



**STATE FARM FIRE AND CASUALTY COMPANY**  
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

**RENEWAL DECLARATIONS**

Po Box 88854  
 Dunwoody, GA 30356-0854

**Policy Number 96-BJ-J891-3**

**Named Insured**

AT2 001982 3125 M-07-3083-FB20 F V  
**FOUR SEASONS PATIO HOME ASSOC**  
**PO BOX 6569**  
**CHARLOTTESVLE VA 22906-6569**

Policy Period	Effective Date	Expiration Date
12 Months	JUL 29 2022	JUL 29 2023

The policy period begins and ends at 12:01 am standard time at the premises location.

**Agent and Mailing Address**  
**KEVIN MANN CHFC**  
**1760 TIMBERWOOD BLVD**  
**CHARLOTTESVLE VA 22911-7593**

**PHONE: (434) 978-1197**



0108-SF-1-1001

**Residential Community Association Policy**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: HOA

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM \$ 1,085.00

Discounts Applied:  
 Renewal Year  
 Claim Record

Prepared  
 MAY 31 2022  
 CMP-4000

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Continued on Reverse Side of Page

## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for FOUR SEASONS PATIO HOME ASSOC  
 Policy Number 96-BJ-J891-3

SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property
001	LAKE FOREST DRIVE CHARLOTTESVLE VA 22906	No Coverage	No Coverage

AUXILIARY STRUCTURES

Location Number	Description	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property
001A	PLAYGROUND EQUIPMENT	\$ 2,900	See Prop Sch

\* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index: 205.0

SECTION I - DEDUCTIBLES

Basic Deductible \$1,000

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**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for FOUR SEASONS PATIO HOME ASSOC**  
**Policy Number 96-BJ-J891-3**

**Special Deductibles:**



Money and Securities	\$250	Employee Dishonesty	\$250
Equipment Breakdown	\$1,000		

Other deductibles may apply - refer to policy.

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES**

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

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**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for FOUR SEASONS PATIO HOME ASSOC**  
**Policy Number 96-BJ-J891-3**

**Special Deductibles:**



Money and Securities	\$250	Employee Dishonesty	\$250
Equipment Breakdown	\$1,000		

Other deductibles may apply - refer to policy.

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES**

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

0208-ST-1-1001

**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for FOUR SEASONS PATIO HOME ASSOC**  
**Policy Number 96-BJ-J891-3**



**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY**

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

<b>COVERAGE</b>	<b>LIMIT OF INSURANCE</b>
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

**SECTION II - LIABILITY**

<b>COVERAGE</b>	<b>LIMIT OF INSURANCE</b>
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
 <b>AGGREGATE LIMITS</b>	
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

0308-ST-1-1001

**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for FOUR SEASONS PATIO HOME ASSOC**  
 Policy Number 96-BJ-J891-3

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

**FORMS AND ENDORSEMENTS**

CMP-4100	Businessowners Coverage Form
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4872	Directors & Officers Liability
CMP-4246.2	Amendatory Endorsement
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.2	Loss of Income & Extra Expnse
CMP-4648	Fire Department Service Charge
CMP-4561.1	Policy Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

**SCHEDULE OF ADDITIONAL INTERESTS**

**Interest Type:** Mortgagee  
**Endorsement #:** N/A  
**Loan Number:** N/A

NFM INC  
 ITS SUCCESSORS AND/OR ASSIGNS  
 PO BOX 961292  
 FORT WORTH TX 76161-0292

Prepared  
 MAY 31 2022  
 CMP-4000

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for FOUR SEASONS PATIO HOME ASSOC  
Policy Number 96-BJ-J891-3



This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Lynne M. Youell*  
Secretary

*Michael J. Lippert*  
President

**NOTICE TO POLICYHOLDER:**

For a comprehensive description of coverages and forms, please refer to your policy. Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy. Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date. If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent. Please keep this with your policy.

0408-ST-1-1001

**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for FOUR SEASONS PATIO HOME ASSOC**  
**Policy Number 96-BJ-J891-3**

**Your coverage amount....**

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc.® using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

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MAY 31 2022  
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**STATE FARM FIRE AND CASUALTY COMPANY**  
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 88854  
 Dunwoody, GA 30356-0854

**Named Insured**

M-07-3083-FB20 F V

**FOUR SEASONS PATIO HOME ASSOC**  
**PO BOX 6569**  
**CHARLOTTEVILLE VA 22906-6569**



**INLAND MARINE ATTACHING DECLARATIONS**

<b>Policy Number</b>	<b>96-BJ-J891-3</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	JUL 29 2022	JUL 29 2023
The policy period begins and ends at 12:01 am standard time at the premises location.		

0508-ST-1-1001

**ATTACHING INLAND MARINE**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Annual Policy Premium** Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

**Forms, Options, and Endorsements**

FE-8739 Inland Marine Conditions  
 FE-8743.1 Inland Marine Computer Prop  
 FE-8742.2 Amendatory Endorsement

See Reverse for Schedule Page with Limits

Prepared  
 MAY 31 2022  
 FD-6007

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**ATTACHING INLAND MARINE SCHEDULE PAGE****ATTACHING INLAND MARINE**

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743.1	Inland Marine Computer Prop	\$ 10,000	\$ 500	Included
	Loss of Income and Extra Expense	\$ 10,000		Included

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OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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MAY 31 2022  
FD-6007

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In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

## **POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**

Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act. The term "act of terrorism" means 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 an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; 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 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. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 80% beginning on January 1,

2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

**THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.**

FE-6999.3

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TO: SAC, NEW YORK (100-100000) FROM: SAC, PHOENIX (100-100000) RE: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

## IMPORTANT NOTICE . . . Data Compromise Coverage Now Available

Nearly all businesses collect and retain personal information about their clients, employees and business associates. Yet many businesses lack the resources to respond effectively in the event this data is stolen or released when it is in their care, custody or control.

If a data breach occurs, a business may be required to notify all parties who were affected by the breach, effectively communicate the nature of the loss or disclosure and, if warranted, provide credit monitoring assistance and identity restoration case management service to those affected. Many states already require businesses to provide these services.

Data Compromise coverage may help a business respond to the expense of service obligations following a covered data breach.

### Coverage Summary

Data Compromise coverage is designed to help a business investigate a data breach, notify individuals and provide credit monitoring, case management and other services that help prevent identity theft and fraud following a covered breach of non-public personal information. Data Compromise coverage may be available for certain necessary and reasonable expenses including:

- Legal and forensic information technology reviews;
- Notification to affected individuals; and
- Service to affected individuals including:
  - Informational materials;
  - Toll-free help line;
  - Credit report monitoring; and
  - Identity restoration case management.

If you choose to purchase Data Compromise coverage, Identity Restoration coverage will be included for your business.

No one can predict if a covered data breach will occur, but you are able to protect your business from certain response costs a breach may create. If you are interested in adding Data Compromise coverage to your policy, contact your State Farm® agent to see if your business qualifies.

553-3447.1 (C)

553-1405 VA.5

## Important Information Regarding Your Policy

### Flood Coverage Is Excluded

Please note that this Virginia property insurance policy excludes coverage for damage due to flood, surface water, waves, tidal water, or any other overflow of a body of water. Information regarding flood insurance is available from State Farm®, your State Farm agent, or the National Flood Insurance Program. Contents coverage may be available with the flood policy for an additional premium.

553-1405 VA.5 (C)



## Important Information To Policyholders

In the event you need to contact someone about this policy for any reason, please contact your agent. If you have additional questions, you may contact the insurance company issuing this policy at:

**State Farm Insurance Companies**  
**P.O. BOX 2320 BLOOMINGTON, IL 61702-2320**  
**Telephone: 800-STATEFARM (800-782-8332)**

If you have been unable to contact or obtain satisfaction from the company or the agent, you may contact the Virginia Bureau of Insurance at:

**Property and Casualty Division**  
**Bureau of Insurance**  
**Post Office Box 1157**  
**Richmond, VA 23218**  
**In-state toll free number: (800) 552-7945**  
**Out-of-state number: (804) 371-9741**

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your agent, company or the Bureau of Insurance, have your policy number available.

553-3461 VA.4 (C)

553-0394 VA.3

## IMPORTANT NOTICE . . .

### Building Ordinance or Law Coverage is Available for Your Policy

If you have not already purchased it, we want to remind you that Building Ordinance or Law Coverage can be added to your policy for an additional premium.

This coverage provides protection when a building damaged by a covered cause of loss must be repaired or rebuilt in a more costly manner because when the building was built it did not comply with today's building codes. Coverage also applies when laws or ordinances require the demolition of damaged buildings, including undamaged portions, prior to rebuilding in compliance with current building codes.

If you are a renter or owner of a condominium unit, this coverage would apply to those portions of the building for which you are responsible, such as structural improvements or changes, or condominium loss assessments.

Please contact your State Farm® agent if you would like to add this additional coverage, or if you have any questions concerning your insurance needs.

553-0394 VA.3 (C)



## IMPORTANT NOTICE ABOUT YOUR POLICY



### No Coverage For Earthquake Damage

Earthquake coverage is excluded unless purchased by endorsement.

In order to be covered for a loss caused by Earthquake, if you haven't done so already, you will need to purchase an Earthquake and Volcanic Explosion (Eruption) endorsement for an additional premium.

If you haven't done so already, please contact your State Farm® agent if you are interested in purchasing this coverage or if you have any questions about the information in this Notice.

***This message is provided for informational purposes only, and does not change, modify or invalidate any of the provisions, terms or conditions of your policy and applicable endorsements.***

553-3656 VA.1 (C)



STATE FARM FIRE AND CASUALTY COMPANY

Po Box 888854  
Dunwoody, GA 30356-0854

**BALANCE DUE NOTICE**

**POLICY NUMBER** 96-BJ-J891-3  
Residential Community Association Policy

<b>DATE DUE</b>	<b>PLEASE PAY THIS AMOUNT</b>
JUL 29 2022	\$1,085.00

001982 3125

M-07- 3083-FB20

V F

**FOUR SEASONS PATIO HOME ASSOC**  
**PO BOX 6569**  
**CHARLOTTESVLE VA 22906-6569**

**Full payment by Date Due continues this policy to JUL 29 2023**

ST-1  
0101-1001

<b>PREMIUM</b>	\$	<b>1,085.00</b>
<b>AMOUNT DUE</b>	\$	<b>1,085.00</b>

Location: **LAKE FOREST DRIVE**  
**CHARLOTTESVLE VA 22906**

**Important Message(s)**

17 2018 9139

*See reverse for important information.*  
*Please keep this part for your record.*  
Prepared **MAY 31 2022**

Agent **KEVIN MANN CHFC**  
Telephone **(434) 978-1197**

↓ Please fold and tear here ↓

**MOVING? PLEASE SEE YOUR STATE FARM AGENT.** M-3083-FB20

**INSURED** **FOUR SEASONS PATIO HOME ASSOC**

**POLICY NUMBER** 96-BJ-J891-3 **CONDOMINIUM**

**PLEASE RETURN THIS PART WITH YOUR CHECK MADE PAYABLE TO STATE FARM**

<b>DATE DUE</b>	<b>PLEASE PAY THIS AMOUNT</b>
JUL 29 2022	\$1,085.00

State Farm



**0709208284**

**State Farm Insurance Companies**  
**P.O. Box 588002**  
**North Metro, GA 30029-8002**



538-181 p.8 10-04-2010

(0113092a)

(01130911)

1332

M 11969

Prepared: **MAY 31 2022**  
94 |

FIRE BAL DUE

\$1,085.00

0828