



COMMUNITY ASSOCIATION POLICY
DECLARATIONS

NOTICE:

THE LIABILITY COVERAGE PARTS PROVIDE CLAIMS MADE COVERAGE, WHICH APPLIES ONLY TO CLAIMS FIRST MADE AGAINST THE INSUREDS DURING THE POLICY PERIOD. THE LIMIT OF LIABILITY TO PAY JUDGMENTS OR SETTLEMENT AMOUNTS SHALL BE REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS. PLEASE READ THIS POLICY CAREFULLY.

NAMED INSURED AND ADDRESS	NAMED ENTITY AND PHYSICAL ADDRESS
Item 1. Tryon West Homeowners Association Inc. c/o Charleston Management P.O. Box 97243 Raleigh, NC 27624	928 Tryon Palace Street Wake Forest, NC 27587
POLICY NUMBER	INSURER
619041733	Continental Casualty Company CNA Center, 151 North Franklin Street Chicago, IL 60606
Policy Premium: Association Liability: Crime: Total Premium: Surcharge/Tax/Assessment: Total Amount Due:	

Item 2. **Policy period:** 12/05/2025 to 12/05/2026 12:01 a.m. local time per address Item 1.

Item 3. Notices:

Claims or Circumstance:
CNA – Claims Reporting
P.O. Box 8317
Chicago, IL 60680-8317
Email: nfpnewloss@cna.com
Fax Number: 866-773-7504

All other notices:

Ian H. Graham Insurance
P.O. Box 19640
Irvine, CA 92623

Item 4. **Extended reporting period**

- a. Period: One Year Premium: 100% of Policy Premium
- b. Period: Two Year Premium: 175% of Policy Premium
- c. Period: Three Year Premium: 225% of Policy Premium

Item 5. **Liability coverage parts:** Association Liability Coverage Part

Non-liability coverage parts: Commercial Crime Coverage Part



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Item 6. COVERAGE PARTS – Limits of Liability Retentions and Sublimits

Association Liability Coverage Part

Maximum Aggregate Limit of Liability:	\$1,000,000
Retention:	per claim : \$1,000
Pending or Prior Litigation Date:	12/05/2022
Wage and Hour Defense Costs Sublimit of Liability (part of Aggregate Limit of Liability):	\$100,000
Immigration Claims Defense Costs of Sublimit of Liability (part of Aggregate Limit of Liability):	\$100,000
Additional Defense Costs Aggregate Limit of Liability:	Defense Costs Outside the Limit of Liability

Commercial Crime Coverage Part

	Limit of Liability	Retention
A. Fidelity Coverage		
1. Employee Theft	\$100,000	\$1,000
2. Client	\$25,000	\$1,000
3. ERISA Plan	\$100,000	\$0
B. Forgery or Alteration Coverage	\$100,000	\$1,000
C. Inside and Outside Premises Coverage		
1. Money or Securities	\$100,000	\$0
2. Property	\$100,000	\$0
3. Damage	\$100,000	\$0
D. Transfer Coverage		
1. Computer	\$100,000	\$1,000
2. Funds	\$100,000	\$1,000
3. Social Engineering Fraud	\$100,000	\$1,000
E. Counterfeit Coverage	\$250,000	\$0

Commercial Crime Coverage Part Coverage Extensions	Sublimit of Liability	
1 Proof of Loss Costs Sublimit	\$5,000	
2 Computer Restoration Costs Sublimit	\$25,000	
3 Record Recovery Costs Sublimit	\$25,000	




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Item 7. ENDORSEMENTS:

CNA-81758-XX (1/21)	Notice - Offer of Terrorism Coverage Disclosure of Premium
CNA-103300-XX (10/22)	Community Association Policy General Terms and Conditions
CNA-103302-XX (10/22)	Community Association Policy Association Liability Coverage Part
CNA-103304-XX (10/22)	Privacy Event Expense Endorsement
CNA-103305-XX (10/22)	Network Security and Privacy Regulation Proceeding Endorsement
CNA-103420-XX (10/22)	Defense Costs Outside the Limits Endorsement
CNA-103432-XX (10/22)	Public Relations Event Expenses Endorsement
CNA-81751-XX (3/15)	Cap on Losses from Certified Acts of Terrorism Endorsement
CNA-103435-XX (10/22)	Workplace Violence Act Expenses Sublimited Coverage Endorsement
CNA-103440-XX (10/22)	Sublimited Breach of Contract Defense Costs Endorsement
CNA-88892-NC (6/17)	Conditional Renewal Endorsement - North Carolina
CNA-103503-NC (10/22)	Amendatory Endorsement - North Carolina
CNA-103303-XX (10/22)	Community Association Policy Commercial Crime Coverage Part

These Declarations, along with the completed and signed **application**, the policy, and any written endorsements attached shall constitute the contract between the **insureds** and the Insurer.

Authorized Representative: 
Date: 10/30/2025



COMMUNITY ASSOCIATION POLICY
COMMERCIAL CRIME COVERAGE PART

I. **INSURING AGREEMENTS**

Coverage provided under the following Insuring Agreements applies to loss or damage which is **discovered** during the **policy period** or during the period of time provided in Section XIII Discovery Period.

A. Fidelity Coverage

We will pay for loss of or damage to **money**, **securities**, or **property** of:

1. Employee Theft
an **insured entity** committed by an **employee**, whether identified or not, acting alone or in collusion with others, such loss or damage resulting directly from **theft** or **forgery**.
2. Client
a **client** committed by an **employee**, whether identified or not, provided the **employee** was not acting in collusion with the **client** or its employees, such loss or damage resulting directly from **theft** or **forgery**.
3. ERISA Plan
a **plan** committed by a **fiduciary**, whether identified or not, acting alone or in collusion with others, such loss or damage resulting directly from **theft** or **forgery**.

B. Forgery or Alteration Coverage

We will pay for direct loss resulting from **forgery** or **alteration** of any **payment instrument**.

C. Inside and Outside Premises Coverage

1. Money or Securities

We will pay for loss of **money** or **securities**:

- (i) inside the **premises**; or
- (ii) **outside the premises**,
resulting directly from **theft**, actual destruction, or physical disappearance.

2. Property

We will pay for loss of or damage to **property**:

- (i) inside the **premises**; or
- (ii) **outside the premises**,
resulting directly from an actual or attempted **robbery** or **safe burglary**.

3. Damage

We will pay for damage to the **premises** or its exterior resulting directly from an actual or attempted **robbery** or **safe burglary** provided you own such **premises** or are liable for damage to the **premises**.

D. Transfer Coverage

1. Computer

We will pay for loss of **money**, **securities**, or **property** resulting directly from **computer transfer fraud**.

2. Funds

We will pay for loss of **money** or **securities** resulting directly from **funds transfer fraud**.

3. Social Engineering Fraud

We will pay for loss of **money** or **securities** resulting directly from **social engineering fraud**.

E. Counterfeit Coverage

We will pay for direct loss resulting from **counterfeit fraud**.



COMMUNITY ASSOCIATION POLICY COMMERCIAL CRIME COVERAGE PART

II. COVERAGE EXTENSIONS

The following coverage extensions, if subject to a sublimit, are part of and not in addition to, the applicable limit of liability set forth in Item 6 of the Declarations.

A. Sublimited Proof of Loss Costs Extension

We will pay **proof of loss costs** resulting directly from loss covered under any Insuring Agreement if such covered loss is in excess of the Retention applicable to such Insuring Agreement. The total amount that we will pay for **proof of loss costs** will be the sublimit of liability set forth in Item 6 of the Declarations for the Commercial Crime Coverage Part.

B. Sublimited Computer Restoration Costs Extension

We will pay **computer restoration costs** resulting directly from loss covered under the Fidelity Coverage Insuring Agreements A or the Computer Transfer Coverage Insuring Agreement D1 if such covered loss is in excess of the Retention applicable to such Insuring Agreement. The total amount that we will pay for **computer restoration costs** will be the sublimit of liability set forth in Item 6 of the Declarations for the Commercial Crime Coverage Part.

C. Sublimited Record Recovery Costs Extension

We will pay **record recovery costs** resulting directly from loss covered under the Fidelity Coverage Insuring Agreements A or the Inside and Outside Premises Coverage Insuring Agreements C if such covered loss is in excess of the Retention applicable to such Insuring Agreement. The total amount that we will pay for **record recovery costs** will be the sublimit of liability set forth in Item 6 of the Declarations for the Commercial Crime Coverage Part.

D. Legal Expense Costs

In addition to the limit of liability set forth in the Declarations, we will pay **legal expense costs** resulting directly from loss covered under the Forgery or Alteration Insuring Agreement B.

III. DEFINITIONS

Any defined word not defined in this Coverage Part will have the meaning assigned to it in the General Terms and Conditions. When used in this Coverage Part, the terms “you”, “your”, and “yours” mean any **insured entity**.

Alteration means the material modification of an original document by a person acting without authority and with the intent to deceive.

Client means any unit owner of yours to whom you provide goods or for whom you perform services while under a written contract for a fee; provided such contract does not include the governing documents of an **insured entity** and such fee does not include a standard periodic association membership fee.

Computer breach means the unauthorized and intentional use of **corrupt code** by a **third party** without the knowledge, consent, or intervention of you or your **employees**.

Computer restoration costs mean reasonable expenses incurred by you to recover or restore your **data**, software or other computer programs from a **computer breach**. **Computer restoration costs** will not include any expenses for computer hardware, or expenses that develop, upgrade, or enhance your **data**, software, or other computer programs, or **overhead expenses**.

Computer system means:

- (i) computer hardware,
 - (ii) software; and
 - (iii) all peripheral devices linked through a network,
- that are operated by you and either owned or leased by you and are used to store, collect, transmit, process, maintain, or retrieve your **data**. **Computer system** will include off-line media libraries.



**COMMUNITY ASSOCIATION POLICY
COMMERCIAL CRIME COVERAGE PART**

Computer transfer fraud means the unlawful taking of **money**, **securities**, or **property** resulting directly from a **computer breach**.

Communication means an electronic, telephone or written instruction received by the **insured entity** that directs an **employee** to:

- (i) pay, transfer, or deliver **money** or **securities**, or
- (ii) establish or change the method, destination, or account for payment or delivery of **money** or **securities**; provided such instruction:
 - (a) contains a misrepresentation of a material fact; and
 - (b) is relied upon by an **employee** believing it to be true.

Corrupt code means any virus, malware, Trojan horse, worm or other code or software script used for the purpose of: (i) gaining or enabling unauthorized access to a **computer system**; or (ii) entering, deleting, or otherwise changing the instructions, program logic, or **data** of such **computer system**.

Counterfeit Fraud means any:

- (i) money order allegedly issued by a post office, express company or financial institution which has been exchanged by you in good faith for merchandise, **money**, or services and such money order is not honored or paid upon presentation; or
- (ii) official paper currency of any country that is counterfeit.

Cryptocurrency means any virtual or digital currency in which cryptography or other encryption security techniques are used to regulate the generation of units of currency and/or verify the transfer of funds, operating independently of a central bank.

Custodian means any natural person or entity duly authorized by you to have physical custody of **money**, **securities**, or **property**.

Data means information contained, processed, or stored in a **computer system**.

Discovered or **discovery** means when a **responsible person** acquired knowledge that would lead a reasonable person to believe a covered loss has occurred or will occur, whether or not the amount or details of such loss are known. **Discovery** or **discovered** will not include acquired knowledge of an **executive** participating in a **theft** or **forgery**, whether acting alone or in collusion with an **employee**.

Employee means any natural person while in your service (or within the first ninety (90) days immediately following termination of such service):

- (i) on a full-time, part-time, seasonal, leased, or temporary basis, whom you compensate directly by salary, wages, or commissions, and whose service you have the right to direct and control;
- (ii) as an **executive** serving in the scope of the usual duties of an **employee** defined in (i) above; or
- (iii) as a student, intern, or volunteer.

Employee will also include:

- (a) former or retired **employees** defined in (i) or (ii) above retained as a consultant for an **insured entity** (as evidenced by written contract);
- (b) any **employee** defined in (i) or (ii) above while on medical, military leave, or any other business leave granted by you;
- (c) any **independent contractor**; provided with respect to the Fidelity Coverage Employee Theft Insuring Agreement A1 such **independent contract** does not include any **employee** listed in paragraph (d) below; or
- (d) solely with respect to the Fidelity Coverage Employee Theft Insuring Agreement A1: (i) the **property manager**; (ii) a **property manager employee**; or (iii) a natural person or entity appointed in writing by an **insured entity** to act as its agent in the capacity as bookkeeper or accountant, while acting on behalf of such **insured entity** in such capacity.

Employee does not include any agent, broker, factor, commission merchant, consignee, contractor (other than an **independent contractor**), or other such representative of the same general character.



COMMUNITY ASSOCIATION POLICY COMMERCIAL CRIME COVERAGE PART

ERISA means the Employee Retirement Income Security Act of 1974, (including the Consolidated Omnibus Budget Reconciliation Act of 1985)(COBRA).

Executive means your directors, officers, governors, or managing members of a management committee, in-house General Counsel, Risk Manager, or any such functionally equivalent position.

Forgery means the actual signing of another person or organization's name with intent to deceive, but does not mean a signature that includes, in whole or in part, one's own name, signed with or without authority, in any capacity for any purpose. Mechanically or electronically produced or reproduced signatures will be treated the same as hand-written signatures.

Fiduciary means any natural person who is required to be bonded by the Employee Retirement Income Security Act of 1974 (ERISA).

Financial Institution means any bank, savings bank, credit union, or similar depository institution, trust company, stock brokerage firm, or investment firm in which a **transfer account** is maintained.

Funds transfer fraud means an unlawful instruction, other than **forgery**, purportedly issued by you, directing a **financial institution** to transfer, pay, or deliver **money** or **securities** from your **transfer account** without your knowledge or consent.

Insured means any **insured entity** or any **plan**.

Legal expense costs mean reasonable fees, costs, and expenses incurred by you in defending any civil proceeding seeking to enforce payment of any **payment instrument**. **Legal expense costs** do not include **overhead expenses**.

Money means currency, coins, bullion, or bank notes having a face value; or travelers' checks, register checks, or money orders held for sale to the public.

Outside the premises means being conveyed from one person or place to another by you within the custody of a **custodian**. Such conveyance will be deemed to begin immediately upon receipt by such **custodian** and cease immediately upon delivery.

Overhead expenses mean the salaries, wages, fees, overhead, or benefit expenses associated with any **insured**.

Owner means any natural person who has an ownership interest in an **insured entity**.

Partner means any natural person who:

- (i) has an ownership interest of ten percent (10%) or more in any **insured entity**, or
- (ii) is a partner of any **insured entity** formed as a partnership.

Payment instrument means any: (i) checks, drafts, or similar written promises, orders, or directions to pay a sum certain in **money**, that are made or drawn by or drawn upon by you, by anyone acting as your agent or purporting to have been so made or drawn; or (ii) written instrument required in connection with any credit or debit card issued to you or at your request to any **employee**.

Personal information means any nonpublic personal information relating to an identified or identifiable natural person.

Plan means any employee benefit plan, pension benefit plan, or welfare benefit plan, as each is defined under **ERISA**, sponsored solely by an **insured entity** or sponsored jointly by an **insured entity** and a labor organization, for the benefit of your employees. **Plan** does not include any multi-employer plan.

Policy period will not include any **extended reporting period**.

Premises means the interior portion of any: (i) building that you occupy in conducting your business; or (ii) building, including the night depository chute, occupied by a **financial institution**.

Proof of loss costs mean reasonable expenses, other than **overhead expenses**, incurred by you to establish the amount of a covered loss. **Proof of loss costs** do not include fees or expenses related to the filing of, defense of or proposed civil or criminal litigation or actions.



COMMUNITY ASSOCIATION POLICY COMMERCIAL CRIME COVERAGE PART

Property means any tangible property, other than **money** or **securities** that has intrinsic value. **Property** does not include computer programs or **data**.

Property manager means the entity or natural person providing **property management services** to the **named insured** or any **subsidiary**, including any such entity as a debtor in possession under United States bankruptcy law.

Property manager employee means any natural person in the regular service of a **property manager** in the ordinary course of such **property manager's** business, provided such **property manager** governs and directs in the performance of such service. Such natural persons include any part-time, seasonal, leased or temporary employee, or any duly elected or appointed director, officer, member of the board of managers or management committee member while performing **property management services** in such capacity.

Property management services mean the following services provided for a fee pursuant to a written contract in connection with the management of property under the ownership, management or control of the **insured entity**:

- (i) development of management plans and budget;
- (ii) oversight of physical maintenance of property;
- (iii) solicitation, evaluation and securing of tenants and management of tenant relations, collection of rent and processing evictions;
- (iv) development, implementation and management of loss control and risk management plans for real property;
- (v) solicitation and negotiation of contracts for sale and leasing of real property;
- (vi) development, implementation and management of contracts and subcontracts (excluding property and liability insurance contracts) necessary to the daily functioning of the property;
- (vii) personnel administration; or
- (viii) record keeping.

Record recovery costs mean reasonable expenses, other than **overhead expenses**, incurred by you to reproduce information contained in any lost or damaged manuscripts, records, accounts, ledgers, or other similar recordkeeping methods that are lost or damaged for a reason other than a **computer breach**.

Responsible person will also mean the President, Director of Human Resources or such functionally equivalent positions of the **insured**, or the person responsible for the purchase and placement of your insurance.

Robbery means the unlawful taking of **money**, **securities**, or **property** from a **custodian** by a third party who:
(i) causes or threatens physical harm to such **custodian**; or (ii) commits an unlawful act in the presence of such **custodian** or any other witness.

Safe burglary means the unlawful taking of **money**, **securities**, or **property** from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior. **Safe burglary** will also include the unlawful taking of a safe or vault from within the **premises**.

Securities mean negotiable and non-negotiable instruments or contracts representing either **money** or **property**. **Securities** include tokens, tickets, revenue, and other stamps in current use as well as evidences of debt issued in connection with credit or charge cards, which cards are not issued by you. **Securities** do not include **money**.

Social engineering fraud means the intentional misleading of an **employee** through the use of a **communication** by a person or entity who is not, but purports to be, an **owner**, **client**, **employee**, or **vendor**.

Theft means the unlawful taking of **money**, **securities**, or **property** to the deprivation of: (i) an **insured**; or (ii) solely with respect to the Client Fidelity Coverage Insuring Agreement A2, a **client**.

Third party means a natural person other than:

- (i) an **employee**; or
- (ii) a natural person acting in collusion with an **employee**.

Trading means any loss as a result of trading in a genuine or fictitious account.

Transfer account means an account you maintain at a **financial institution** from which you can initiate the transfer, payment, or delivery of **money** or **securities**.



COMMUNITY ASSOCIATION POLICY COMMERCIAL CRIME COVERAGE PART

Vendor means any person or entity that has provided goods or services to you under a genuine, pre-existing arrangement or other written agreement. **Vendor** does not include any **financial institution**, asset manager, armored motor vehicle company, or such similar entity.

War means any: (i) war, including undeclared or civil war; (ii) warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or (iii) insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

IV. COVERAGE PART EXCLUSIONS

A. Exclusions applicable to all Insuring Agreements

1. This policy does not cover:

(a) Acts

loss or damage resulting from any fraudulent, dishonest or criminal act committed by:

- (i) your **partners** whether acting alone or in collusion with others, provided this exclusion (i) will not apply to the ERISA Plan Fidelity Coverage Insuring Agreement A3;
- (ii) an **employee**, whether acting alone or in collusion with others, except when covered under the Fidelity Coverage Insuring Agreements; or
- (iii) an **employee** who had committed any criminal, fraudulent or dishonest act prior to his/her employment with the **insured entity** involving any property valued at \$25,000 or more, provided that you, or any of your **executives**, had knowledge of such act prior to the inception of this policy.

(b) Advantage

loss by any **insured** to the advantage of any other **insured**.

(c) Authority

loss or damage resulting from seizure or destruction of property by order of governmental authority.

(d) Confidential Information

loss or unauthorized use of confidential information of any kind including trade secrets, patents, processing methods, or customer lists, whether such confidential information is yours or others.

(e) Cryptocurrency

loss of or damage to **cryptocurrency**.

(f) Custody

loss of or damage to **money**, **securities**, or **property** while in the custody of any **custodian**, unless the loss or damage is in excess of the amount you recover under any contract with or insurance carried by such **custodian**.

(g) Data Security Breach Expenses

loss arising from a data security breach including:

- (i) forensic audit expenses;
- (ii) fines, penalties, or expenses to comply with Payment Card Industry Data Security Standard or such similar federal and state laws, statutes, or standards;
- (iii) notification expenses to individuals whose **personal information** may have been stolen, accessed, downloaded or misappropriated while in the **insured entity's** care, custody or control.

(h) Exchanges

loss or damage resulting from the giving or surrendering of **money**, **securities**, or **property** in any exchange or purchase with a **third party**, provided that this exclusion (h) will not apply to otherwise covered loss under the Fidelity Coverage Insuring Agreements A, the Counterfeit Coverage Insuring Agreement E, or otherwise covered loss of **property** under the Computer Transfer Coverage Insuring Agreement D1.

(i) Fire



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- loss or damage resulting from fire, except loss of **money** or **securities**, or damage to any safe or vault in a **safe burglary**.
- (j) Indirect Loss
loss that is indirect or consequential including:
(i) loss of income, profits or revenue;
(ii) fines or penalties;
(iii) payment of damages for which you are legally liable, except for compensatory damages arising directly from covered loss under this Coverage Part;
(iv) legal fees, costs or expenses incurred in defending or prosecuting any legal action, except for **legal expense costs**;
(v) fees, costs or expenses incurred in establishing the amount of a covered loss under this Coverage Part, except for **proof of loss costs**; or
(vi) costs to reproduce information contained in any lost or damaged property, except for **record recovery costs** or **computer restoration costs**.
- (k) Kidnap/Ransom or Extortion
loss or damage as a result of kidnap, ransom or other extortion payment (except in a **robbery**) surrendered under threat of bodily harm, or damage to (including loss of use) property (including a **computer system**).
- (l) Known Loss
loss or damage that an **insured discovered** prior to the inception of this policy.
- (m) Nuclear
loss or damage resulting from nuclear reaction or radiation, or radioactive contamination, regardless of cause.
- (n) Trading
loss resulting from any authorized or unauthorized **trading**, whether or not in your name and whether or not in a genuine or fictitious account, provided this exclusion (n) will not apply to direct losses caused by **theft** or **forgery**, committed by an **employee**, which result in improper financial gain to such **employee**.
- (o) War
loss or damage resulting from **war**.

B. Exclusions Applicable to Specific Insuring Agreements

1. This policy does not cover loss or damage under the Inside and Outside Premises Insuring Agreements C:
 - (a) Accounting
resulting from accounting or arithmetical errors or omissions.
 - (b) Mail
while the **money** or **securities** is in the mail.
 - (c) Other Coverages
due to **forgery**, **computer transfer fraud**, **funds transfer fraud**, **social engineering fraud**, or **counterfeit fraud**.
2. This policy does not cover loss under the Forgery or Alteration Coverage Insuring Agreement B caused by or attributable to **computer transfer fraud**, **funds transfer fraud** or **social engineering fraud**.
3. This policy does not cover loss under the Computer Transfer Coverage Insuring Agreement D1 caused by or attributable to **funds transfer fraud** or **social engineering fraud**.
4. This policy does not cover loss under the Funds Transfer Coverage Insuring Agreement D2 caused by or attributable to **computer transfer fraud** or **social engineering fraud**.
5. This policy does not cover loss under the Social Engineering Fraud Transfer Coverage Insuring Agreement D3:



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- (a) Contract
due to the failure of any party to perform under any contract.
- (b) Credit
due to the extension of any loan, credit, or similar promise to pay.
- (c) Defect
due to failure, malfunction, inadequacy, or illegitimacy of any product or service.
- (d) Gambling
due to any gambling, game of chance, lottery, or similar game.
- (e) In Transit
or damage to **money** or **securities** while in the mail or in the custody of any carrier for hire including any armored vehicle company.
- (f) Investment
due to investment in any **securities**, or ownership in any entity or real property or similar investment, whether or not such investment is genuine.
- (g) Other Coverages
caused by or attributable to **computer transfer fraud**, **funds transfer fraud**, or **counterfeit fraud**.
- (h) Payment Card
due to any party's use or acceptance of any credit card, debit card, or similar payment method, whether genuine or not.

V. **LIMITS OF LIABILITY, SINGLE LOSS AND RETENTIONS**

A. Maximum Limit

Subject to the following Section VI ERISA Plans:

- (i) the most we will pay for each loss or damage regardless of the number of **insureds** or **plans** sustaining the loss or damage is the limit of liability set forth in Item 6 of the Declarations for the Commercial Crime Coverage Part of the Declarations. In the event of more than one **insured** incurring loss or damage, the most we will pay will not exceed the amount we would be liable for if all losses or damages were incurred by one **insured**; and
- (ii) if any loss or damage is covered under more than one Insuring Agreement or Coverage Extension (other than the Legal Expenses Costs Coverage Extension D), the most we will pay will not exceed the largest applicable limit of liability of any applicable Insuring Agreement.
- (iii) if any loss is covered under the Forgery or Alteration Coverage Insuring Agreement B and the Legal Expenses Costs Coverage Extension D, the most we will pay for direct loss resulting from such **forgery** or **alteration** will not exceed the limit of liability set forth in Item 6B of the Declarations for the Commercial Crime Coverage Part.

B. Non-Accumulation of Limit

Our limit of liability will not be cumulative from **policy period** to **policy period** regardless of the number of years this coverage remains in effect or the premiums paid.

C. Single Loss

All loss resulting from any single act, a number of acts, or a series of acts by any **employee(s)** or any other party or parties, and all loss whether such acts occurred before or during the **policy period**, will be treated as a single loss.

D. Retention



COMMUNITY ASSOCIATION POLICY COMMERCIAL CRIME COVERAGE PART

We will only be liable for that part of loss or damage which exceeds the applicable Retention set forth in Item 6 of the Declarations for the Commercial Crime Coverage Part.

In the event an **insured** receives payment for loss or damage, after applying a retention or deductible, under another policy or bond ("other insurance"), for loss or damage also covered under this Coverage Part, then the applicable Retention for such loss or damage under this Coverage Part will be reduced by the amount of such other retention or deductible paid by you under the other insurance.

VI. ERISA PLANS

A. Conditions

Solely with respect to loss incurred by a **plan** that is covered under the ERISA Plan Fidelity Coverage Insuring Agreement A3:

- (i) payment for all covered loss will be to the **plan** incurring such loss;
- (ii) if two or more **plans** are insured under this policy, any payment made by us for loss:
 - (a) sustained by two or more **plans**; or
 - (b) of commingled **money, securities** or **property** of two or more **plans**, will be shared by each **plan** sustaining the loss in the proportion that the amount of insurance required for each such **plan** under **ERISA** bears to the total of such payments;
- (iii) no Retention will apply to such loss;
- (iv) if such payment is in excess of the amount of coverage required by **ERISA** for such **plan**, such excess will be held for the use and benefit of any other **plan** should such **plan** also discover loss recoverable under this Coverage Part; and
- (v) the definition of **theft** set forth in Section II Definitions above is deleted and replaced with the following:

Theft means any fraudulent or dishonest act, including larceny, theft, embezzlement, misappropriation, wrongful abstraction, wrongful conversion, and willful misapplication.

B. Limit

If the limit of liability set forth in item 6 of the Declarations for the Commercial Crime Coverage Part is less than or equal to the limit of insurance required under **ERISA** then the limit of liability will be deemed increased to the lesser amount to meet such requirement or:

- (i) \$500,000 if the **plan** does not have any qualified employer securities; or
- (ii) \$1,000,000 if the **plan** includes qualified employer securities.

VII. NOTICE AND PROOF OF LOSS IN THE EVENT OF LOSS DISCOVERED

As a condition precedent to any obligation to you under this Coverage Part:

A. Requirements

upon **discovery** the **named insured** as soon as practicable but no later than one hundred and eighty (180) days after **discovery** must:

- (i) provide written notice to us; and
- (ii) provide written proof of loss or damage with full and sufficient details to establish the loss or damage.

B. Conditions

- (i) upon our request the **insured** incurring the loss or damage will:
 - (a) maintain and preserve all records relevant to the loss to allow for verification of and proof;
 - (b) produce records relevant to the loss as reasonably requested by us;
 - (c) submit to an examination under oath;
 - (d) allow us access for examination and inspection of records or relevant other information.
- (ii) you may offer an inventory computation in determining the value of loss claimed, but only where you have established, wholly apart from such computation, that you have sustained a covered loss, caused by an **employee**.



**COMMUNITY ASSOCIATION POLICY
COMMERCIAL CRIME COVERAGE PART**

VIII. OWNERSHIP INTERESTS AND PAYMENT OF LOSS

- A. Covered loss or damage under this Coverage Part is limited to:
- (i) **money, securities, property, or premises** an **insured entity** owns, leases, or holds for others;
 - (ii) **premises** an **insured entity** is legally liable for and was legally liable for prior to the date the loss or damage occurred; or
 - (iii) solely for the purposes of the Client Fidelity Coverage Insuring Agreement A2, **money, securities, or property** owned or held by a **client** for which you or your **client** are legally liable.
- B. Any coverage under this Coverage Part is for the benefit of the **named insured** only and provides no rights or benefits to any other person or organization.
- C. Any payment of loss or damage, other than with respect to a **plan**, under this Coverage Part will be to the **named insured**, or jointly to the **named insured** and any payee as directed by the **named insured**.
- D. In the event of payment of loss or damage by us, you agree to transfer to us all of your rights of recoveries against any person or entity.

IX. CHANGE OF CONTROL

In the event of a **change of control** coverage under this Coverage Part will continue until the expiration of the **policy period** unless otherwise cancelled or terminated as described herein.

X. SUBSIDIARY

A **subsidiary** and its **plans** acquired or created before or during the **policy period** will be afforded coverage for loss **discovered** during the **policy period**, subject to the following Section XI Liability for Prior Losses or Damages. There will be no acquisition threshold with respect to any **subsidiary**.

XI. LIABILITY FOR PRIOR LOSSES OR DAMAGES

Coverage for loss or damages incurred prior to the effective date:

- (i) of this Coverage Part;
- (ii) for any additional **insureds** (pursuant to Section X Subsidiary above); or
- (iii) any coverage added by endorsement;

will be subject to the following:

- (a) if you or any of your predecessor(s) in interest carried a prior bond or policy that afforded coverage for a loss or damage incurred during the period of such prior bond or policy (the "former policy") and the former policy was not issued by us or any of our subsidiaries or affiliates and such loss or damage was first **discovered** before the expiration of the discovery period under the former policy, then no coverage will be available under this Coverage Part, unless the total amount of covered loss or damage exceeds the limit of liability of the former policy. Our limit of liability for any such loss or damage will be in excess of the limit of liability of the former policy and subject to all of the terms and conditions of this Coverage Part.
- (b) if you or any of your predecessor(s) in interest carried a prior bond or policy that afforded coverage for a loss or damage incurred during the period of such prior bond or policy (the "prior policy") and the prior policy was issued by us or any of our subsidiaries or affiliates, then the prior policy will terminate as of the inception of this policy and the prior policy will not cover any loss or damage not **discovered** and noticed to us prior to the inception of this policy. Our limit of liability for such loss or damage will be the applicable limit of liability set forth in Item 6 of the Declarations for the Commercial Crime Coverage Part.
- (c) Section XVI Other Insurance will not apply in the event that paragraphs (a) or (b) directly above apply.



XII. TERMINATION OF COVERAGE

A. Employee

Coverage under this Coverage Part will terminate immediately with respect to any **employee** upon **discovery** of any unlawful taking of property or any criminal, fraudulent, or dishonest act, in excess of (\$1,000) one-thousand dollars, committed by such **employee** while employed by the **insured entity**.

B. Cessation of Subsidiary

Coverage under this Coverage Part will terminate immediately with respect to any **insured entity** on the date that such entity ceases to be a **subsidiary** of the **named insured**.

C. Liquidation or Dissolution of the Named Insured

Coverage under this Coverage Part will terminate immediately for any loss or damage occurring after the **named insured's** liquidation or dissolution.

D. Prior Bonds or Policies

Any prior bonds or policies issued by us or any of our subsidiaries or affiliates will terminate, if not already terminated, as of the inception of this policy.

XIII. DISCOVERY PERIOD

If this policy is cancelled or terminated for reason other than non-payment, we will pay:

- (i) loss or damage to an **insured** if such loss or damage is **discovered** within ninety (90) days after the effective date of cancellation or termination;
- (ii) loss to a **plan** if such loss is **discovered** within one (1) year after the effective date of cancellation or termination.

Provided, any discovery period referenced above will terminate immediately at the inception date of any other insurance policy replacing the insurance afforded under this Coverage Part, regardless of whether the replacement insurance policy provides coverage for such loss.

XIV. LEGAL PROCEEDINGS

It is agreed that no action may be taken against us earlier than ninety (90) days after a proof of loss has been provided to us or later than two (2) years after **discovery**.

XV. VALUATION

For purposes of determining valuation for covered loss or damages the following will apply:

- A. **Securities** valuation will be based upon the lesser of the actual market value of the lost, damaged or destroyed **securities** on the day before the loss was **discovered**, or the cost of any lost instrument bond required to issue duplicate **securities**.
- B. **Money** valuation will be based upon the actual face value of the **money** on the date the loss was **discovered**. United States of America currency value of foreign currency will be based on the exchange rate published by the *Wall Street Journal* on the date the loss was **discovered**.
- C. **Property** valuation will be based upon the lesser of the following:
 - (i) actual cash value of the **property** on the date the loss was **discovered**;
 - (ii) cost to repair or replace the **property** (other than precious metals) with that of similar quality and value on the date the proof of loss was submitted;
 - (iii) purchase price paid by you for the **property**.
- D. United States of America currency value of precious metals will be based on the rate published by the *Wall Street Journal* for precious metals on the date the loss was **discovered**.



**COMMUNITY ASSOCIATION POLICY
COMMERCIAL CRIME COVERAGE PART**

XVI. OTHER INSURANCE

This Coverage Part does not apply to loss or damage recoverable or recovered under any other bond, insurance or indemnity. However, if the limit of the other bond, insurance or indemnity is insufficient to cover the entire amount of the loss or damage, this Coverage Part, subject to all of its limits of liability, terms and conditions will apply to that part of the loss or damage in excess of the Retention, and the amount recoverable or received under such other bond, insurance or indemnity.

XVII. RECOVERIES

Notwithstanding Section XIII Subrogation and Recoupment of the General Terms and Conditions, in the event that we make any recovery of loss or damage paid by us, such recovery will be distributed as follows:

- (i) to you, until you are fully reimbursed for any loss or damage that you sustain that exceeds the limit of liability and the Retention, if any;
- (ii) then to us, until we are reimbursed for any loss or damage paid by us; and
- (iii) then to you until you are reimbursed for that part of the loss or damage equal to the Retention, if any.

Any recovery to be distributed will not include amounts from:

- (a) insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
- (b) original **securities** after duplicates of the **securities** have been issued.

15-0538-00
CARTER GLASS INSURANCE AGENCY
5901 FALLS OF NEUSE RD
RALEIGH NC 27609-8534

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: 919.781.1973

Owners Insurance Company

10-31-2025

TRYON WEST HOMEOWNERS
ASSOCIATION INC
C/O:CHARLESTON MANAGEMENT
PO BOX 97243
RALEIGH NC 27624-7243

You can view your policy or change your paperless options at any time online at www.auto-owners.com .
--

RE: Policy 214615-35473559-25

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 **919.781.1973**, 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

Policy Number: 214615-35473559-25
Insurance Company: OWNERS INSURANCE COMPANY
Renewal Effective Date: 12-05-2025

Dear Policyholder,

Thank you for choosing us for your insurance needs. Your policy is set to renew on the renewal effective date shown above. This letter gives you advance notice of change(s) as listed below:

Your renewal premium will be \$13,298.00. The premium has increased by \$1,159.00.
(Calculated changes are based on your current policy information. Your actual premium could vary if the information on file is incorrect or if your needs and renewal coverages change.)

Your renewal includes a reduction or removal of coverage or an increase in deductible(s). Please see notices attached.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

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

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.

59405 (1-07)

North Carolina
NOTICE TO POLICYHOLDER
PERILS NOT COVERED

Dear Policyholder:

"WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS AND LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED."

59405 (1-07)

Page 1 of 1

59529 (4-15)

NOTICE OF CHANGE IN POLICY TERMS
STATE OF DISASTER

Dear Policyholder:

In the event that a state of disaster is proclaimed for the state of North Carolina or for an area within the state in accordance with state law, or whenever a major disaster is declared for the state of North Carolina or an area within this state by the President of the United States, and the Insurance Commissioner issues an order declaring action for the specific disaster, you have the option to defer premium payments for 30 days. In addition, any time limitation imposed on you or on us by any statute, rule, or other policy provision may also be deferred for 30 days. The deferral period may be extended by the Commissioner of Insurance.

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

59529 (4-15)

Page 1 of 1

NOTICE OF CHANGE IN POLICY TERMS CYBER INCIDENT EXCLUSION

NOTICE OF REDUCTION IN COVERAGE

Dear Policyholder,

The Commercial Property coverage provided by this policy is amended by form 64393 (8-22) CYBER INCIDENT EXCLUSION. This endorsement excludes loss or damage caused directly or indirectly by a cyber incident. This exclusion is a clarification on intended coverage and may result in a reduction in coverage. There is no premium impact as a result of this change.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

Please review the endorsement and your policy carefully. If you have any questions regarding your policy or this notice, please contact your Auto-Owners Insurance agent.

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. The coverage limit for the building(s) on your policy are lower than the coverage limit returned by the new replacement cost estimates. Effective with this renewal, building coverage limit(s) have been increased to match the new replacement cost estimates. 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.

**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.

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

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092 919-781-1973

Reissue Effective 12-05-2025

POLICY NUMBER 214615-35473559-25

INSURED TRYON WEST HOMEOWNERS
ASSOCIATION INC
C/O:CHARLESTON MANAGEMENT
ADDRESS PO BOX 97243

Company Use 35-46-NC-2112

RALEIGH NC 27624-7243

Company
Bill

Policy Term	
12:01 a.m.	12:01 a.m.
12-05-2025	12-05-2026

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Homeowners Assoc

Coinsurance Contract

Entity: Corporation

Program: Special

<p>THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):</p> <p>COMMERCIAL PROPERTY COVERAGE</p> <p>COMMERCIAL GENERAL LIABILITY COVERAGE</p> <p style="text-align: right;">TOTAL</p> <p>THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.</p> <p>Paid in Full Discount applies.</p> <p>The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.</p>

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) 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: _____

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company **POLICY NUMBER 214615-35473559-25**
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

PREMIER 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	\$200,000
BAILEES	\$15,000
	\$10,000 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 0 HOUR WAITING PERIOD	\$150,000
DEBRIS REMOVAL	\$100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$100,000
EMPLOYEE DISHONESTY	\$50,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$50,000
	\$10,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$25,000
FORGERY AND ALTERATION	\$50,000
MONEY AND SECURITIES INSIDE PREMISES	\$50,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$50,000
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	\$25,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$20,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$50,000
POLLUTANT CLEAN UP AND REMOVAL	\$100,000
PROPERTY IN TRANSIT	\$100,000
PROPERTY OFF PREMISES	\$100,000
REFRIGERATED PRODUCTS	\$25,000
SALESPERSON'S SAMPLES	\$25,000
UTILITY SERVICES FAILURE	\$150,000
BUSINESS INCOME/EXTRA EXPENSE	

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

55198 (12-10)

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
(\$25,000 SUBLIMIT)	
VALUABLE PAPERS AND RECORDS ON PREMISES	\$150,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$25,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$50,000

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: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Monuments

Secured Interested Parties: None

Rating Information

Territory: 920

County: Wake

Program: Special

Construction: N/A

Protection Class: 01

Class Code: 1185

Spcl Class Rate - Outdoor Signs: 1.975

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OUTDOOR SIGNS			\$94,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.660	
Basic Group II	90%	\$1,000		1.094	
Special	90%	\$1,000		0.043	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$160,000		Included
Coverage C-Increased Cost		\$1,000	\$160,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
CP1440 (06-07)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)
64352 (12-20)	59390 (11-20)			

LOCATION 0001 - BUILDING 0002

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Prop In The Open

Secured Interested Parties: None

Rating Information

Territory: 920	County: Wake
Program: Special	Construction: N/A
Protection Class: 01	Class Code: 1190
Spcl Class Rate - Property In The Open: 0.928	

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$20,900		
Causes of Loss					
Basic Group I	90%	\$1,000		0.304	
Basic Group II	90%	\$1,000		0.665	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0003

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Fences/Arbors

Secured Interested Parties: None

Rating Information

Territory: 920

County: Wake

Program: Special

Construction: N/A

Protection Class: 01

Class Code: 1190

Spl Class Rate - Fences/Arbors: 0.100

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
FENCES/ARBORS			\$52,100		
Causes of Loss					
Basic Group I	90%	\$1,000		0.034	
Basic Group II	90%	\$1,000		0.357	
Special	90%	\$1,000		0.049	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company Bill POLICY NUMBER 214615-35473559-25
35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

LOCATION 0001 - BUILDING 0004

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Hoa Office

Secured Interested Parties: None

Rating Information

Territory: 920

County: Wake

Program: Special

Construction: Frame

Protection Class: 01

Class Code: 0702

Class Rate - Building: 0.201

Class Rate - Pers Prop: 0.210

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$712,075		
Causes of Loss					
Basic Group I	90%	\$1,000*		0.029	
Basic Group II	90%	\$1,000*		0.066	
Special	90%	\$1,000*		0.016	
Theft	90%	\$1,000*			
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.041					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		
PERSONAL PROPERTY			\$46,480		
Causes of Loss					
Basic Group I	90%	\$1,000*		0.042	
Basic Group II	90%	\$1,000*		0.030	
Special	90%	\$1,000*		0.059	
Theft	90%	\$1,000*			
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.025					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$1,000	\$160,000		

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)
64352 (12-20)	59390 (11-20)			

LOCATION 0001 - BUILDING 0005

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Swimming Pool

Secured Interested Parties: None

Rating Information

Territory: 920	County: Wake
Program: Special	Construction: N/A
Protection Class: 01	Class Code: 1190
Spcl Class Rate - Swimming Pool In The Open: 0.080	

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
SWIMMING POOL IN THE OPEN			\$426,400		
Causes of Loss					
Basic Group I	90%	\$1,000		0.028	
Basic Group II	90%	\$1,000		0.065	
Special	90%	\$1,000		0.031	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company **POLICY NUMBER 214615-35473559-25**
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

LOCATION 0001 - BUILDING 0006

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Hoa Office

Secured Interested Parties: None

Rating Information

Territory: 920 County: Wake
 Program: Special Construction: Frame
 Protection Class: 01 Class Code: 0702
 Class Rate - Building: 0.201

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$393,332		
Causes of Loss					
Basic Group I	90%	\$1,000*		0.033	
Basic Group II	90%	\$1,000*		0.073	
Special	90%	\$1,000*		0.018	
Theft	90%	\$1,000*			
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.041					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)
64352 (12-20)	59390 (11-20)			

LOCATION 0001 - BUILDING 0007

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Fences/Arbors

Secured Interested Parties: None

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

Rating Information

Territory: 920 County: Wake
 Program: Special Construction: N/A
 Protection Class: 01 Class Code: 1190
 Spcl Class Rate - Fences/Arbors: 0.100

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
FENCES/ARBORS			\$12,600		
Causes of Loss					
Basic Group I	90%	\$1,000		0.033	
Basic Group II	90%	\$1,000		0.356	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0008

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Awnings/Canopies

Secured Interested Parties: None

Rating Information

Territory: 920 County: Wake
 Program: Special Construction: N/A
 Protection Class: 01 Class Code: 1190
 Spcl Class Rate - Awning/Canopie: 0.928

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
AWNING/CANOPIE			\$41,300		
Causes of Loss					
Basic Group I	90%	\$1,000		0.304	
Basic Group II	90%	\$1,000		1.329	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0009

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Prop In The Open

Secured Interested Parties: None

Rating Information

Territory: 920

Program: Special

Protection Class: 01

Spcl Class Rate - Property In The Open: 0.080

County: Wake

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$31,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.026	
Basic Group II	90%	\$1,000		0.091	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0010

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Playground Equip

Secured Interested Parties: None

Rating Information

Territory: 920

Program: Special

Protection Class: 01

Spcl Class Rate - Amusement Equipment: 0.529

County: Wake

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company **POLICY NUMBER 214615-35473559-25**
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
AMUSEMENT EQUIPMENT			\$41,300		
Causes of Loss					
Basic Group I	90%	\$1,000		0.173	
Basic Group II	90%	\$1,000		0.166	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64352 (12-20)	59390 (11-20)	

LOCATION 0001 - BUILDING 0011

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Billboard/Signs

Secured Interested Parties: None

Rating Information

Territory: 920	County: Wake
Program: Special	Construction: N/A
Protection Class: 01	Class Code: 1185
Spcl Class Rate - Outdoor Signs: 0.851	

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OUTDOOR SIGNS			\$15,400		
Causes of Loss					
Basic Group I	90%	\$1,000		0.278	
Basic Group II	90%	\$1,000		0.598	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
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INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
CP1440 (06-07)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)
64352 (12-20)	59390 (11-20)			

LOCATION 0001 - BUILDING 0012

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Prop In The Open

Secured Interested Parties: None

Rating Information

Territory: 920	County: Wake
Program: Special	Construction: N/A
Protection Class: 01	Class Code: 1190
Spcl Class Rate - Property In The Open: 0.479	

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$38,300		
Causes of Loss					
Basic Group I	90%	\$1,000		0.157	
Basic Group II	90%	\$1,000		0.166	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0013

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Pavillion

Secured Interested Parties: None

Rating Information

Territory: 920

County: Wake

Program: Special

Construction: N/A

Protection Class: 01

Class Code: 1200

Spcl Class Rate - Property In The Open: 0.095

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$40,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.031	
Basic Group II	90%	\$1,000		0.193	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company **POLICY NUMBER 214615-35473559-25**
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

LOCATION 0001 - BUILDING 0014

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Playground

Secured Interested Parties: None

Rating Information

Territory: 920 County: Wake
 Program: Special Construction: N/A
 Protection Class: 01 Class Code: 1190
 Spcl Class Rate - Property In The Open: 0.529

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$50,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.173	
Basic Group II	90%	\$1,000		0.166	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0015

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Retaining Wall

Secured Interested Parties: None

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
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Rating Information

Territory: 920 County: Wake
 Program: Special Construction: N/A
 Protection Class: 01 Class Code: 1190
 Spcl Class Rate - Property In The Open: 1.028

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$290,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.354	
Basic Group II	90%	\$1,000		0.507	
Special	90%	\$1,000		0.034	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0016

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Retaining Wall

Secured Interested Parties: None

Rating Information

Territory: 920 County: Wake
 Program: Special Construction: N/A
 Protection Class: 01 Class Code: 1190
 Spcl Class Rate - Property In The Open: 1.028

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$72,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.344	
Basic Group II	90%	\$1,000		0.631	
Special	90%	\$1,000		0.045	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0017

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Retaining Wall

Secured Interested Parties: None

Rating Information

Territory: 920

Program: Special

Protection Class: 01

Spcl Class Rate - Property In The Open: 1.028

County: Wake

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$25,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.336	
Basic Group II	90%	\$1,000		0.665	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0018

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Fence

Secured Interested Parties: None

Rating Information

Territory: 920

Program: Special

Protection Class: 01

Spcl Class Rate - Property In The Open: 1.028

County: Wake

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$5,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.336	
Basic Group II	90%	\$1,000		0.665	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

LOCATION 0001 - BUILDING 0019

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Occupied As: Greenway

Secured Interested Parties: None

Rating Information

Territory: 920

Program: Special

Protection Class: 01

Spcl Class Rate - Property In The Open: 0.095

County: Wake

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company Bill POLICY NUMBER 214615-35473559-25
35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$30,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.031	
Basic Group II	90%	\$1,000		0.193	
Special	90%	\$1,000		0.048	
Theft	90%	\$1,000			
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		
Property Plus Coverage Package		None	See 55198 (12-10)		
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		
Coverage B-Demolition		\$1,000	\$160,000		
Coverage C-Increased Cost		\$1,000	\$160,000		

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	IL0003 (07-02)
54232 (06-00)	64224 (01-16)	64326 (07-19)	59325 (12-19)	64027 (03-23)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64352 (12-20)
59390 (11-20)				

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

LOCATION 0001

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company POLICY NUMBER 214615-35473559-25
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COVERAGE	LIMITS OF INSURANCE
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:

59350 (01-15)	55405 (07-08)	55146 (06-04)	CG2106 (05-14)	CG2109 (06-15)
55091 (05-17)	55084 (06-04)	IL0021 (07-02)	59325 (12-19)	CG0001 (04-13)
IL0269 (10-94)	IL0017 (11-85)	55513 (05-17)	55029 (05-17)	CG2196 (03-05)
CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)	CG4032 (05-23)	59390 (11-20)

LOCATION 0001 - BUILDING 0001

Location: 928 Tryon Palace St, Wake Forest, NC 27587-1926

Territory: 004

County: Wake

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	
Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit)	41670	Prem/Op Prod/Comp Op	Members 440 440	Each 1 1.266 .068	
Lakes Or Reservoirs - Existence Hazard Only (Not-For Profit)	45524	Prem/Op Prod/Comp Op	Lakes/Reservoir 1 1	Each 1 533.110 5.605	
Parks Or Playgrounds	46671	Prem/Op Prod/Comp Op	Playgrounds 2 2	Each 1 455.240 2.394	
Swimming Pools Noc	48925	Prem/Op Prod/Comp Op	Pools 1 1	186.712 10.441	\$ 10.00

Owners Ins. Co.

Issued 10-31-2025

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company **POLICY NUMBER 214615-35473559-25**
Bill 35-46-NC-2112

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390 <p style="text-align: right;">LOCATION 0001</p>	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER INCIDENT EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. EXCLUSIONS is amended.

The following exclusion is added to **B.**

EXCLUSIONS of the policy.

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Cyber Incident

1. Unauthorized access to or use of any computer system, including "electronic data".
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system, including "electronic data", and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system, including "electronic data", or otherwise disrupt its normal functioning or operation.
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

However, exclusions **A.1. - 3.** do not apply to:

- a. Loss or damage resulting in fire or explosion; or
- b. Vandalism.

B. DEFINITIONS is amended.

The following definition is added to **G.**

DEFINITIONS.

"Electronic Data":

1. Means information, facts, images or sounds stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, on electronic storage devices including, but not limited to, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
2. Is not tangible property.
3. Does not include the insured's "electronic data" that is licensed, leased, rented or loaned to others.

All other policy terms and conditions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF PROPERTY DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 CONDOMINIUM ASSOCIATION COVERAGE FORM
 CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

SECTION **D. DEDUCTIBLE** is deleted and replaced by the following:

D. DEDUCTIBLE

The applicable Deductible shown in the Declarations will apply separately to:

1. Each building sustaining loss or damage.
2. The personal property at each building at which there is loss or damage to personal property.

However, if there is loss or damage to both a building and its personal property, only one deductible will apply for that building.

In any one occurrence of loss or damage (hereinafter referred to as loss), the Deductible shown in the Declarations will apply as follows:

- a. We will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage.
 - (1) If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss.
 - (2) If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.
- b. If paragraph a., above does not apply:
 - (1) If the amount of loss is less than or equal to the Deductible, we will not pay for that loss.
 - (2) If the amount of loss exceeds the Deductible, we will then subtract the Deductible from the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible.

- c. No Deductible applies to the following Additional Coverages:

- (1) Fire Department Service Charge;
- (2) Fire Extinguisher Systems Recharge Expense;
- (3) Arson Reward;
- (4) Theft Reward; and
- (5) Rekeying of Locks.

In the following Examples, the figures used are for illustrative purposes only and do not reflect your actual insurance.

The following Examples assume there is no Coinsurance penalty.

EXAMPLE #1

Deductible:	\$ 250
Limit of Insurance - Building #1:	\$60,000
Limit of Insurance - Building #2:	\$80,000
Loss to Building #1:	\$60,100
Loss to Building #2:	\$80,200

The amount of loss to Building #1 (\$60,100) is less than the sum (\$60,250) of the Limit of Insurance applicable to Building #1 plus the Deductible. The amount of loss to Building #2 (\$80,200) is less than the sum (\$80,250) of the Limit of Insurance applicable to Building #2 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building #1 and Building #2.

\$60,100	
- 250	
\$59,850	Loss Payable - Building #1
\$80,200	
- 250	
\$79,950	Loss Payable - Building #2

EXAMPLE #2

The Deductible and Limits of Insurance are the same as those in Example #1.

Loss to Building #1: (Exceeds Limit of Insurance plus Deductible)	\$70,000
Loss to Building #2: (Exceeds Limit of Insurance plus Deductible)	\$90,000
Loss Payable - Building #1: (Limit of Insurance)	\$60,000
Loss Payable - Building #1: (Limit of Insurance)	\$80,000
Total amount of loss payable:	\$140,000

All other policy terms and conditions apply.

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

- 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.

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.

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

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.

D. Exception To Exclusion Of "Terrorism" For Certain Fire Losses

If "terrorism" results in fire, we will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage caused by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms or to the Legal Liability Coverage Form.

**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 Statesto 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.

15-0538-00
CARTER GLASS INSURANCE AGENCY
5901 FALLS OF NEUSE RD
RALEIGH NC 27609

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: 919.781.1973

Auto-Owners Insurance Company

10-07-2025

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

Pay by Phone
1.800.288.8740

TRYON WEST HOMEOWNERS
ASSOCIATION INC
C/O:CHARLESTON MANAGEMENT
PO BOX 97243
RALEIGH NC 27624-7243

RE: Policy 52-749-712-00

Billing Account 019241640

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 **919.781.1973**, 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.

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 STATE OF DISASTER

Dear Policyholder:

In the event that a state of disaster is proclaimed for the state of North Carolina or for an area within the state in accordance with state law, or whenever a major disaster is declared for the state of North Carolina or an area within this state by the President of the United States, and the Insurance Commissioner issues an order declaring action for the specific disaster, you have the option to defer premium payments for 30 days. In addition, any time limitation imposed on you or on us by any statute, rule, or other policy provision may also be deferred for 30 days. The deferral period may be extended by the Commissioner of Insurance.

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

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999**UMBRELLA POLICY DECLARATIONS**AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092 (919) 781-1973

Renewal Effective 12-05-2025

INSURED TRYON WEST HOMEOWNERS
ASSOCIATION INC
C/O:CHARLESTON MANAGEMENT
ADDRESS PO BOX 97243**POLICY NUMBER 52-749-712-00**
Company Use 35-21-NC-2201Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
12-05-2025	12-05-2026

RALEIGH NC 27624-7243

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.

COMMERCIAL UMBRELLA**LIMITS OF LIABILITY:**

Products-Completed Operations Aggregate	\$ 1,000,000
Other Aggregate	\$ 1,000,000
Each Incident Limit	\$ 1,000,000

RETAINED LIMIT: \$ 10,000 (Waived when an Auto-Owners Insurance Group Company provides both the Commercial Automobile and Commercial General Liability coverage).

FORMS THAT APPLY TO THIS POLICY:

26800 (07-05)	26606 (09-19)	26867 (07-05)	26550 (04-09)	26296 (07-05)
59350 (01-15)	26366 (07-05)	26505 (07-08)	26541 (08-05)	26527 (09-09)
26531 (07-05)	66085 (07-14)	66088 (09-14)	66119 (12-15)	66151 (12-17)
66175 (12-17)	66206 (09-19)	66244 (06-21)	26827 (07-05)	

COMMERCIAL UMBRELLA PREMIUM

THE POLICY PREMIUM SHOWN ABOVE INCLUDES:

TERRORISM
CERTIFIED ACTS SEE FORMS 59350, 26505, 59390

TOTAL POLICY PREMIUM

PROGRAM: Commercial

A 5% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Auto() Comm Prop/Comm Liab(X) Farm() WC() Life() Personal().

AUTO-OWNERS INS. CO.

AGENCY CARTER GLASS INSURANCE AGENCY
15-0538-00 MKT TERR 092

Company
Bill

POLICY NUMBER
Company Use

52-749-712-00
35-21-NC-2201

INSURED TRYON WEST HOMEOWNERS

Term 12-05-2025 to 12-05-2026

SCHEDULE OF UNDERLYING INSURANCE

NAME OF INSURER	TYPE OF POLICY	YOU HAVE AGREED TO MAINTAIN LIMITS AS FOLLOWS:	
AUTO-OWNERS INSURANCE COMPANY	BUSINESSOWNERS LIABILITY Hired/Non-Ownership Automobile Liability	Occurrence Aggregate	LIMIT \$1,000,000 \$2,000,000 Included

**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 Statesto 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.

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