

INSURANCE

Woodland Pond
Homeowners' Association, Inc.



BUSINESS PROVIDER POLICY DECLARATIONS

Issued By: NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Policy Number: RENEWAL
53 BP 580-887-3001

Named Insured
Mailing Address WOODLAND POND HOMEOWNERS
ASSOC
PO BOX 136
CHESTERFIELD VA 23832

Form of Business:
 Partnership Sole Proprietorship
 Other: Corporation

Policy Period: From APRIL 2, 2004 to APRIL 2, 2005 at 12:01 A.M. * Standard Time
at your mailing address. *Exceptions: 12:00 Noon in New Hampshire

Described Premises:	Description of Business
Prem. No. Bldg. No. Location Address	
001 01 WOODLAND POND CHESTERFIELD VA 23832	HOMEOWNERS ASSOCIATION

Mortgage Holder Name and Address:	Mortgage Holder
Prem. No. Bldg. No. Mortgage Holder	

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

PROPERTY COVERAGES	LIMITS OF INSURANCE	
	Premises No.	Building No.
Buildings - Replacement Cost	001	01
Actual Cash Value	\$	
Automatic Increase	2 %	
Business Personal Property	\$ 1,172	
Deductible \$ <u>500</u>	This Policy Includes Business Income and Extra Expense Coverage.	



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OPTIONAL PROPERTY COVERAGES — Applicable only if an "X" is shown in the boxes below:

- Outdoor Signs
- Exterior Glass
 - Basement/ground floor level
 - All floors
- Interior Glass
 - Basement/ground floor level
 - All floors
- Burglary and Robbery (Standard Form only)
 - or
 - Money and Securities (Special Form only)
 - Employee Dishonesty
 - System Protector
 - Earthquake _____ % Deductible
- VALUABLE PAPERS & RECORDS
- ACCOUNTS RECEIVABLE
-
-
-
-

LIMITS OF INSURANCE

\$ 2,500	Per Sign
INCL IN BLDG LIMIT	
\$	Inside the Premises
\$	Outside the Premises
\$ 2,000	Inside the Premises
\$ 2,000	Outside the Premises
\$ 5,000	
\$	
\$ 5,000	
\$ 50,000	
\$	
\$	
\$	
\$	

LIABILITY AND MEDICAL EXPENSE COVERAGES

- Liability and Medical Expense Personal and Advertising Injury
- Medical Expenses
- Fire Legal Liability
- General Aggregate Limit (other than Products-Completed Operations and Fire Legal Liability)
- Products-Completed Operations Aggregate Limit

LIMITS OF INSURANCE

\$ 2,000,000	Any One Occurrence
Included in Above — Any One Person or Organization	
\$ 5,000	Any One Person
\$ 50,000	Any One Fire or Explosion
\$ 2,000,000	
\$ 2,000,000	

OPTIONAL LIABILITY — Applicable only if an "X" is shown in the boxes below:

- DIRECTORS & OFFICERS E&O
-
-

LIMITS OF INSURANCE

\$ SEE ENDORSEMENT BPP-0111
\$



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FORMS APPLICABLE TO ALL PREMISES AND BUILDINGS:

BPP 0004-0794	BPP 0007-0802	CAS 3228
BPP 0172-0100	IL 09 85-0103	CAS 6283-0403
CAS 6160-0102	CAS 6161-0102	CAS 6234-1102
BPP 0006-0102	BPP 0173-0199	BPP 0071-0794
BPP 0111-0602	BPP 0105-0794	BPP 0064-0503
CAS 3907 A-0794	IL 00 22-0587	BPP 0102-0794

PREMIUM

Total Annual Premium \$ 984.00

Includes the following miscellaneous charges

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

In the event you cancel the policy, we will retain not less than \$ 275 premium.

Date of Issue:	<u>03-02-04</u>	Issuing Office:	<u>P.O. BOX 10669</u> <u>LYNCHBURG, VA 24506</u>
Countersignature Date:	<u>03-02-04</u>	Agency At:	<u>RICHMOND VA 23236</u>
		Agent:	<u>MICHAEL MCCAFFERY</u>

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