't have to live near a body of water to be flooded.
- Federal disaster assistance is often a loan and must be repaid with interest.
- Your commercial property and/or farmowner policies exclude loss by flooding.

Ask your agent about obtaining flood insurance for commercial property today. Thank you for choosing us to meet your insurance needs. We value your business.



IMPORTANT INSURANCE INFORMATION



Please read this Notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

DATA BREACH & IDENTITY RECOVERY SERVICES

Data Breach Services Information:

Through a partnership with Hartford Steam Boiler, you have access to a data breach risk management portal called the eRiskHub®. The portal is designed to help you understand data information exposures, help you plan and be prepared for a data breach, and establish a response plan to manage the costs and minimize the effects of a data breach.

Key features of the portal include:

- Incident Response Plan Roadmap – suggested steps your business can take following data breach incident. Having an incident response plan prepared in advance of a breach can be useful for defense of potential litigation.
- Online Training Modules – ready-to-use training for your business on privacy best practices and Red Flag Rules.
- Risk Management Tools- assist your business in managing data breach exposures including self-assessments and state breach notification laws.
- eRisk Resources – a directory to quickly find external resources on pre and post-breach disciplines.
- News Center – cyber risk stories, security and compliance blogs, security news, risk management events, and helpful industry links.
- Learning Center – best practices and white papers written by leading authorities.

To access the eRiskHub®portal:

- Enter <https://www.eriskhub.com/nationwide> in your browser.
- Complete the information, including your name and company. Your User ID and Password are case-sensitive.
- Enter your assigned access code: **12116-73**.
- Enter the challenge word on the screen, and click “Submit” and follow the instructions to complete your profile setup.
- You can now login to the portal.

You also have access to a help-line to answer breach related questions. Insureds having questions pertaining to how to prepare for a breach, help in identifying a breach, or other questions pertaining to breach related best practices can call our breach preparedness help-line. Experienced professionals are able to provide insights to help insureds understand the complicated environment pertaining to breaches of personal information. The breach preparedness help-line is 877-800-5028.

In addition, you have the ability to purchase Data Compromise Insurance coverage and CyberOne Insurance coverage.

The Data Compromise coverage covers the costs incurred by an insured to respond to a data breach, including expenses related to forensic information technology review, legal review, notification to affected individuals, services to affected individuals, public relations services. Insureds will also have the ability to include Data Compromise Defense and Liability coverage which covers the liability from a suit brought by an individual affected by the data breach.

CyberOne coverage protects businesses against damage to electronic data and computer systems from a virus or other computer attack. It also protects a business's liability to third parties that may have suffered damage due to security weaknesses in the business's computer system.

Identity Recovery Services Information:

Through a partnership Hartford Steam Boiler, you will have access to a Toll-Free Identity Recovery Help Line designed to provide education about identity theft and identity theft risks. The toll-free Help Line is staffed by experienced identity theft counsellors who can answer questions and provide useful information and resources to identity theft victims. The Identity Recovery Help Line number is 877-800-5028.

In addition, you have the ability to buy Identity Recovery insurance coverage as an included element of Data Compromise coverage or separately, on its own. The Identity Recovery coverage insures against the theft of identities of the insured's key owners, officers, and resident family members. The coverage provides the services of an identity theft case manager and pays for various out-of-pocket expenses due to a covered identity theft, including:

- Legal fees for answer of civil judgments and defense of criminal charges
- Phone, postage, shipping fees
- Notary and filing fees
- Credit bureau reports
- Lost Wages and Child or Elder Care
- Mental Health Counseling costs (Not Available in NY)
- Miscellaneous Expense coverage

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL COMMON DECLARATIONS

Policy Number: **ACP BPHK 5683341354**
 Named Insured: **PACKBITS GLEN CONDOMINIUMS**
 Mailing Address: **PO BOX 955**
CORDOVA, TN 38088-0955
 Agency: **Christine A Matzura Agency**
 Address: **ARLINGTON TN 38002-0551**
 Agency Phone Number: **(901)737-6357**

Policy Period: Effective From **06-28-16** To **06-28-17**
 12:01 AM Standard Time at your principal place of business.

Form of your business entity: **ASSOCIATION**

Description of your business: **CONDO ASSOC-5 PLUS UNIT BLDGS**

IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THIS POLICY,
 WE AGREE TO PROVIDE THE INSURANCE STATED IN THIS POLICY.

CONTINUATION PROVISION: If we offer to continue your coverage and you or your representative do not accept, this policy will automatically terminate on the expiration date of the current policy period stated above. Failure to pay the required premium when due shall mean that you have not accepted our offer to continue your coverage. This policy will terminate sooner if any portion of the current policy period premium is not paid when due.

RENEWAL POLICY NOTICE: In an effort to keep insurance premiums as low as possible, we have streamlined your renewal policy by not including printed copies of policy forms or endorsements that have not changed from your expiring policies, unless they include variable information that is unique to you. Refer to your prior policies for printed copies of these forms. If you have a need for any form, they are available by request from your agent.

TOTAL POLICY PREMIUM \$ 36,191.00

Previous Policy Number			
ACP BPHK 5673341354	ENTRY DATE	04-27-16	_____
			Countersignature _____ Date _____

These Common Policy Declarations, together with the Common Policy Conditions, Coverage Form Declarations, Coverage Forms and any endorsements issued to form a part thereof, complete the Policy numbered above.

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

SCHEDULE OF NAMED INSUREDS

Policy Number: ACP BPHK 5683341354

From 06-28-16

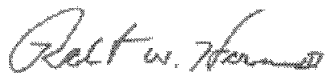
Policy Period:
To 06-28-17

Named Insured:

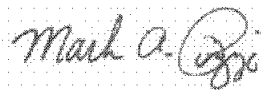
PACKBITS GLEN CONDOMINIUMS

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

IN WITNESS WHEREOF, Nationwide Property And Casualty Insurance Company has caused this policy to be signed by its President and Secretary, and countersigned by a duly authorized representative of the Company.



SECRETARY



PRESIDENT

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **001** Construction: **FRAME**
 Premises Address **1718 HOBBITS GLEN DR** **GERMANTOWN TN 38138-2406**
 Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
 Described as: **1718-1732 HOBBITS GLEN DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE	
Building - Replacement Cost Extension		\$1,290,700
Business Personal Property -		NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.		
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit		INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period		INCLUDED
Equipment Breakdown		INCLUDED
Automatic Increase in Insurance - Building		4%
Automatic Increase in Insurance - Business Personal Property		NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)		\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure		INCLUDED
Increased Cost of Construction		\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	\$40,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.		
Employee Dishonesty		NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion		NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction		NOT PROVIDED
Ordinance or Law Broadened		NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance		\$1,290,700

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest: **M** Interest Number: **1** Loan Number:
Interest: **LOC 1-1**
SUNTRUST BANK

201 4TH AVE N, NASHVILLE, TN, 37219-2011

Additional Interest: Interest Number: Loan Number:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **002** Construction: **FRAME**
Premises Address **1745 CROOKED CREEK LN** **GERMANTOWN TN 38138-2418**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
Described as: **1745-1759 CROOKED CREEK LN**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$1,263,500
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$1,263,500

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Additional Interest: **M** Interest Number: **1** Loan Number: **1701836069**
Interest: **LOC 1-2**

**FRANKLIN AMERICAN MORTGAGE COMPANY,
ISAOA, ATIMA C/O CENTRAL LOAN ADMIN
PO BOX 202028, FLORENCE, SC, 29502-2028**

Additional Interest: Interest Number: Loan Number:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **003** Construction: **FRAME**
Premises Address **1742 CROOKED CREEK LN** **GERMANTOWN TN 38138-2414**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
Described as: **1742-1760 CROOKED CREEK LN**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$1,529,100
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$1,529,100

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **004** Construction: **FRAME**
 Premises Address **8143 WHITEMARSH DR** **GERMANTOWN TN 38138-2440**
 Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
 Described as: **8143-8153 WHITEMARSH DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE	
Building - Replacement Cost Extension		\$823,800
Business Personal Property -		NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.		
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit		INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period		INCLUDED
Equipment Breakdown		INCLUDED
Automatic Increase in Insurance - Building		4%
Automatic Increase in Insurance - Business Personal Property		NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)		\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure		INCLUDED
Increased Cost of Construction		\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	\$40,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.		
Employee Dishonesty		NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion		NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction		NOT PROVIDED
Ordinance or Law Broadened		NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance		\$823,800

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **005** Construction: **FRAME**
Premises Address **1769 HOBBITS GLEN DR** **GERMANTOWN TN 38138-2409**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 1-4 FAMILY BUILDINGS
Described as: **1769-1777 HOBBITS GLEN DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$785,200
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$785,200

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest:
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Interest Number:

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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **006** Construction: **FRAME**
Premises Address **1770 HOBBITS GLEN DR** **GERMANTOWN TN** **38138-2432**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 1-4 FAMILY BUILDINGS
Described as: **1770-1778 HOBBITS GLEN DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$823,500
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$823,500

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **007** Construction: **FRAME**
Premises Address **1736 HOBBITS GLEN DR** **GERMANTOWN TN** **38138-2425**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
Described as: **1736-1756 HOBBITS GLEN DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$2,052,500
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$2,052,500

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **008** Construction: **FRAME**
Premises Address **1739 HOBBITS GLEN DR** **GERMANTOWN TN 38138-2431**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
Described as: **1739-1757 HOBBITS GLEN DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$1,747,800
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$1,747,800

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **009** Construction: **FRAME**
Premises Address **1715 HOBBITS GLEN DR** **GERMANTOWN TN 38138-2431**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
Described as: **1715-1733 HOBBITS GLEN DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$1,747,800
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$1,747,800

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **010** Construction: **FRAME**
 Premises Address **1691 HOBBITS GLEN DR** **GERMANTOWN TN 38138-2417**
 Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
 Described as: **1691-1707 HOBBITS GLEN DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$1,747,800
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$1,747,800

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest: **M** Interest Number: **1** Loan Number:
Interest: **LOC 1-10**
TRUSTMARK NATIONAL BANK

PO BOX 5922, TROY, MI, 48007-5922

Additional Interest: Interest Number: Loan Number:
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Additional Interest: Interest Number: Loan Number:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **011** Construction: **FRAME**
 Premises Address **1690 HOBBITS GLEN DR** **GERMANTOWN TN 38138-2406**
 Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
 Described as: **1690-1708 HOBBITS GLEN DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$2,052,900
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$2,052,900

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest: **M** Interest Number: **1** Loan Number:
Interest: **LOC 1-11**
TRUSTMARK NATIONAL BANK

PO BOX 5922, TROY, MI, 48007-5922

Additional Interest: Interest Number: Loan Number:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **012** Construction: **FRAME**
Premises Address **8146 WINGED FOOT LN** **GERMANTOWN TN 38138-2433**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
Described as: **8146-8168 WINGED FOOT LN**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$2,036,300
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$2,036,300

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Additional Interest:
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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **013** Construction: **FRAME**
 Premises Address **1699 FIDDLERS ELBOW DR** **GERMANTOWN TN 38138-2451**
 Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 1-4 FAMILY BUILDINGS
 Described as: **1699-1707 FIDDLERS ELBOW DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE	
Building - Replacement Cost Extension		\$681,800
Business Personal Property -		NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.		
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit		INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period		INCLUDED
Equipment Breakdown		INCLUDED
Automatic Increase in Insurance - Building		4%
Automatic Increase in Insurance - Business Personal Property		NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)		\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure		INCLUDED
Increased Cost of Construction		\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit
Account Receivable	\$25,000	\$40,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.		
Employee Dishonesty		NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion		NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction		NOT PROVIDED
Ordinance or Law Broadened		NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance		\$681,800

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **014** Construction: **FRAME**
Premises Address **1700 FIDDLERS ELBOW DR** **GERMANTOWN TN** **38138-2402**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 5 UNIT OR MORE
Described as: **1700-1714 FIDDLERS ELBOW DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$933,900
Business Personal Property -			NOT PROVIDED
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			NOT PROVIDED
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$933,900

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

Description of Premises Number: **001** Building Number: **016** Construction: **FRAME**
Premises Address **1722 HOBBITS GLEN DR** **GERMANTOWN TN 38138-2406**
Occupancy **OL** Classification: **CONDOMINIUM ASSOCIATION - RESIDENTIAL - MULTIPLE BUILDINGS**
AT A PREMISES WITH 5 OR MORE UNITS - 1-4 FAMILY BUILDINGS
Described as: **1722 HOBBITS GLEN DR**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a **\$ 5,000** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE		
Building - Replacement Cost Extension			\$498,100
Business Personal Property - Replacement cost			\$29,300
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.			
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit			INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period			INCLUDED
Equipment Breakdown			INCLUDED
Automatic Increase in Insurance - Building			4%
Automatic Increase in Insurance - Business Personal Property			2.8%
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)			\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure			INCLUDED
Increased Cost of Construction			\$25,000
OPTIONAL INCREASED LIMITS	Included Limit	Additional Limit	
Account Receivable	\$25,000	\$40,000	\$65,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery and Alteration	\$10,000		\$10,000
Money and Securities - Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000		\$10,000
Business Personal Property Away From Premises	\$15,000		\$15,000
Business Personal Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption of Computer Operations	\$10,000		\$10,000
Building Property of Others	\$10,000		\$10,000
OPTIONAL COVERAGES - Other frequently purchased coverage options.			
Employee Dishonesty			NOT PROVIDED
Ordinance or Law - 1 - Loss to Undamaged Portion			NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction			NOT PROVIDED
Ordinance or Law Broadened			NOT PROVIDED
Earthquake - Building - Deductible is 15% of Limit of Insurance			\$498,100
Earthquake - Business Personal Property - Deductible is 15% of Limit of Insurance			\$29,300

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired.

See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

MORTGAGEE ASSIGNMENT INFORMATION

Policy Period:

Policy Number: **ACP BPHK5683341354**

From **06-28-16** To **06-28-17**

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PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

LIABILITY DECLARATIONS

Policy Number: **ACP BPHK5683341354**

Policy Period:
From **06-28-16** To **06-28-17**

LIMITS OF INSURANCE

Each Occurrence Limit of Insurance	Per Occurrence	\$2,000,000
Medical Payments Coverage Sub Limit	Per Person	\$5,000
Tenants Property Damage Legal Liability Sub Limit	Per Covered Loss	\$300,000
Personal and Advertising Injury	Per Person Or Organization	\$2,000,000
Products – Completed Operations Aggregate	All Occurrences	\$4,000,000
General Aggregate (Other than Products – Completed Operations)	All Occurrences	\$4,000,000

AUTOMATIC ADDITIONAL INSUREDS STATUS

The following persons or organizations are automatically insureds when you and they have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy.

Co-Owners of Insured Premises
Controlling Interest
Grantor of Franchise or License
Lessors of Leased Equipment
Managers or Lessors of Leased Premises
Mortgagee, Assignee or Receiver
Owners or Other Interest from Whom Land has been Leased
State or Political Subdivisions - Permits Relating to Premises

PROPERTY DAMAGE DEDUCTIBLE

NONE

OPTIONAL COVERAGES

Directors & Officers Liability	Per Occurrence	\$2,000,000
Directors & Officers Liab-Retro Date 06/28/08	Aggregate	\$2,000,000

PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

FORMS AND ENDORSEMENTS SUMMARY

Policy Period:

Policy Number: **ACP BPHK 5683341354**

From **06-28-16** To **06-28-17**

FORM NUMBER	TITLE
LI0021	0101 NUCLEAR ENERGY LIABILITY EXCLUSION
PB0002	1114 PREMIER BUSINESSOWNERS
PB0006	1114 PREMIER BUSINESSOWNERS LIABILITY COVERAG
PB0009	1114 PREMIER BUSINESSOWNERS COMMON POLICY CON
PB0412	0101 LIMITATION OF COVERAGE TO DESIGNATED PREMISES
PB1003	0813 EARTHQUAKE AND VOLCANIC ERUPTION
PB1701	1114 CONDOMINIUM ASSOCIATION COVERAGE
PB2998	0908 EXCLUSION - VIOLATION OF CONSUMER PROTEC
PB2999	0215 EXCLUSION - FUNGI OR BACTERIA
PB4100	0515 DIRECTORS AND OFFICERS LIABILITY (COOPER
PB9041	0101 TENNESSEE AMENDATORY ENDORSEMENT
PB5403	0411 REPLACEMENT COST EXTENSION- BUILDING
PB1504	1114 ACCESS OR DISCLOSURE OF CONFIDENTIAL OR
PB0523	0715 CAP ON LOSSES FRFOM CERTIFIED ACTS OF TERRORISM

IMPORTANT NOTICES

IN7363	1205 TENNESSEE AGGRIEVED PERSONS NOTICE
IN7404	0107 IMPORTANT FLOOD INSURANCE NOTICE
IN7809	1115 DATA BREACH & IDENTITY RECOVERY SERVICES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

PREMIER BUSINESSOWNERS PROPERTY COVERAGE FORM
PREMIER BUSINESSOWNERS LIABILITY COVERAGE FORM

The following provisions are added to the Businessowners Policy and apply to Property and Liability Coverages:

A. CAP ON CERTIFIED TERRORISM LOSSES

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

- B. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for loss or injury or damage that is otherwise excluded under this Policy.