

Approval of the FY 2020 Insurance Resolution Worksheet

Date: March 14, 2018

Suggested Motion:

"I move to approve a Master Insurance Policy proposal as submitted by _____ at a cost of \$ _____ with funds to come from GL 6720 and GL 5390 appropriately divided."

2nd:

Insurance bids were received from Quest Insurance & Raley Watts & O'Neill.

Vote:

	In Favor	Opposed	Abstained	Absent
Scott Buchanan				
Dan Courtney				
Susan Cox				
Anna Fernezian				
James Konkel				
Rich Moha				
Kathy Schramek				
Nicholas Soto				
Robin Woods				

Parkfairfax Condominium
INSURANCE COMPARISON 4/1/19 to 4/1/20

Policy Comparison

	Quest Insurance	USI Insurance Services LLC	RaleyWatts & O'Neill using Brethren Mutual, Great American, Travelers and Hartford Gordon O'Neil
	Sami Satouri ssatouri@questinsurance.us	Jessica Knutsen jessica.knutsen@usi.com	goneill@rwinsurance.com
General Liability	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00
Property	\$252,622,077 building limit \$500,000 personal property \$50,000 deductible	\$252,622,077 building limit \$500,000 personal property \$50,000 deductible	\$252,622,077 building limit \$500,000 personal property \$50,000 deductible
Earthquake	\$5,000,000 limit deductible	\$10,000,000 limit \$50,000 deductible	\$5,000,000 limit \$50,000 deductible
Flood	\$5,000,000 limit deductible	\$10,000,000 limit \$50,000 deductible	\$5,000,000 limit \$25,000 deductible
Trees and Vegetation	\$175,000 limit \$50,000 deductible		included
Business Income	Actual Loss Sustained	Actual Loss Sustained	Actual Loss Sustained
Directors & Officers	\$1,000,000 limit deductible	\$1,000,000 limit \$10,000 deductible	\$1,000,000 limit \$10,000 deductible (entity only)
Crime (Fidelity)	\$5,000,000 limit deductible	\$5,000,000 limit \$25,000 deductible	\$5,000,000 limit \$25,000 deductible
Umbrella	\$15,000,000 limit	\$25,000,000 limit	\$25,000,000 limit
Cyber Liability	\$5,000,000 limit deductible	\$1,000,000 limit \$5,000 deductible	\$1,000,000 limit \$5,000 deductible
WC	\$84,994.00	not quoted cycle ends 10/16	\$ 74,758.00
Auto	\$1,000,000 liability limit	\$1,000,000 liability limit	\$1,000,000 liability limit
Cost Comparison			
General Liability	\$274,560	\$ -	\$ 307,910.00
Property	included in package		included in package
Earthquake	included in package		included in package
D&O	\$ 10,236.00	\$ -	\$ 6,435.00
Crime/Fidelity	\$ 3,154.00	\$ -	\$ 4,676.00
Umbrella	\$ 32,000.00	\$ -	\$ 24,655.00
Cyber Liability	\$	\$ -	\$ 2,292.00
WC	\$ 84,994.00	\$	\$ 74,758.00
Auto	\$ 28,411.00	\$ -	included in the GL package
TOTAL	\$433,355.00	declined to submit 2.15.19	\$420,726.00

GNY mandates hardwire smoke
 detectors to be installed.
 No pool coverage for diving board



INSURANCE COMPANIES

230 SCHILLING CIRCLE SUITE 374 | HUNT VALLEY, MD 21031 | (410) 785-7172

February 27, 2019

SAN: 074147

Insured: PARKFAIRFAX CONDOMINIUM UOA

Control number : 4413746

Policy Period: 04/01/19 - 04/01/20

Mailing Address: 3360 GUNSTON RD
ALEXANDRIA, VA 22302-2133

The following quote is provided to QUEST BENEFITS, INC and is valid for 30 days from the date of this letter or until the effective date of the policy.

Any insurance policy that GNY may issue to the applicant, and not this quote proposal, forms the contract between the insured and GNY. GNY, the applicant, and the producer agree that by issuing this quote proposal GNY has not guaranteed that coverage will be bound. Any insurance policy that GNY may issue may contain limits, exclusions, and limitations that are not detailed in this proposal. Coverages may differ by state.

Any differences between the coverages identified in this quote proposal and those requested in your application are resolved in favor of the coverages identified in this quote proposal. Coverage terms, conditions, and pricing identified in this quote proposal may be modified or withdrawn at any time before issuance, including the whole proposal itself, based on additional information submitted, discovered, or clarified about the prospective insured or property to be insured.

Regardless of any discussions the producer or the applicant, or both, may have had with GNY during the underwriting process regarding property limits for a risk, the producer or the insured, or both, are solely responsible for selecting the appropriate property limits for the insured's risks.

Total Premium

\$249,429.00	<i>Property</i>
\$25,131.00	<i>Liability</i>
\$274,560.00	<i>Total Including Terrorism</i>
\$272,789.00	<i>Total With Opt-Out</i>

Greater New York Insurance Group

Greater New York Mutual Insurance Company | Insurance Company of Greater New York | Strathmore Insurance Company



Standing Strong Since 1914

For the past 100 years, our guiding principle has remained the same - *Provide consistent financial stability and outstanding service for our customers.*

Together with our three wholly owned subsidiaries - Insurance Company of Greater New York, Strathmore Insurance Company and GNY Custom Insurance Company - we provide financial protection to commercial property owners and managers of small, medium and large-sized businesses. Our customized insurance solutions are available through more than 600 qualified and experienced independent agencies in the regional markets we serve.

As a mutual insurance company, we work for our policyholders and not stockholders. This allows us to take a long-term investment approach focused on generating stable returns to support our financial strength. Our underwriting expertise and demonstrated commitment to industry-leading claim service reinforces our focus on our policyholders.

GNY is rated A+ (Superior) by A.M. Best, one of the nation's most respected insurance rating companies.

This quote is subject to the following additional conditions:

- A favorable inspection.
- PLEASE NOTE: this quote does cover the pools that have removed their diving boards, but offers *NO COVERAGE* for the pool with diving board. Please advise if that is unclear. Location and/or pool number will be needed if bound, to exclude the correct pool.
- A favorable inspection with compliance to any critical recommendation found at that time. Prior pre-inspection determined that smoke detectors have not been installed in all units. If written, implementation of battery smoke detectors, and a formal, structured, battery replacement program will be required.
- Binding coverage is contingent upon receipt of acceptable, currently valued, 4-year loss runs.
- ACORD & GNY supplement signed by broker and insured is required for binding.
- Advise insured that snow-removal and other contractors performing work on the premises should provide indemnification agreements and additional insured coverage that is primary and non-contributory.
- Please distribute the attached brochures – How To Protect Your Assets, and, A Guide To Risk Management And Claims Services To Prospective Insured.

PROPERTY COVERAGES

Policy Level Coverages

Enhanced Property Coverage Endorsement	See Summary Attached	
Extended Replacement Cost	Included	
Equipment Breakdown	Included	
Blanket Earthquake Aggregate	\$5,000,000	\$50,000 deductible
Flood Occurrence/Aggregate	\$5,000,000	\$25,000 deductible
Data Compromise	\$50,000	\$2,500 deductible
Mold or Mildew	\$100,000	

Flood Coverage provided in this quote applies to losses occurring only in: NFIP Flood Zones B, C or X. For locations in NFIP Flood Zone D, Flood coverage only applies if the loss occurs at a premises specifically listed. Flood Coverage does not apply to losses occurring in any other Flood Zones.

BLANKET GROUPS	LIMIT
1 (Building Only)	\$228,270,865
2 (BPP Only)	\$98,277

Coverage Applicable	Limit of Insurance
1. Accounts Receivable*	\$100,000
2. Actual Loss Sustained: Business Income	Actual Loss Sustained
3. Back-Up of Sewers, Drains, or Sumps	\$250,000
4. Business Income - Dependent Properties	\$50,000

Control number: 4413746**Policy Period: 04/01/2019- 04/01/2020**

5. "Computer Fraud" Coverage	\$50,000
6. Damage To Premises Rented To You	\$900,000
7. Debris Removal Additional	\$240,000
8. Environmental Impairment Extension	\$100,000
9. Electronic Data *	\$25,000
10. Elevator Collision for Personal Property of Others	\$100,000
11. Employee Dishonesty	\$25,000
12. Extended Business Income	150 days
13. Fine Arts	\$15,000
14. Fire Department Service Charge	\$25,000
15. Fire Protection Equipment Recharge	\$25,000
16. Forgery or Alteration	\$50,000
17. Lost or Stolen Key Coverage **	\$10,000/\$20,000
18. Money and Securities	\$5,000 Out \$10,000 In
19. Newly Acquired or Constructed Property**	\$250,000
20. Newly Acquired Personal Property*	\$100,000
21. Notice to Company, etc.	Included
22. Non-owned and Hired Auto	Included in Limit
23. Off Premises Services	\$25,000
24. Ordinance or Law **	1. Undamaged Portion - Included
	2. Demolition - \$5,000,000
	3. Increased Cost of Const - \$2,500,000
	4. Incr Period of Restoration - ALS
25. Outdoor Antennas & Satellite Dishes	\$10,000
26. Outdoor Signs	\$25,000
27. Outdoor Trees, Shrubs and Plants	\$25,000 + \$150,000 = \$175,000
28. Personal Effects and Property of Others *	\$5,000/\$15,000
29. Pollutant Cleanup	\$15,000
30. Preservation of Property	60 days
31. Property Distance Extension	1,000 feet
32. Property Off Premises	\$15,000
33. Removal of Fallen Trees	\$500 Tree/\$10,000 Occ
34. Storage/Maintenance Buildings/Sheds, etc.**	Incl Bldg Limit
35. Tenant's Building Glass*	Within pers prop limit
36. Valuable Papers and Records Coverage	\$100,000
37. Water (Flood, Mudslide, Underground)	\$10,000

LOCATION/BUILDING **001/001** 3360 GUNSTON RD
 (SEE COMMON FORM GNY 003)
 ALEXANDRIA, VA 22302-2133

Control number: 4413746

Policy Period: 04/01/2019- 04/01/2020

<u>COVERAGE</u>	<u>Limit</u>	<u>Deductible</u>	<u>Coins</u>	<u>Valuation</u>	<u>Agreed Amount</u>	<u>Blanket Group</u>
Building	\$228,270,865	\$50,000	100%	RC	Yes	1
Business Personal Property	\$98,277	\$50,000	90%	RC		2
Business Income (Incl Extra Expense)	\$2,500,000	72 hours	100%	ALS		

Control number: 4413746

Policy Period: 04/01/2019- 04/01/2020

GENERAL LIABILITY COVERAGES

Additional Liability only locations

Location Address

None

General Aggregate	\$2,000,000
Products & Completed Ops	Subject to the general aggregate limit
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage Legal Liability	\$100,000 (any one Fire)
Medical	\$5,000

Policy Level Coverages

Identity Theft Coverage	\$25,000 Annual Aggregate \$500 deductible per insured
Employment Practices Liability Insurance Coverage	\$100,000 Aggregate Limit \$10,000 deductible per claim
The Retroactive Date will be the Inception Date of the policy. No Prior Acts Coverage.	
Employee Benefits Liability	\$1,000,000 \$1,000 deductible

Description of Locations

<u>Location</u>	<u>Description</u>	<u>Exposure</u>	<u>Exposure Base</u>
001 / 001	PARKS OR PLAYGROUNDS	10	Park Or Playground
001 / 001	SWIMMING POOLS	2	Swimming Pool
001 / 001	CONDOMINIUMS-RESIDENTIAL(ASSOC	1,684	Units

Additional Lines of Business and Coverage

Fungi and Bacteria Liability Coverage Excluded

Fungus, Wet Rot, Dry Rot and Bacteria Property Coverage \$100,000 limit; without separate location option

This quote is based on but not limited to the following forms:**COMMON POLICY FORMS AND ENDORSEMENTS**

GNV PJ	01-17	POLICY JACKET
GNV 001	09-91	COMMON POLICY DECLARATIONS
GNV 002	06-91	DESIGNATION OF PREMISES SCHEDULE
IDR COVDEC	02-09	IDENTITY RECOVERY COVERAGE PART DEC
IDRAS	03-10	IDENTITY RECOVERY COVERAGE FORM
IL 00 03	09-08	CALCULATION OF PREMIUM
IL 00 17	11-98	COMMON POLICY CONDITIONS
IL 00 21	09-08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT
IL 00 22	05-87	EFFECTIVE TIME CHANGES - REPLACEMENT
IL 01 38	10-15	VIRGINIA CHANGES
IL 01 52	10-15	VIRGINIA CHANGES
IL 09 52	01-15	CAP/LOSSES FROM CERTIFIED ACTS OF TERROR
IL 09 85	01-15	DISCLOSURE PURSUANT/TERROR RISK INS ACT

PROPERTY FORMS AND ENDORSEMENTS

CP 10 62	04-98	EXCL OF CERTAIN COMPUTER-RELATED LOSSES
GNV 004	09-91	COMMERCIAL PROPERTY COVERAGE PART
GNV 005	06-91	COMMERCIAL PROPERTY COVERAGE PART
GNYCP 03	01-18	EQUIPMENT BREAKDOWN ENHANCEMENT ENDT
CPCIVIL	01-06	CLARIFICATION OF CIVIL AUTHORITY
DATA C	11-14	DATA COMPROMISE COVERAGE FORM
DATA C DEC	11-14	DATA COMPROMISE SUPPLEMENTAL DECLARATION
DATA C VA	11-14	VIRGINIA CHANGES
LIMITS	07-15	PACKAGE ENH COV ENDT - AMENDMENT/LIMITS
PACKAGE C	02-05	PACKAGE ENHANCED COV ENDT RESIDENTIAL
XREPCST	03-05	EXTENDED REPLACEMENT COST ENDORSEMENT
CP 00 30	04-02	BUSINESS INCOME COVERAGE (&/EX EXP)
CP 04 31	04-02	CHGS-FUNGUS, WET ROT, DRY ROT & BACTERIA
FLODEC	02-05	FLOOD COVERAGE SCHEDULE AND CHANGES
CP 10 65	10-00	FLOOD COVERAGE ENDORSEMENT
EQDEC	12-17	EQ-VOLC ERUPTION COV SCHEDULE & CHANGES
CP 10 45	08-99	EARTHQUAKE AND VOLCANIC ERUPTION ENDT
CP 00 17	04-02	CONDOMINIUM ASSOCIATION COVERAGE FORM
CP 00 90	07-88	COMMERCIAL PROPERTY CONDITIONS
CP 01 30	10-15	VIRGINIA CHANGES
CP 02 03	01-12	VIRGINIA CHANGES CANCELLATION

Control number: 4413746

Policy Period: 04/01/2019- 04/01/2020

CP 10 30

04-02 CAUSES OF LOSS - SPECIAL FORM

GENERAL LIABILITY FORMS AND ENDORSEMENTS

GNY 020	11-04	GENERAL LIABILITY DECLARATIONS
GNY 021	06-91	GENERAL LIABILITY SCHEDULE
CG 00 01	12-07	COMMERCIAL GENERAL LIABILITY COV FORM
CG 20 04	11-85	ADDL INSD-CONDOMINIUM UNIT OWNERS
CG 21 16	07-98	EXCL-DESIGNATED PROFESSIONAL SERVICES
CG 81 02	02-05	BASIC CONSTRUCTION EXCLUSION
CGU 00 05	02-06	AMENDMENT OF OTHER INSURANCE CONDITIONS
XPUNDAM	06-13	EXCLUSION FOR PUNITIVE DAMAGES AND SIMIL
EPLIDEC	10-07	COMMERCIAL EMPLOYMENT PRACTICES DEC PAGE
EPLI VA	10-07	EMPLOYMENT PRACTICES LIABILITY INS COVE
CG 21 47	12-07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
VA CN	02-12	VA CHANGES-CANCELLATION & NONRENEWAL
CG 21 67	12-04	FUNGI OR BACTERIA EXCLUSION
GLU-113	08-05	ASBESTOS HAZARD EXCLUSION ENDORSEMENT-VA
CG 21 70	01-15	CAP LOSSES FROM CERTIF ACTS OF TERRORISM
CG 32 85	07-10	VA CHNGS - TOTAL POLLUTION W BLDG HEAT
CG 32 98	07-10	VA EMPLOYEE BENEFITS LIAB
CG 32 99	07-10	VA SUPL EXT RPRTG PRD ENDT FOR EBL COV
CG 01 79	07-10	VIRGINIA CHANGES
CG 21 07	05-14	EXCL-ACC/DISCL OF CONFI OR PERSONAL INFO
CG 25 04	03-97	DESIGNATED LOCATION(S) GENERAL AGGREGATE

POLICYHOLDER JACKETS

GNY PJ 01-17 POLICY JACKET

Additional Comments and Notes Regarding this Quote:

Our quote for the captioned submission includes terrorism acts certified under the "Terrorism Risk Insurance Act". The last page of this document contains a copy of the terror opt out form. If the insured wishes to opt out of the program offered by this quote please return a signed copy of this form at the time of binding coverage.

Billing Options

<u>Payment Plan</u>	<u>Total Payments</u>	<u>Deposit</u>
Annual	One	-
Semi- Annual	Two	75%
40-30-30	Three	40%
Quarterly	Four	31%
Monthly	Five to Nine	25%

A \$6 service charge applies to each installment.

Control number: 4413746

Policy Period: 04/01/2019- 04/01/2020

A \$50 reinstatement fee applies for policies cancelled due to non-payment of premium.

A \$20 insufficient funds fee applies along with any applicable amount charged by the depository institution.

Online Payments are now available. Please visit www.gny.com for details.

Jack Griffin

Underwriting Department

Greater New York Insurance Companies
TERRORISM COVERAGE DISCLOSURE NOTICE

Policyholder/Applicant: PARKFAIRFAX CONDOMINIUM UOA

OFFER OF TERRORISM COVERAGE

The Terrorism Risk Insurance Act, as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2015 ("TRIA"), establishes a program within the Department of the Treasury under which the Federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. As amended in 2015, TRIA defines an act of terrorism as any act certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and 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. TRIA provides that, to be certified, an act of terrorism must cause losses of at least five million dollars. Under your coverage, any 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.

TRIA requires us to offer you coverage for losses resulting from a certified act of terrorism. The policy's other provisions still apply. This offer of coverage does not include coverage for nuclear events, which are excluded from your policy. You must make the following decision: Do you wish to accept this offer and pay the additional premium for terrorism coverage as stated in this offer of coverage, or do you wish to reject this offer of coverage and not pay the additional premium.

Regarding policies providing commercial property coverage, the statutes and regulations of certain states require coverage for fire following an act of terrorism. So while terrorism coverage may be voluntarily rejected, there will be a reduced premium charge for this fire following coverage (called the "Opt Out Premium."). Please note that if the offer of terrorism coverage is voluntarily rejected by selecting the Opt-Out Option, no coverage for losses resulting from certified acts of terrorism will be provided.

DISCLOSURES

Disclosure of Federal Participation In Payment of Terrorism Losses

The Department of the Treasury will pay a share of terrorism losses insured under TRIA. Under the applicable formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020, of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a calendar year, the Department of Treasury shall not make any payment for any

portion of the amount of such losses that exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Disclosure of Cap On Insurer Participation In Payment of Terrorism Losses

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

Terrorism Endorsements

If, when your policy is issued, the endorsement providing or excluding terrorism coverage as you have chosen is not available, the endorsement will be attached to your policy when it becomes available, and will be effective as of the date of the policy was issued.

Disclosure of Premium

Opt-In Option

If you elect to purchase terrorism coverage, we are required to provide you with a notice disclosing the portion of your premium attributable to coverage for terrorist acts certified under TRIA. Should you elect to purchase terrorism coverage, the portion of your premium attributable to such coverage is: \$3,834.00. This premium does not include any charges for the portion of losses covered by the United States Government under TRIA.

Opt-Out Option

If you elect NOT to purchase coverage for terrorists acts certified under TRIA, except that part of coverage we may be required by law, regulation, or both, of your state, sign and date here:

Policyholder/Applicant Signature: _____

Print Name: _____

Control Number: 4413746

Date: _____

If you elect NOT to purchase terrorism coverage (except for the fire-following portion if required by state statute or regulation) your premium for terrorism coverage will be: \$2,063.00.

Risk management and claims handling, the difference is in the *service*

When it comes to business pursuits such as owning or renting a building, employing staff or providing goods and services, most people have a pretty good idea of how much risk they are willing to take. But "risk" can mean different things to different people when it comes to protecting their business.



Some risks are obvious, such as the loss of a building due to a fire. Others risks are not as obvious, such as the damage to a company's reputation as the result of a data breach or the financial costs associated with frivolous liability claims. Understanding, managing and protecting against risk is an important part of safeguarding your business.

GNV offers hands-on, client-focused risk management and claims services. Our service ...

... Gets a property claim check in your hands quickly so you can get tenants back into your building or your business back up to full speed fast

... Fights for you against unfair liability claims rather than just processing payments and having them damage your reputation and increase costs

... Helps you get injured employees back to work as soon as possible so they get right back to helping your business prosper

... Transforms us into your risk management partner, working proactively to help you reduce the threat of losses in different aspects of your business

At GNV, we deliver the service that gives you all of that, and more.

As great as our claims service is, we know that it is even more valuable to reduce incidents to begin with. It may not be possible to avoid all losses but proactively managing risk helps optimize the safety of your property and other business assets.

GNY offers our policyholders the opportunity to tap into a variety of risk management services. Most are offered at no additional cost; some are available with specific policy coverages (as noted below).



GNY is your risk management partner

Our risk management services include:

Third-party contract review

Are you hiring a construction company or other outside contractor to work on your premises? If so, you want to be sure your business is protected from third-party claims arising out of the work.

Our seasoned attorneys and construction experts will review contracts. They will also suggest indemnification and insurance procurement language to help protect your business in case of a claim or lawsuit arising out of a contractor's operations or negligence.

We can also assist with leases and Alteration Agreements. Our input ensures optimal service and helps protect your business from financial loss associated with negligent performance by third parties.

Inspection services

GNY's loss prevention staff will inspect your business to uncover potential hazards. The inspection results are evaluated by our underwriting department and recommendations are made based on our extensive experience. This is one of the best ways to enhance your loss control efforts and contain costs.

Loss control tips, tools and education

Our website offers easy-to-read loss control tips based on generally accepted safety procedures and practices. Additional resources are also available including those associated with Data Compromise, Employment Practices Liability (EPLI), and CyberOne™ optional coverages:

EmployerProtection.net

EmployerProtection.net is accessible with EPLI coverage. The site provides tools to help prevent employee harassment and discrimination claims and to prove compliance with the law for a better defense if a claim is filed against your business.

eRiskHub

eRisk Hub® risk management portal is accessible with Data Compromise and CyberOne™ coverage. It offers risk management tools, educational resources, and a roadmap to follow should your company experience a computer attack or data breach.

Contact your independent broker or GNY's risk management specialists for more information.

Optional coverages may not be available in all states and limits may apply.

Different types of claims deserve a different service approach

Property claims, liability claims and workers' compensation claims each represent different scenarios, and each deserves to be handled with differing goals in mind.

Property Claims

Great communication, fast payments

GNY's property claims department is built on the knowledge that every property claim deserves an immediate response and fast, efficient handling. Our claims staff is well-trained in policy coverages, diverse industries and effective communication skills to provide a positive claim experience.

- Insureds contacted within 24 hours of reporting a claim
- Advanced payments available to help with immediate costs
- Claims are assigned to examiner based on complexity and workload
- On-staff subrogation examiner works to obtain best recovery when recovery is possible from responsible third party.
- Organized and dedicated catastrophe team always ready to be mobilized

Liability Claims

Fully investigated, reputations and assets protected

GNY's liability claims department provides a level of service that has been the hallmark of our company for decades. We fully investigate every third-party claim against our insureds to identify any fraudulent claims. Examiners work closely with our legal staff to fight baseless claims and negotiate fair and reasonable settlements for legitimate ones.

- Claims are first reviewed by an officer level manager and then assigned to the appropriate examiner
- Every claim is prepared for a potential trial
- Claims examiners are trained in best practice negotiation techniques
- In-house attorneys support our claims examiners
- Expert appellate attorneys in-house

Workers' Compensation Claims

Caring service, efficient outcomes

GNY's workers' compensation claims department focuses on getting your employees healthy and back to work as soon as possible. Our examiners work closely with you, your injured employees and their medical professionals to keep the process running smoothly.

- Cases assigned based on the complexity
- Dedicated examiners for larger accounts
- On-site nurses review medical records and coordinate medical appointments

HOW TO REPORT A CLAIM

Property Claims

When a loss occurs, the first step is to make sure everyone is safe, away from potential danger and emergency responders are called if necessary. If a crime has occurred, it is the insured's responsibility to file a police report.

Once the situation is under control, contact your broker or report the claim directly to GNY. Property claims are time-sensitive and should be reported as soon as possible to allow for a prompt inspection and investigation by GNY adjusters.

REPORT A CLAIM

Property claims can be reported to your broker first and he or she will submit a property loss notice to GNY. If you prefer, you can report a claim directly to GNY by email at PropertyClaims@GNY.com.

Claim After Normal Business Hours

Reporting Hotline: 1-855-276-1271

Provide the following information to begin the claim process:

1. Your name
2. Insured's name, business address, telephone number and contact person
3. Policy number
4. Date and location of property damage
5. Cause of the loss and the potential extent of damage

Once it is safe to enter the building, you should:

- Safeguard property to protect it from further damage
- Take photos and/or videos and write a list to document the damage

Liability/Auto Claims

Liability claims should be reported immediately so our investigators can act quickly to understand the situation. In our experience, early reporting reduces costs.

REPORT A CLAIM

An insured or claimant may report an occurrence, offense, claim or suit directly to GNY. You can also report a claim to your broker who will complete a notification form and submit it to GNY.

The following information is necessary in order to begin the claim process:

1. Your name
2. Policy number
3. The names, addresses and phone numbers of any injured persons and witnesses
4. How, when and where the occurrence or offense took place
5. Nature and location of any injury or damage
6. Copies of any legal papers, demand, notice and summons

Liability occurrences, offenses, claims and lawsuits should be reported immediately to the GNY office based on the state where the claim occurred or lawsuit is pending.

New York

200 Madison Avenue, New York, NY

Phone: 212-683-9700
(Monday through Friday,
9 a.m. – 5 p.m. Eastern Time)

Fax: 212-683-6871

Email: LiabClaimsNY@GNY.com

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont

180 Glastonbury Boulevard, Glastonbury, CT 06033

Phone: 860-652-7090
(Monday through Friday,
9 a.m. – 5 p.m. Eastern Time)

Fax: 860-652-7095

Email: LiabClaimsCT@GNY.com

Illinois, Indiana, Maryland, Michigan, Ohio, New Jersey, Pennsylvania, Virginia and Washington, DC

377 Summerhill Road, East Brunswick, NJ 08816

Phone: 732-238-6300
(Monday through Friday,
9 a.m. – 5 p.m. Eastern Time)

Fax: 732-238-3781

Email: LiabClaimsNJ@GNY.com

Workers' Compensation Claims

It is important to report any traumatic loss or occupational injury as soon as possible. Fast reporting allows for a proper investigation and the ability to control costs.

REPORT A CLAIM

Insureds should call new claims in to our intake vendor for the state where the loss occurred. The vendor will complete the appropriate Employer's First Report of Injury form and send it to GNY.

Intake Vendor Numbers (available 24/7/365):

New Jersey 1-800-425-3222

All other states 1-866-290-6833

You will be asked to provide the following information to begin the claim process:

1. Your name
2. Employer's name and insurance policy information
3. Injured worker's name and contact information
4. Witness name(s) and contact information
5. Date and time of the accident
6. Accident details and any known injuries
7. Information on medical providers the worker has seen related to the accident

If you are not able to contact the appropriate intake vendor, please complete and fax the Employer's First Report of Injury form to the GNY office based on the state where the loss occurred.

New York

200 Madison Avenue, New York, NY

Fax: 212-779-2897

Email: NYcompclaims@GNY.com

Connecticut, Delaware, Georgia, Illinois, Indiana, Maryland, Massachusetts, New Hampshire, New Jersey, Pennsylvania, Rhode Island, Vermont and Virginia

377 Summerhill Road, East Brunswick, NJ

Fax: 732-238-0355

Email: NJcompclaims@GNY.com

This brochure provides guidelines only. It does not change or modify the terms and conditions of your insurance policy or your rights and obligations under your policy. All coverage decisions will be based on the facts of the particular claim and on the terms and conditions of your policy.



Greater New York Mutual Insurance Company
200 Madison Avenue
New York, NY 10016
Telephone: 212-683-9700
Email: information@gny.com
Web: www.gny.com

HOW TO PROTECT YOUR ASSETS

Building owners and managing agents routinely hire contractors to work on their properties. This work is a liability exposure. To insulate themselves from costly lawsuits brought by injured workers, residents, visitors and others, building owners and managing agents should enter into contracts that include *hold harmless, indemnification and insurance procurement agreements*. Using a minimal amount of effort, handled properly, your risk of legal liability will be transferred to the contractor responsible for the work and its insurance company.

HERE ARE A FEW TACTICS THAT WILL REDUCE YOUR EXPOSURE TO RISK:

1. KNOW YOUR CONTRACTOR

- Verify the contractor is properly licensed, insured, and experienced in the type of work it is being hired to perform.
- Verify whether the general contractor uses subcontractors. If the general contractor uses subcontractors, find out how it screens its subcontractors and confirm with your contractors that its subcontractors are properly insured.
- Verify there are written agreements in place between the building owner and its general contractor, as well as between the general contractor and its subcontractors, with proper indemnification and insurance-procurement clauses. The contractor and subcontractors should name the building owner and the managing agent as additional insureds in written contracts and on their liability policies on a *primary and non-contributory basis*.
- Verify before entering into contracts with your contractors that the contracts make the contractors responsible for worksite safety and for having a safety-and-employee training program in place.
- Verify contractors have obtained all necessary permits before they begin their work.
- Verify your contractors and their subcontractors do not have a history of Occupational Safety and Health Administration Law violations.



2. USE RISK TRANSFER TACTICS

Using written contracts to transfer the risk of liability and damages from you to your contractors can protect you from claims of serious injury and potentially large damage awards. Remember: No job is too small. The following clauses have proven successful:

■ Hold Harmless and Indemnification Agreements

Every contract between you and your general contractors, as well every contract between your general contractors and their subcontractors, must contain a clause requiring the general contractors and their subcontractors to "defend," "indemnify," and "hold harmless" the building owner and the managing agent from liability, loss or other damages that arise because of any of the contractors' negligence. It is important that this agreement be properly worded, dated, and executed before the work begins.

■ Insurance Procurement Requirement

Contractors and their subcontractors must agree to add building owners and their managing agents as additional insureds to their insurance policies for any liability arising out of their work. The limits of these policies should be at least \$1 million for a primary commercial general liability (CGL) policy and a \$5 million umbrella policy. Also, the additional insured coverage should be written on a *"primary and non-contributory basis."*

■ Insurance Requirements and Certificates of Insurance

While it is common practice to request a Certificate of Insurance (COI) from contractors and subcontractors, the certificate alone generally does not confer or prove the existence of additional insured coverage on your behalf. A proven "best practice" is to require your contractors to submit a copy of their primary liability and umbrella policies for review by an insurance professional. All COI's and insurance policies must be provided to the building owner or managing agent *before* the work begins. The COI and insurance policies should also show that the building owner and managing agent are named on the primary and umbrella policies as additional insureds.

Be wary of exclusions that nullify coverage for the very nature of the work being done, typically used by excess/surplus lines carriers.

SPECIAL CONSIDERATIONS

COMMERCIAL PROPERTY OWNERS

As part of their commercial leases with tenants, building owners should use the same strategies suggested above for the transfer of risk from themselves to their contractors:

- Obtain copies of the CGL and umbrella policies and COI's from all commercial tenants and their contractors.
- Set up a notification system alerting you to renewal dates for these policies.
- Make sure tenants have sufficient CGL and umbrella policy limits.
- Require tenants and their contractors to name the building owner and the managing agent as additional insureds on their CGL policies on a *primary and non-contributory* basis.
- Require tenants to sign agreements indemnifying and holding the building owner and managing agent harmless for liability arising out of any of the tenants' work in their units.
- Review your leases with an attorney to ensure these clauses have been included in the leases.

SPECIAL CONSIDERATIONS

RESIDENTIAL CO-OPS

To protect the board, the shareholders, and the co-op corporation, the same risk-transfer strategies mentioned above should be in place whenever a shareholder in a co-op has work done in his unit. This work ought to be done under an *Alteration Agreement*, which should require the shareholder's contractors to indemnify and hold harmless the shareholder, the co-op, and the managing agent, and to name these entities as additional insureds on the contractors' general-liability policies on a *"primary and non-contributory"* basis.

The *Alteration Agreement* should also require the shareholder to indemnify the co-op and the managing agent and to have proper liability insurance in place to cover these exposures. The co-op must mandate, preferably in the lease agreement, that contractors cannot begin work in a unit until the shareholder submits to the co-op and the co-op approves all of these construction contracts and insurance policies.

Insurance companies insuring contractors have come up with broad exclusions and limitations designed to protect them from having to defend and indemnify you as additional insureds under their policies. This is very unfair to the co-op. By showing you what to look for in these policies, GNY can help protect your interests.

The statements in this brochure describe certain strategies you may wish to employ to protect yourself from liability. The statements are not, and are not intended to be, legal advice. You should consult an attorney regarding any specific risk-transfer questions you may have or any specific risk-transfer strategies you may wish to employ.



TRANSFERRING RISK

Tips for Property Owners, Their Agents,
Managers and Commercial Tenants

- How to protect your assets
- How GNY can help



Greater New York Mutual Insurance Company
200 Madison Avenue, New York, NY 10016
Telephone: 212-683-9700
Email: information@gny.com
Web: www.gny.com



C-1034 317

Risk Name: PARKFAIRFAX CONDOMINIUM UNIT OWNERS ASSOCIATION
EFFECTIVE DATE: 04/01/2019
STATE: Virginia

Employee Information:

Class Code:	Suffix:	No of Employees	Total Payroll	Rate	Calculated Premium	Minimum Premium
9015		45	1,336,147	2.23	29796	506
9012		10	435,478	0.93	4050	304

Executive Officer Information:

Name	INC/ EXC	Class Code:	Title	Salary	Calculated Salary	Rate	Calculated Premium	Minimum Premium
BUCHANAN, SCOTT	E	9012	BDTRMBR	15,600	0	0.00	0	304

MANUAL PREMIUM		33846
INCREASED LIMITS(1000000/1000000/1000000)(1.1)	+	372
SUBJECT PREMIUM	=	34218
EXPERIENCE MODIFICATION	x	1.65
TOTAL MODIFIED PREMIUM	=	56460
ARAP FACTOR	x	1.49
ARAP SURCHARGE	+	27666
STANDARD PREMIUM	=	84126
EXPENSE CONSTANT	+	160
TERRORISM RATE(.04)	+	709
TERRORISM RATE (.04)		\$708.65 INCL
SUBTOTAL FOR TERRORISM PREMIUM *****		\$708.65 INCL
ESTIMATED ANNUAL PREMIUM	=	84994

***** Subtotal for Terrorism Premium: For insured losses resulting from certified acts of terrorism as determined under the Terrorism Risk Insurance Act of 2002, and any amendments, including as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015, and applied consistent with NCCI manual rules and forms (Terrorism Misc. Value or Terrorism Rate by State).



PREMIUM CALCULATOR WORKSHEET

RISK NAME: PARKFAIRFAX CONDOMINIUM UNIT OWNERS ASSOCIATION
EFFECTIVE DATE: 04/01/2019
BINDER NUMBER:
APPLICATION ID NUMBER: 47198840
GOVERNING STATE: Virginia
GOVERNING CLASS CODE: 9015
ANNIVERSARY RATING DATE: N/A
EXPERIENCE RATING DATE: 04/01/2019
PREMIUM PERIOD: 04/01/2019 - 04/01/2020

SUMMARY INFORMATION

STATE NAME	ESTIMATED ANNUAL PREMIUM
Virginia	84,994
<hr/>	
SUBTOTAL FOR TERRORISM PREMIUM - ALL STATE(S):**** (VA) \$708.65 =	INCL
\$708.65	
<hr/>	
ESTIMATED ANNUAL PREMIUM	84,994
DEPOSIT PERCENTAGE:	25%
DEPOSIT PREMIUM:	21,249
TOTAL ESTIMATED ANNUAL PREMIUM	84,994
TOTAL PREMIUM PAID	0

**** See Individual state worksheet(s) that accompany the summary page for explanation.



Quotation of Commercial Insurance
Apartment House
New Business

Prepared for:
PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION
3360 GUNSTON RD
ALEXANDRIA, VA 223022133

Presented By:
QUEST INSURANCE

The following quotation of insurance has been developed for the above captioned risk.
IT IS AGREED AND UNDERSTOOD NO COVERAGE HAS BEEN BOUND.

This quotation will expire after (30) days or the effective date of requested coverages unless otherwise notified.

Proposal Print Date: 02/14/2019
Underwritten By:
Selective Ins Co of the Southeast



Providing Insurance Solutions Clients Can Trust Since 1926

Since its founding, Selective has built a reputation of honesty, efficiency and quality service among agents and customers alike. As of 1930, that reputation has been backed by an "A" (Excellent) or better rating from A.M. Best – a premier financial rating organization.

Combining great products and service, coupled with an exemplary record of responsiveness is the Selective advantage that will keep you coming back for more. Whether you need an insurance expert in your field, the continual support of 24/7 claims service, the convenience of paying your bill online or customized coverage designed to fit your unique needs, Selective is the answer.

Selective Insurance Group, Inc. is primarily a holding company for ten customer-focused property and casualty (P&C) insurance companies and ranked as the 49th largest P&C insurance group in the United States by A.M. Best Co. These companies offer a broad range of insurance and alternative risk management services. Selective provides value-added products and services to businesses, public entities and individuals through approximately 990 independent agents in 22 primary eastern and Midwestern states. Our approximately 1,900 employees create the competitive advantages that make Selective one of the best regional insurance organizations in the marketplace.

©2012 Selective Ins. Group, Inc. (Branchville, N.J.). "Selective" insurers include: Selective Ins. Co. of America, Selective Ins. Co. of New England, Selective Ins. Co. of N.Y., Selective Ins. Co. of S.C., Selective Ins. Co. of the Southeast, Selective Way Ins. Co., Selective Cas. Ins. Co., Selective Fire and Cas. Ins. Co. and Selective Auto Ins. Co. of N.J. Insurers and products available vary by jurisdiction. These descriptions are summaries and not offers to sell insurance; the actual policies show complete coverage, exclusions and limitations details. Policy issuance is subject to underwriting approval.



Quotation of Commercial Insurance

PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION

Quote # 97503700

Policy Period: 04/01/19 to 04/01/20

Table Of Contents

	<u>Page #</u>
Premium Summary.....	5
Premium Recap.....	6
Automobile Schedule.....	7
Automobile.....	8
Billing Information.....	13
ElitePac Commercial Auto Extension Endorsement.....	Appendix I

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION

Quote # 97503700

Policy Period: 04/01/19 to 04/01/20

Premium Summary

<u>Coverage</u>	<u>Premium</u>
Automobile	\$28,411.80
Total Premium	\$28,411.80

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION

Quote # 97503700

Policy Period: 04/01/19 to 04/01/20

Line Of Business Premium Recap

Automobile Premium Totals

<u>Liab Coverages</u>	<u>Premium</u>	<u>Phy Dmg Coverages</u>	<u>Premium</u>
Liability	\$21,452.00	Comprehensive	\$838.00
Medical Payments	\$1,360.00	Collision	\$2,907.00
UM/UIM (BI/CSL)	\$1,032.80		
Excess Hired	\$65.00		
Non-owned	\$90.00		
ElitePac Commercial Auto Extension			
Endorsement	\$667.00		
Liability Total Premium	\$24,666.80	Phy Dmg Total Premium	\$3,745.00
Grand Total LOB Premium			\$28,411.80

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION

Quote # 97503700

Policy Period: 04/01/19 to 04/01/20

Policy Auto Schedule

<u>Veh #</u>	<u>State</u>	<u>Year</u>	<u>Make/Model</u>	<u>VIN</u>	<u>Comp Ded</u>	<u>Coll Ded</u>	<u>Premium</u>
001	VA	04	CHEVROLET/EXPRESS G150	1GCFG15X641109564	1000	1000	\$1,634.55
002	VA	09	ISUZU/NPR	JALB4W16597400335	1000	1000	\$1,853.55
003	VA	17	FORD/F250 SUPER DUTY	1FTBF2B67HEF31974	1000	1000	\$2,054.55
004	VA	03	CHEVROLET/EXPRESS G150	1GCEG15X331185088	1000	1000	\$1,634.55
005	VA	03	CHEVROLET/SILVERADO C3	1GBJC34U83E140626	1000	1000	\$1,736.55
006	VA	10	CHEVROLET/SILVERADO C1	1GCPCEA3AZ232251	1000	1000	\$1,693.55
007	VA	14	FORD/TRANSIT CONNECT X	NM0LE6E75E1151518	1000	1000	\$1,776.55
008	VA	09	TOYOTA/TACOMA	5TENX22N79Z636594	1000	1000	\$1,662.55
009	VA	00	CHEVROLET/S TRUCK S10	1GCCS1456YK279425	1000	1000	\$1,605.55
010	VA	10	CHEVROLET/EXPRESS G250	1GCZGFBA2A1116792	1000	1000	\$1,755.55
011	VA	98	CHEVROLET/S TRUCK S10	1GCCS194XWK253505	1000	1000	\$1,623.55
012	VA	04	CHEVROLET/EXPRESS G150	1GCFG15X541109653	1000	1000	\$1,634.55
013	VA	10	TOYOTA/TACOMA	5TENX4CN8AZ707297	1000	1000	\$1,678.55
014	VA	10	TOYOTA/TACOMA	5TENX4CN0AZ704927	1000	1000	\$1,678.55
015	VA	10	CHEVROLET/SILVERADO K21	GC3KVBG9AF158043	1000	1000	\$1,755.55
016	VA	15	FORD/TRANSIT CONNECT X	NM0LS6E72F1177908	1000	1000	\$1,811.55

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION

Quote # 97503700

Policy Period: 04/01/19 to 04/01/20

Automobile

Policy Level

	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability Limit Type CSL			
- Liability	1	1,000,000	
ElitePac Commercial Auto Extension Endorsement			\$667.00

State Level Coverages (VA)

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Non-Owned		0 - 25	\$90.00
Excess Hired		IF ANY	\$65.00
UM/UIM (BI/CSL)	2	1,000,000	

Vehicle Level

Vehicle VA/001 : 2004 CHEVROLET EXPRESS G1500 VIN# 1GCFG15X641109564

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$38.00
Collision	2	1,000 Ded	\$119.00

Vehicle Total Premium \$1,634.55

Vehicle VA/002 : 2009 ISUZU NPR VIN# JALB4W16597400335

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,430.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$58.00
Collision	2	1,000 Ded	\$216.00

Vehicle Total Premium \$1,853.55

Vehicle VA/003 : 2017 FORD F250 SUPER DUTY VIN# 1FTBF2B67HEF31974

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$95.00

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION

Quote # 97503700

Policy Period: 04/01/19 to 04/01/20

Collision	2	1,000 Ded	\$482.00
-----------	---	-----------	----------

Vehicle Total Premium			\$2,054.55
------------------------------	--	--	-------------------

Vehicle VA/004 : 2003 CHEVROLET EXPRESS G1500 VIN# 1GCEG15X331185088

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$38.00
Collision	2	1,000 Ded	\$119.00

Vehicle Total Premium			\$1,634.55
------------------------------	--	--	-------------------

Vehicle VA/005 : 2003 CHEVROLET SILVERADO C3500 VIN# 1GBJC34U83E140626

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,430.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$38.00
Collision	2	1,000 Ded	\$119.00

Vehicle Total Premium			\$1,736.55
------------------------------	--	--	-------------------

Vehicle VA/006 : 2010 CHEVROLET SILVERADO C1500 VIN# 1GCPCEA3AZ232251

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$54.00
Collision	2	1,000 Ded	\$162.00

Vehicle Total Premium			\$1,693.55
------------------------------	--	--	-------------------

Vehicle VA/007 : 2014 FORD TRANSIT CONNECT XL VIN# NM0LE6E75E1151518

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$63.00
Collision	2	1,000 Ded	\$236.00

Vehicle Total Premium			\$1,776.55
------------------------------	--	--	-------------------

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION

Quote # 97503700

Policy Period: 04/01/19 to 04/01/20

Vehicle VA/008 : 2009 TOYOTA TACOMA VIN# 5TENX22N79Z636594

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$46.00
Collision	2	1,000 Ded	\$139.00

Vehicle Total Premium \$1,662.55

Vehicle VA/009 : 2000 CHEVROLET S TRUCK S10 VIN# 1GCCS1456YK279425

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$33.00
Collision	2	1,000 Ded	\$95.00

Vehicle Total Premium \$1,605.55

Vehicle VA/010 : 2010 CHEVROLET EXPRESS G2500 VIN# 1GCZGFBA2A1116792

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$66.00
Collision	2	1,000 Ded	\$212.00

Vehicle Total Premium \$1,755.55

Vehicle VA/011 : 1998 CHEVROLET S TRUCK S10 VIN# 1GCCS194XWK253505

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$36.00
Collision	2	1,000 Ded	\$110.00

Vehicle Total Premium \$1,623.55

Vehicle VA/012 : 2004 CHEVROLET EXPRESS G1500 VIN# 1GCFCG15X541109653

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
-----------------	---------------	--------------	----------------

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION

Quote # 97503700

Policy Period: 04/01/19 to 04/01/20

Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$38.00
Collision	2	1,000 Ded	\$119.00

Vehicle Total Premium \$1,634.55

Vehicle VA/013 : 2010 TOYOTA TACOMA VIN# 5TENX4CN8AZ707297

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$50.00
Collision	2	1,000 Ded	\$151.00

Vehicle Total Premium \$1,678.55

Vehicle VA/014 : 2010 TOYOTA TACOMA VIN# 5TENX4CN0AZ704927

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$50.00
Collision	2	1,000 Ded	\$151.00

Vehicle Total Premium \$1,678.55

Vehicle VA/015 : 2010 CHEVROLET SILVERADO K2500 HEAVY DUTY VIN# 1GC3KVBG9AF158043

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55
Comprehensive	2	1,000 Ded	\$66.00
Collision	2	1,000 Ded	\$212.00

Vehicle Total Premium \$1,755.55

Vehicle VA/016 : 2015 FORD TRANSIT CONNECT XL VIN# NM0LS6E72F1177908

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>	<u>Premium</u>
Liability	1	See State Level	\$1,328.00
Medical Payments	2	5,000	\$85.00
UM/UIM (BI/CSL)	2	See State Level	\$64.55

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.



Quotation of Commercial Insurance

PARK FAIRFAX UNITOWNERS CONDOMINIUM ASSOCIATION

Quote # 97503700

Policy Period: 04/01/19 to 04/01/20

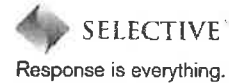
Comprehensive	2	1,000 Ded	\$69.00
Collision	2	1,000 Ded	\$265.00

Vehicle Total Premium			\$1,811.55
------------------------------	--	--	-------------------

Total Automobile Premium			\$28,411.80
---------------------------------	--	--	--------------------

This non-binding proposal is only a summary of premium. It is not a guarantee that the actual premium will not exceed the amount of the proposal. No coverage is provided by this summary nor does it replace any provisions of the final policy. For specific terms and restrictions, refer to the individual policy and coverage forms.

Selective Customer Self-Service and Billing Options



We understand that each customer has unique needs—that's why Selective offers a variety of installment plans. Your agent can assist you with selecting a plan that works best with and meets the eligibility requirements for your particular policy. Please note that policies on the same account may have different payment plans and installment fees may apply.

- 1-Pay: Due in full at policy inception
- 2-Pay: Two equal installments due at policy inception and in the 6th month of the policy term
- 4-Pay: Four equal installments due at policy inception and in the 3rd, 6th and 9th months of the policy term
- Quarterly: Four equal installments due quarterly starting at policy inception
- 10-Pay: 19% due at policy inception, the remaining balance billed in nine equal monthly installments

The SelectPay® Advantage (Electronic Funds Transfer)

With our free SelectPay® service, your insurance payments can be automatically deducted from your checking or savings account. Not only will this save you time, but you'll avoid installment and late fees.

Signing up for SelectPay® is easy – just visit www.selective.com and sign in. Click the "Billing & Payments" tab and then choose the "Pay Bill" link. You will need your policy number and bank account information to complete the transaction.

PaySync® Flexible Payment Program

Get the cash flow flexibility you need with PaySync® for your Selective Workers Compensation (WC) and Commercial Package Policy (CPP). With PaySync® WC, pay your premium installments when you pay your payroll; with PaySync® CPP, premiums are broken down into 12, 24, 26, or 52 payments – your choice during policy issuance. Benefits include:

- No down payments and installment fees
- PaySync® is simply another pay plan option, so no special underwriting guidelines apply

You'll need to provide Selective with your payroll information each pay cycle to be eligible to the PaySync® WC program. Payroll information can be submitted by you or a third party, such as an accountant or payroll processor, on your behalf. For more information about the program, please visit selective.com/paysync or contact your agent.

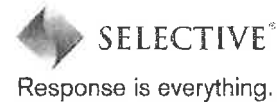
Your time is valuable. Selective lets you manage your policy on your own time through our online Customer Self-Service site. Here you can:

- Pay your bill
- Schedule future payments
- Build and print certificates of insurance
- Print automobile ID cards
- File a claim
- Review, download or print a copy of your policy

Registration is simple. Have your policy or bill handy when you visit www.selective.com and then click "Need a Customer User ID and Password". Follow the onscreen instructions to answer the three security questions identifying your policy and begin managing your account 24/7.



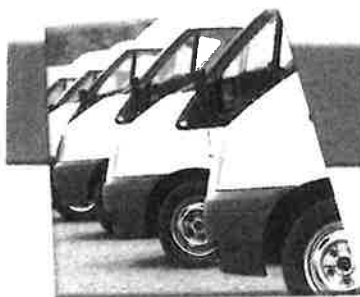
ElitePac® Commercial Auto Extension Endorsement Coverage Summary



The following forms are included:

- CA 7809VA ElitePac® Virginia Commercial Auto Extension
- CA 7816VA Schedule – ElitePac® Virginia Commercial Auto Extension

Coverage	Limit
Amendments To Section II – Liability Coverage	
Newly Acquired Or Formed Organizations – qualify as named insured if majority owned with no similar insurance available	Included
Employees As Insureds – while using an auto not owned or hired by named insured in named insured's business	Included
Volunteer Workers As Insureds – while using an auto not owned or hired by named insured in named insured's business	Included
Expenses For Bail Bonds And Loss Of Earnings	
Bail Bonds	\$3,000 Per "Accident"
Loss Of Earnings	\$1,000 Per Day
Employee Indemnification and Employer's Liability Amendment – exclusion doesn't apply to volunteer workers not entitled to Workers Compensation coverage	Included
Care, Custody Or Control Amendment – exclusion doesn't apply to property owned by anyone other than an insured	\$1,000 limit Per "Accident"; \$500 Deductible Per "Accident"
Amendments To Section III - Physical Damage Coverage	
Towing And Labor	
Private Passenger Auto, Social Service Van or Bus, Light Truck Medium, Heavy and Extra Heavy Trucks	\$75 Per Tow \$150 Per Tow
Glass Breakage Deductible – waived when glass is repaired	Included
Additional Transportation Expenses	\$60 Per Day up to a maximum of \$1,800
Deductible Reimbursement – Employee's or Volunteer Workers' Personal Autos	\$1,000 per "loss"
Hired Auto Physical Damage Coverage - offers the broadest coverage available to any scheduled auto for non-owned autos, the lowest deductible will apply, no deductible for losses caused by fire or lightning	Included



ElitePac[®] Commercial Auto Extension Endorsement Coverage Summary

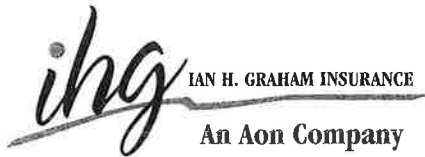


Response is everything.

Auto Loan/Lease Gap Coverage (N/A in New York)	Unpaid amount due on lease or loan, with exceptions
Personal Effects Coverage – for covered personal items in a covered auto at time of theft, no deductible applies	\$500 Per "Accident"
Airbag Coverage	Included
Expanded Audio, Visual and Data Electronic Equipment Coverage – \$50 maximum deductible applies	Included
Amendments To Section IV – Business Auto Conditions	
Waiver of Subrogation – blanket waiver when liability has been assumed under an insured contract	Included
Policy Period, Coverage Territory – covers any type of covered auto hired without a driver for 30 days or less anywhere in the world	Included

Confidential, unpublished property of Selective Insurance Company of America. Use and distribution limited solely to authorized personnel and appointed agents. Do not duplicate or distribute.

©2017 Selective Ins. Group, Inc., Branchville, NJ. Products vary by jurisdiction, terms, and conditions and are provided by Selective Ins. Co. of America and its insurer affiliates. Details at selective.com/about/affiliated-insurers.aspx. SI-17-231VA



15303 Ventura Boulevard, 12th Floor, Sherman Oaks, CA 91403 1-800-621-2324 Fax 1-866-229-3754 / www.ihginsurance.com

ASSOCIATION LIABILITY (DIRECTORS & OFFICERS) and FIDELITY AND CRIME INSURANCE PROPOSAL

02/15/2019

Saunders M Pair
Quest Insurance
4433 Brookfield Corporate Drive Suite A
Chantilly, VA 20151

Re: Parkfairfax Condominium UOA
3360 Gunston Road
Alexandria, VA 22302

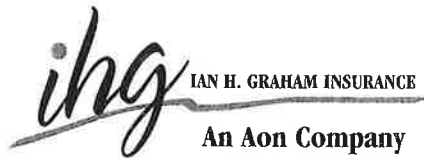
New Policy Quotation Reference #: 1001339318-01

For over two decades, Ian H. Graham Insurance Community Association Program has been the national leader in providing high quality insurance products to Community Associations.

We are pleased to provide the following terms:

Insurance Carrier	Continental Casualty Company <i>A CNA Insurance Company</i>
A.M. Best Rated	A Excellent
Carrier Status	Admitted
Proposed Policy Period	04/01/2019 to 04/01/2020
Type of Coverage	Directors' & Officers' Liability
D&O Liability Limits (Annual Aggregate)*	\$1,000,000
D&O Liability Deductible (Per Claim)	\$10,000
D&O Liability Premium	\$10,236.00
Type of Coverage	Fidelity and Crime
Fidelity and Crime Limit	\$ Per Loss
• Insuring Agreement 1: Employee Theft	\$5,000,000
• Insuring Agreement 2: Forgery or Alteration	\$100,000
• Insuring Agreement 3: Theft, Disappearance or Destruction	\$100,000
• Insuring Agreement 4: Computer Fraud and Wire Transfer Fraud	\$5,000,000
Fidelity and Crime Deductible (Per Claim)	
• Insuring Agreement 1: Employee Theft	\$15,000
• Insuring Agreement 2: Forgery or Alteration	\$1,000
• Insuring Agreement 3: Theft, Disappearance or Destruction	\$0
• Insuring Agreement 4: Computer Fraud and Wire Transfer Fraud	\$15,000
Fidelity and Crime Premium	\$3,154.00
Policy Administrative Charge:	\$35.00
Total Amount Due	\$13,425.00

*Defense Costs are in addition to the limit of liability.



15303 Ventura Boulevard, 12th Floor, Sherman Oaks, CA 91403 1-800-621-2324 Fax 1-866-229-3754 / www.ihginsurance.com

Policy Form and Endorsements

CNA-81758-XX (3/15)	Notice - Offer of Terrorism Coverage; Disclosure of Premium
G-145126-A (8/03)	Policyholder Notice Economic and Trade Sanctions Conditions
G-145170-AC (6/03)	Community Association Policy General Terms and Conditions
G-145171-AC (6/03)	Community Association Liability Coverage Part
CNA-77509-XX (1/14)	Network Risk and Privacy Claim Endorsement
CNA-77510-XX (1/14)	Privacy Event Expense Endorsement
CNA-77511-XX (1/14)	Amend Claims By Insured Exclusions Endorsement
CNA-77512-XX (1/14)	Wage and Hour Law Claims Defense Costs Coverage Endorsement
CNA-77513-XX (1/14)	Outside Director Endorsement
CNA-77515-XX (1/14)	Supplementary Payment - Defendant Reimbursement Endorsement
CNA-77517-XX (1/14)	Public Relations Event Expenses Endorsement
CNA-81751-XX (3/15)	Cap on Losses from Certified Acts of Terrorism Endorsement
CNA-90997-XX (1/18)	Immigration Claim Defense Costs Endorsement
GSL-4393-XX (3/07)	Defense Costs Limits Endorsement
GSL-8393-XX (3/07)	Remove Specified Peril
GSL-8394-XX (3/07)	Breach of Contract Defense Coverage with Sublimit Endorsement
GSL-40679-XX (8/11)	Amend Settlement Endorsement
GSL-40680-XX (8/11)	Mediation Endorsement
G-145172-A (6/03)	Commercial Crime Coverage Part
GSL-8400-XX (2/10)	Amend Commercial Crime Coverage Part
CNA-82731-XX (6/15)	Money Orders and Counterfeit Paper Currency Coverage
CNA-82732-XX (6/15)	Change From Loss Sustained To Loss Discovered Endorsement
CNA-82733-XX (6/15)	Robbery and Safe Burglary Clarification Endorsement
CNA-82735-XX (6/15)	Claims Expense Coverage For All Insuring Agreements Endorsement
CNA-85627-XX (5/16)	Social Engineering Fraud Endorsement
CNA-90994-XX (1/18)	Amend Insuring Agreement Endorsement
GSL-35080-XX (5/11)	Include Designated Book Keepers and Accountants as Employees - Employee Theft Only
G-145127-A45 (4/04)	Cancellation and Nonrenewal Endorsement - Virginia
G-145128-A45 (3/10)	Amendatory Endorsement - Virginia
G-145129-A45 (4/05)	Amendatory Changes - Virginia

A specimen policy is available upon request or can be downloaded from our website at www.ihginsurance.com.

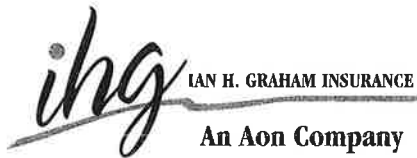
Special Instructions:

- The New Policy Quotation is valid for 30 days from the date of this letter.
- The Quotation is conditioned upon receipt, review and acceptance of the following:

1. Signed and dated CNA application

These conditions must be met on or before the Quote Expiration Date specified above. If they are not fulfilled, then this quotation will be withdrawn.

If between the dates of the Quotation and the Effective Date of the current insurance contract, there is a material change in the condition of the Applicant, or if any notice of claim or circumstance giving rise to a claim is reported prior to the effective date of the proposed insurance contract, then the Applicant must notify the Producer. The Producer as the representative of the above-referenced Applicant will then notify Ian H. Graham Insurance with all the information it may require. Whether or not this quotation has already been accepted by the Applicant, Ian H. Graham Insurance reserves the right to rescind this indication as of its effective date or to modify the final terms and conditions of the quotation upon review of the information.



15303 Ventura Boulevard, 12th Floor, Sherman Oaks, CA 91403 1-800-621-2324 Fax 1-866-229-3754 / www.ihginsurance.com

Re: Parkfairfax Condominium UOA
3360 Gunston Road
Alexandria, VA 22302

New Policy Quotation Reference #: 1001339318-01

Authorization to Bind:

To accept these terms, sign and date this quote letter below and forward to your underwriter via fax or email.

Upon (1) receipt of a signed and dated copy of the New Policy Quotation in our office prior to the requested effective date for coverage, and (2) compliance with the subjectivities if any, set forth in the special instructions above, coverage will be bound.

You will receive the policy and an invoice for premium due within two weeks. If a policy and invoice are not received within this period, contact your Ian H. Graham Underwriter immediately.

Thank you for the opportunity to serve you.

Sylvia S. Tagle
Executive Vice President
Ian H. Graham Insurance

Your Underwriter is:

Carolynn Cioffa
carolynn.cioffa@affinitynonprofits.com
Telephone Number: 202-429-8566
Fax Number: 800-701-1982

Accepted By: _____

Producer/Property Manager/Proposed Insured Signature

Date: _____

Print Name & Title: _____



15303 Ventura Boulevard, 12th Floor, Sherman Oaks, CA 91403 1-800-621-2324 Fax 1-866-229-3754 / www.ihginsurance.com

Instructions to Broker:

- * IHG utilizes Agency Bill – Upon Receipt and Acceptance of the Bind Order, you will receive a policy and invoice.
- * Unless otherwise requested, policy is sent via email to broker contact. Please contact your underwriter if your agency has a central email address for policy delivery.
- * If eligible, your policies are automatically renewed. Within 60 days of the renewal date, you will receive the policy and invoice.
- * If not eligible for automatic renewal, within 60 days of the renewal date, you will receive a quote and a short form application. If terms are acceptable, return signed and updated application and we will issue the renewal policy.
- * We require a current agency license on file. We will contact you for a copy.
- * Please contact your underwriter for any questions:

Carolynn Cioffa
carolynn.cioffa@affinitynonprofits.com
Telephone Number: 202-429-8566
Fax Number: 800-701-1982



Provided Exclusively by Ian H. Graham Insurance

Community Association Directors' & Officers' Liability Insurance Program

Cyber Liability and Expense Now Included in Directors' & Officers' Liability Policy!

- **NEW! Network Risk and Privacy Claim:**
Extends D&O liability policy to include claims for third party unauthorized disclosure of non-public personal information or identify theft.
- **NEW! Privacy Event Expense:**
Provides \$50,000 for expenses required to respond to a privacy event/security breach. Covers the cost to comply with security breach notice laws; including notification, monitoring, computer forensics, negotiations with regulators and remediation of the deficiencies that gave rise to the privacy event.
- **NEW! Entity Exclusion Removed:**
Claims brought by or derivatively on behalf of a Named Entity are no longer excluded, except for claims against the property manager.
- **NEW! Outside Directorship Endorsement:**
Covers board members serving on other non-profit community association boards.
- **NEW! Public Relations Event Expense:**
Reimburses insured for advisory services of a public relations firm after certain events such as a violent act, kidnapping, sexual assault, criminal firearm use or workplace accident resulting in negative local or national media coverage of the Insured.
- **NEW! Defendant Reimbursement:**
Provides up to \$250 per person per day when the insurer requests an Insured Person to be present at a hearing, deposition, trial, mediation or arbitration.
- **NEW! Wage and Hour Law Claim Defense Costs:**
Provides defense costs up to \$100,000 for claims alleging a violation of a Wage and Hour Law including the Fair Labor Standards Act (FLSA). Note: Not available in all states. Optional coverage, additional premium will apply.
- **Softened Hammer Clause:**
Should an insured refuse to consent to settle, the loss sustained over the proposed settlement (including defense costs) will now be split 80/20% between CNA and the insured.
- **Mediation Credit:**
Within 60 days of a claim, if an insured agrees to third party arbitration and the claim is resolved, the insured will receive a 50% deductible credit.
- **Third Party Discrimination Coverage:**
Wrongful personal injury definition includes non-EPL discrimination.
- **Final Adjudication Language** with regard to fraudulent or criminal wrongful acts. Not available in NY.
- **Wrongful Acts:**
Comprehensive definition of wrongful acts including wrongful employment practices, wrongful personal injury (including third-party discrimination) and publisher's wrongful act.
- **Breach of Contract:**
Full-limit defense for third party breach of contract claims.
- **Defense Costs:**
In addition to the limit of liability, coverage automatically includes reasonable and necessary attorney's fees, costs and expenses, such as investigation, adjustment, defense, and appeal.

Over, please.

- **Prior Acts:**
Full prior acts coverage, subject to policy terms and conditions.
- **Claim:**
Expansive definition of claim including (1) civil, criminal, or administrative adjudicatory proceeding; (2) a written demand for monetary damages or non-monetary relief; or (3) an Equal Employment Opportunity Commission proceeding or any state, local or territorial equivalent.
- **Loss:**
Loss means "damages, settlements and defense costs" and includes pre- and post-judgment interest. Loss also includes punitive, exemplary or multiple damages, if insurable, to the fullest extent permitted by any applicable law.
- **Spouses:**
Coverage for spouses and legally recognized domestic partners expressly included.
- **Developers:**
Coverage for developers on the association board in their capacity as board members, with coverage for acts during board membership continuing after departure from the board.
- **Prior and Pending Litigation:**
Prior and pending litigation date considered with proof of expiring coverage.
- **Insured:**
Insured means the named entity (community association), qualified subsidiaries and insured persons. Insured persons includes all past, present and future elected or appointed directors, trustees, officers, employees, committee members, volunteers of the community association, and property managers.
- **Failure to Obtain or Maintain Insurance:**
Defense of claims for failure to obtain or maintain insurance.
- **Eligible Associations:**
Condominiums, property owners associations, homeowners associations, commercial associations, timeshares, master associations, cooperatives, planned urban developments.
- **Duty to Defend:**
Under the policy's "duty to defend" provision, an attorney experienced in professional liability will represent you. All covered claims, whether warranted or groundless, will be defended.
- **Extended Reporting Period:**
Extended reporting period available for purchase at 100% of the annual premium for 12 months, and can be purchased up to 30 days post expiration.*
- **Severability:**
Profiting, fraud, or criminal acts of one individual insured will not be imputed to another to preclude coverage. Further, the failure by one insured to disclose in the application facts and circumstances which may give rise to a future claim will not be imputed to another insured to preclude coverage.
- **Blanket Property Manager Coverage:**
Coverage automatically applies to any property manager with whom the association contracts. Meaning, you no longer have to worry if your insureds are notifying you of a change in property manager or making sure you sent in a request to endorse the policy.

Ian H. Graham Insurance

15303 Ventura Boulevard, 12th Floor | Sherman Oaks, CA 91403
1-800-621-2324 | email: info@ihginsurance.com | web: www.ihginsurance.com

Endorsed by:



Underwritten by:



Administered by:



Coverage is written with one or more of the CNA companies rated A (Excellent) by A.M. Best

Please note: Coverages may not be available in all states. *May vary by state.

CNA is a service mark and trade name registered with the U.S. Patent and Trademark Office. The information contained in this document is for general information only and is not legal advice. It is intended to provide a general overview of the services and products offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. All coverages are not available in all states. This document is not intended to be advertising or solicitation in states where the local regulations prohibit such usage.

Ian H. Graham Insurance is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc., (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.



Provided Exclusively by Ian H. Graham Insurance Community Association Crime & Fidelity Insurance Policy

IHG offers a suite of crime insurance coverages tailored to the needs of community associations.

Employee Theft helps protect an association's monies from theft by employees, but the IHG/CNA Crime policy is written specifically for associations so the definition of "employee" includes non-compensated board members, property manager or property manager employees.

- Limits available: Up to \$5,000,000.
- Rated on the number of people who are authorized to access association funds.
- Includes theft of employee retirement fund plans subject to ERISA.
- Definition of employee *also* includes:
Bookkeepers & Accountants. Important protection for self-insured associations.

Forgery or alteration helps protect an association from theft of association monies by an outside person (not an employee) by forgery or alteration.

Theft, Disappearance or Destruction helps protect an association from theft, disappearance or destruction of association funds by an outside person (not an employee).

Computer Fraud or Wire Transfer Communication Fraud helps protect an association from theft of funds via computer/wire transfer fraud—by an outside person (not an employee).

- When this coverage is chosen, IHG automatically quotes a limit equal to the Employee Theft limit/deductible quoted.

Ian H. Graham Insurance

15303 Ventura Boulevard, 12th Floor | Sherman Oaks, CA 91403
1-800-621-2324 | email: info@ihginsurance.com | web: www.ihginsurance.com

Endorsed by:



Underwritten by:



Administered by:



Coverage is written with one or more of the CNA companies rated A (Excellent) by A.M. Best

Please note: Coverages may not be available in all states. *May vary by state.

CNA is a service mark and trade name registered with the U.S. Patent and Trademark Office. The information contained in this document is for general information only and is not legal advice. It is intended to provide a general overview of the services and products offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. All coverages are not available in all states. This document is not intended to be advertising or solicitation in states where the local regulations prohibit such usage.

Ian H. Graham Insurance is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc., (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

PARKFAIRFAX CONDOMINIUM UNIT OWNERS ASSOCIATION



2019/2020 Renewal Proposal

Table of Contents:

Section 1 – Executive Summary

Section 2 – Coverage Detail

Presented By: Gordon O'Neill, President

Date: February 14, 2019

This proposal is only a brief and general description of the coverages being offered. If accepted, please refer to the actual policies for specific coverages, terms, conditions, exclusions, definitions and deductibles. The policies constitute a sole agreement between the insurer and the insured.

	Page:
Schedule of Policies and Named Insured	02
Premium Summary and Payment Plan	03
Service Team	04
Client Support Services	05

Coverage Type	Carrier	Policy Term
Commercial Package	Brethren Mutual	04/01/19 - 20
Workers Compensation	Liberty Mutual Ins. Co.	04/01/19 - 20
Excess Liability	Great American Alliance	04/01/19 - 20
Directors and Officers	Travelers Insurance	04/01/19 - 20
Crime	Hartford Insurance	04/01/19 - 20
Cyber Liability	Hartford Insurance	04/01/19 - 20
Pollution Liability	West Chester Surplus Lines Insurance Company	04/01/19 - 20.

Named Insured:

Commercial Package, Workers' Compensation, Directors & Officers, Crime, Excess Liability, Cyber Liability and Pollution Liability

- Parkfairfax Condominium

A.M. Best Rating:

Travelers Insurance and West Chester Surplus Lines have an A.M. Best rating of A++ (Superior); Hartford Insurance and Great American Alliance Insurance have an A.M. Best rating of A+ (Superior); Liberty Mutual Insurance Company has an A.M. Best rating of A (Excellent) and Brethren Mutual Insurance has an A.M. Best rating of A- (Excellent). This means in A.M. Best's opinion, Travelers Insurance, West Chester Surplus Lines, Hartford Insurance and Great American Alliance Insurance have a superior ability to meet their ongoing obligations to policyholders and Liberty Mutual Insurance Company and Brethren Mutual Insurance is excellent.

DESCRIPTION OF COVERAGE	2016/2017 PREMIUM	2017/2018 PREMIUM	2018/2019 PREMIUM	2019/2020 PREMIUM
Commercial Package (Property/ General Liability/ Automobile)	\$315,483	\$314,967	\$ 317,997	\$ 307,910
Workers Compensation	\$ 61,617	\$ 39,268	\$ 67,855	\$ 84,219
Excess Liability	\$ 23,181	\$ 22,881	\$ 23,217	\$ 24,655
Directors & Officers Liability	\$ 7,377	\$ 7,744	\$ 6,452	\$ 6,435
Crime/Fidelity	\$ 3,922	\$ 4,128	\$ 4,172	\$ 4,676
Cyber Liability	\$ 2,094	\$ 2,283	\$ 2,292	\$ 2,292
Total Estimated Premium	\$413,674	\$391,271	\$ 421,985	\$ 430,187

Payment Plan:

Commercial Package - Direct Bill by Brethren Mutual
20% Downpayment Payment and 8 Equal Installments

Workers' Compensation - Direct Bill by Liberty Mutual
Includes a Drug Free Workplace Credit of (\$4,000)

Excess Liability, Directors' & Officers', Crime/Fidelity, Cyber Liability
Agency Bill by Raley, Watts & O'Neill - Annual Payment

Optional Pollution Liability Quotes: (Refer to Page #21 for details)

- Option #1 (Limit \$1,000,000) - \$18,729.62
- Option #2 (Limit \$5,000,000) - \$35,706.25

Commercial Account Manager:**Beverly Maxwell**bmaxwell@rwoinsurance.com**301-863-6625 or 800-873-2478 ext. 313****Fax 301-863-6807**

All service related account issues should be directed to your Commercial Account Manager. This includes coverage questions, certificates of insurance, policy/coverage changes.

Account Executive:**Gordon O'Neill**goneill@rwoinsurance.com**301-863-6625 or 800-873-2478 ext. 320****Fax 301-863-6807****Director of Safety and
Risk Management:****John Pedone**jpedone@rwoinsurance.com**443-955-2649****Fax 301-863-6807****Bonds:****Jackie Zielstorf**jzielstorf@rwoinsurance.com**301-863-6625 or 800-873-2478 ext. 319****Fax 301-863-6807****Employee Benefit Services:****Kim Frosio**kfrosio@rwoinsurance.com**301-863-6625 or 800-873-2478 ext. 314****Fax 301-863-6807****Financial Services
Includes 401K Plans, Life Insurance
and Financial Planning:****Chris King**cking@rwoinsurance.com**301-863-6625 or 800-873-2478 ext. 335****Fax 301-863-6807****Personal Lines Service:****Linda Bennett**lbennett@rwoinsurance.com**301-863-6625 or 800-873-2478 ext. 332****Fax 301-863-6807****Voluntary Benefits:****Geoff Cuneo**Gcuneo@rwoinsurance.com**301-863-6625 or 800-873-2478 ext. 366****Fax 301-863-6807**

Service 24/7 - Client Web Access

Service 24/7 allows our clients to print certificates and auto ID cards via the internet at any time day or night. It is extraordinarily helpful with last minute cert requests or proof of insurance of newly purchased vehicles. The system is easy to learn and easy to use and is accessed via our website www.rwoinsurance.com.

24/7/365 Phone Support

Raley, Watts & O'Neill has 24 hour/7 day a week phone support available to our clients. Our emergency support number is **866-255-3167**.

Service 911

Raley, Watts & O'Neill has a customer service system in place in the event our office is shut down due to emergency circumstances. If our office suffers a disaster such as a hurricane, flood, fire, earthquake, or power outage, we can still provide immediate assistance to our clients.

	Page:
Commercial Property	02 - 10
General Liability	11
Inland Marine	12
Commercial Automobile	13 - 14
Workers Compensation	15
Umbrella	16 - 17
Directors & Officers Liability	18
Crime/Fidelity	19
Cyber Liability	20
Pollution Liability	21
Items to Review	22
Coverage Enhancement	23

SPECIAL FORM
REPLACEMENT COST
DEDUCTIBLE \$50,000
BLANKET COINSURANCE 90%
BLANKET BUILDINGS \$257,674,511
BLANKET BUSINESS PERSONAL PROPERTY \$305,000

Location	Building	Business Personal Prop
1000-1010 Valley Drive	\$ 946,173	-
1001 - 1007 Beverley Drive	\$ 620,170	-
1009 - 1015 Beverley Drive	\$ 620,170	-
1012-1022 Valley Drive	\$ 946,173	-
1024-1034 Valley Drive	\$ 946,173	-
1100-1110 Valley Drive	\$ 946,173	-
1101-1111 Beverley Drive	\$ 975,569	-
1113-1123 Beverley Drive	\$ 975,569	-
112-1122 Valley Drive	\$ 946,173	-
1124-1134 Valley Drive	\$ 946,173	-
1136-1146 Valley Drive	\$ 946,173	-
1200 - 1214 Martha Custis Drive	\$1,020,882	-
1216 - 1230 Martha Custis Drive	\$1,020,882	-
1232-1242 Martha Custis Drive	\$ 975,569	-
1244-1254 Martha Custis Drive	\$ 946,173	-
1256-1266 Martha Custis Drive	\$ 975,569	-
1300 - 1314 Martha Custis Drive	\$1,020,882	-
1316-1326 Martha Custis Drive	\$ 975,569	-
1328-1338 Martha Custis Drive	\$ 946,173	-
1340 - 1346 Martha Custis Drive	\$ 620,170	-
1400 - 1406 Martha Custis Drive	\$ 620,170	-
1401-1411 Martha Custis Drive	\$ 947,552	\$ 75,000
1408 - 1414 Martha Custis Drive	\$ 620,170	-
1413-1423 Martha Custis Drive	\$ 946,173	-
1416 - 1422 Martha Custis Drive	\$ 620,170	-
1425-1435 Martha Custis Drive	\$ 946,173	-
1437-1447 Martha Custis Drive	\$ 946,173	-
1449-1459 Martha Custis Drive	\$ 946,173	-
1501-1507 Mount Eagle Place	\$1,185,582	-
1508-1518 Mount Eagle Place	\$ 975,569	-
1509-1519 Mount Eagle Place	\$ 975,569	-

Location	Building	Business Personal Prop
1520-1530 Mount Eagle Place	\$ 975,569	-
1521-1531 Mount Eagle Place	\$ 975,569	-
1532-1546 Mount Eagle Place	\$1,185,582	-
1533-1547 Mount Eagle Place	\$1,185,582	-
1548-1558 Mount Eagle Place	\$ 975,569	-
1549-1559 Mount Eagle Place	\$ 975,569	-
1560-1570 Mount Eagle Place	\$ 975,569	-
1561-1571 Mount Eagle Place	\$ 975,569	-
1572-1584 Mount Eagle Place	\$ 840,371	-
1573-1583 Mount Eagle Place	\$ 865,521	-
1600 - 1610 Preston Road	\$ 975,569	-
1600 - 1614 Fitzgerald Lane	\$1,020,882	-
1600 - 1614 Mount Eagle Place	\$1,050,914	-
1601 - 1607 Mount Eagle Place	\$ 620,170	-
1601 - 1611 Preston Road	\$ 951,558	-
1601 - 1619 Fitzgerald Lane	\$ 954,006	-
1601-1605 Ripon Place	\$ 975,569	-
1606 - 1616 Ripon Place	\$ 975,569	-
1607 - 1617 Ripon Place	\$ 975,569	-
1609 - 1619 Mount Eagle Place	\$ 975,569	-
1612 - 1623 Preston Road	\$ 975,569	-
1612 - 1630 Preston Road	\$ 954,006	-
1616-1624 Mount Eagle Place	\$ 822,222	-
1616-1626 Fitzgerald Lane	\$ 946,173	-
1618-1628 Ripon Place	\$ 975,569	-
1619-1629 Ripon Place	\$ 975,569	-
1621-1631 Fitzgerald Lane	\$ 975,569	-
1621-1631 Mount Eagle Place	\$ 975,569	-
1625 - 1635 Preston Road	\$ 940,134	-
1626-1634 Mount Eagle Place	\$ 822,222	-
1628 - 1642 Fitzgerald Lane	\$1,020,882	-
1630 - 1636 Ripon Place	\$ 620,170	-
1631 - 1637 Ripon Place	\$ 620,170	-
1632-1642 Preston Road	\$ 975,569	-
1633 - 1639 Mount Eagle Place	\$ 596,088	-
1633-1643 Fitzgerald Lane	\$ 975,569	-
1636-1646 Mount Eagle Place	\$ 975,569	-
1637 - 1643 Preston Road	\$ 620,170	-
1641 - 1655 Mount Eagle Place	\$1,020,882	-

Location	Building	Business Personal Prop
1644-1654 Fitzgerald Lane	\$ 946,173	-
1644-1654 Preston Lane	\$ 946,173	-
1645 - 1659 Preston Road	\$1,020,882	-
1645 - 1663 Fitzgerald Lane	\$ 992,548	-
1648 - 1658 Mount Eagle Place	\$ 975,569	-
1656 - 1662 Preston Road	\$ 620,170	-
1656 - 1670 Fitzgerald Lane	\$1,020,882	-
1661 - 1667 Preston Road	\$ 620,170	-
1669-1677 Preston Road	\$ 855,439	-
1700 - 1718 Preston Road	\$ 992,548	-
1701-1709 Preston Road	\$ 855,439	-
1711 - 1717 Preston Road	\$ 620,170	-
1719 -1737 Preston Road	\$ 992,548	-
1720-1730 Preston Road	\$ 975,569	-
1732-1742 Preston Road	\$ 946,173	-
1739 - 1753 Preston Road	\$1,020,882	-
1744 - 1750 Preston Road	\$ 620,170	-
1752 - 1770 Preston Road	\$ 992,548	-
1755-1765 Preston Road	\$ 975,569	-
1800-1810 Preston Road	\$ 946,173	-
1801-1811 Preston Road	\$ 946,173	-
1901 - 191 1 Quaker Lane	\$ 975,569	-
1913-1923 Quaker Lane	\$ 975,569	-
1925 - 1935 Quaker Lane	\$ 975,569	-
3100 - 3106 Martha Custis Drive	\$ 620,170	-
3100-3110 Ravensworth Place	\$ 975,569	-
3100-3110 Valley Drive	\$ 975,569	-
3100-3110 Wellington Road	\$ 975,569	-
3101 - 3107 Ravensworth Place	\$ 620,170	-
3101 - 3119 Martha Custis Drive	\$ 992,548	-
3101-3111 Valley Drive	\$ 946,173	-
3108 - 3114 Martha Custis Drive	\$ 620,170	-
3109 - 3115 Ravensworth Place	\$ 620,170	-
3112 - 3118 Ravensworth Place	\$ 620,170	-
3112 - 3118 Wellington Road	\$ 620,170	-
3116-3126 Martha Custis Drive	\$ 946,173	-
3117 - 3127 Ravensworth Place	\$ 824,665	-
3120 - 3130 Ravensworth Place	\$ 824,665	-

Location	Building	Business Personal Prop
3120-3126 Wellington Road	\$ 620,170	-
3121-3131 Martha Custis Drive	\$ 975,569	-
3128 - 3134 Martha Custis Drive	\$ 620,170	-
3128-3138 Wellington Road	\$ 975,569	-
3133 - 3139 Martha Custis Drive	\$ 620,170	-
3136 - 3150 Martha Custis Drive	\$1,050,914	-
3141 - 3155 Martha Custis Drive	\$1,020,882	-
3157 -3209 Martha Custis Drive	\$ 992,548	-
3200 - 3206 Ravensworth Place	\$ 620,170	-
3200 - 3218 Valley Drive	\$ 992,548	-
3200- 3210 Martha Custis Drive	\$ 824,665	-
3200-3210 Gunston Road	\$ 975,569	-
3200-3210 Wellington Road	\$ 975,569	-
3201 - 3211Valley Drive	\$ 975,569	-
3201-3211 Ravenworth Place	\$ 975,569	-
3201-3211Gunston Road	\$ 946,173	-
3208 - 3214 Ravensworth Place	\$ 620,170	-
3211-3221 Martha Custis Drive	\$ 946,173	-
3212 - 3222 Wellington Road	\$ 975,569	-
3212-3222 Gunston Road	\$ 975,569	-
3212-3222 Martha Custis Drive	\$ 824,665	-
3213 - 3223 Valley Drive	\$ 990,001	-
3213-3223 Gunston Road	\$ 975,569	-
3213-3223 Ravensworth Place	\$ 975,569	-
3216 - 3226 Ravensworth Place	\$ 975,569	-
3220 - 3226 Valley Drive	\$ 620,170	-
3223-3233 Martha Custis Drive	\$ 946,173	-
3224 - 3234 Martha Custis Drive	\$ 824,665	-
3224-3234 Gunston Road	\$ 975,569	-
3224-3234 Wellington Road	\$ 975,569	-
3225 - 3231 Gunston Road	\$ 620,170	-
3225 - 3235 Ravensworth Place	\$ 975,569	-
3225 - 3235 Valley Drive	\$ 975,569	-
3228-3238 Valley Drive	\$ 946,173	-
3233-3243 Gunston Road	\$ 946,173	-
3235-3253 Martha Custis Drive	\$ 992,548	-
3236- 3246 Martha Custis Drive	\$ 824,665	-
3236-3246 Gunston Road	\$ 946,173	-
3237 - 3247 Valley Drive	\$ 849,921	-

Location	Building	Business Personal Prop
3237-3241 Ravenworth Place	\$ 975,569	-
3240-3250 Valley Drive	\$ 975,569	-
3245 - 325 1 Gunston Road	\$ 620,170	-
3248 - 3256 Gunston Road	\$ 842,812	-
3248- 3258 Martha Custis Drive	\$ 824,665	-
3252 - 3270 Valley Drive	\$ 992,548	-
3255 - 3265 Gunston Road	\$ 975,569	-
3260- 3270 Martha Custis Drive	\$ 824,665	-
3272 - 3278 Valley Drive	\$ 620,170	-
3272 - 3286 Martha Custis Drive	\$1,050,914	-
3300 - 3306 Martha Custis Drive	\$ 620,170	-
3300 - 3308 Gunston Road	\$ 946,173	-
3300 - 3314 Coryell Lane	\$1,020,882	-
3300-3310 Valley Drive	\$ 946,173	-
3301 - 3311 Coryell Lane	\$ 975,569	-
3301-3311 Martha Custis Drive	\$ 975,569	-
3301-3311 Valley Drive	\$ 975,569	-
3308 - 3322 Martha Custis Drive	\$1,020,882	-
3310-3320 Gunston Road	\$ 946,173	-
3312-3322 Valley Drive	\$ 975,569	-
3313 - 3323 Martha Custis Drive	\$ 975,569	-
3313 - 3323 Valley Drive	\$ 990,001	-
3313-3323 Coryell Lane	\$ 975,569	-
3316 - 3330 Coryell Lane	\$1,020,882	-
3322 - 3330 Gunston Road	\$ 842,812	-
3324 - 3342 Martha Custis Drive	\$ 992,548	-
3324 - 3342 Valley Drive	\$ 992,548	-
3325 - 3335 Valley Drive	\$ 975,569	-
3325 - 3343 Martha Custis Drive	\$ 992,548	-
3332-3342 Gunston Road	\$ 975,569	-
3344 - 3350 Martha Custis Drive	\$ 620,170	-
3344-3354 Gunston Road	\$ 975,569	-
3344-3354 Valley Drive	\$ 975,569	-
3345 - 3363 Martha Custis Drive	\$ 992, 548	-
3352 - 3366 Martha Custis Drive	\$1,020,882	-
3356-3366 Gunston Road	\$ 975,569	\$ 75,000
3368 - 3374 Gunston Road	\$ 620,170	-
3368 - 3386 Martha Custis Drive	\$ 992,548	-
3376 - 3386 Gunston Road	\$ 975,569	-
3388 - 3394 Martha Custis Drive	\$ 620,170	-
3400 - 3406 Martha Custis Drive	\$ 620,170	-

Location	Building	Business Personal Prop
3400-3410 Gunston Road	\$ 975,569	-
3401 - 341 1 Martha Custis Drive	\$ 975,569	-
3401 - 341 1 Valley Drive	\$ 990,001	-
3408 - 3422 Martha Custis Drive	\$1,020,882	-
3412-3422 Gunston Road	\$ 946,173	-
3413 - 3423 Valley Drive	\$ 990,001	-
3413-3423 Martha Custis Drive	\$ 975,569	-
3424 - 3430 Gunston Road	\$ 620,170	-
3424 - 3434 Martha Custis Drive	\$ 842,812	-
3425 - 3431 Martha Custis Drive	\$ 620,170	-
3425 - 3435 Valley Drive	\$ 990,001	-
3432-3442 Gunston Road	\$ 975,569	-
3433 - 3443 Martha Custis Drive	\$ 824,665	-
3436 - 3446 Martha Custis Drive	\$ 824,665	-
3444-3454 Gunston Road	\$ 975,569	-
3445 - 3463 Martha Custis Drive	\$ 992,548	-
3448 - 3458 Martha Custis Drive	\$ 824,665	-
3456-3566 Gunston Road	\$ 946,173	-
3460 - 3474 Martha Custis Drive	\$1,050,914	-
3465 - 3475 Gunston Road	\$ 975,569	-
3476 - 3490 Martha Custis Drive	\$1,050,914	-
3480-3490 Gunston Road	\$ 975,569	-
3492 - 3502 Martha Custis Drive	\$ 824,665	-
3500 - 3510 Valley Drive	\$ 975,569	-
3500-3510 Gunston Road	\$ 975,569	-
3501 - 351 1 Valley Drive	\$ 849,921	-
3501 - 3519 Martha Custis Drive	\$ 992,548	-
3504 - 3518 Martha Custis Drive	\$1,050,914	-
3512 - 3522 Valley Drive	\$ 990,001	-
3512-3522 Gunston Road	\$ 975,569	-
3513 - 3523 Valley Drive	\$ 975,569	-
3520 - 3534 Martha Custis Drive	\$1,050,914	-
3521 - 3531 Martha Custis Drive	\$ 824,665	-
3524-3534 Gunston Road	\$ 975,569	-
3524-3534 Valley Drive	\$ 975,569	-
3525 - 3535 Valley Drive	\$ 990,001	-
3533-3543 Martha Custis Drive	\$ 975,569	-
3536 - 3542 Martha Custis Drive	\$ 599,370	-
3536 - 3546 Gunston Road	\$ 975,569	-
3536-3546 Valley Drive	\$ 946,173	-

Location	Building	Business Personal Prop
3544 - 3554 Martha Custis Drive	\$ 842,812	-
3545 - 3551 Martha Custis Drive	\$ 620,170	-
3548 - 3554 Valley Drive	\$ 620,170	-
3553 - 3563 Martha Custis Drive	\$ 975,569	-
3556 - 3570 Martha Custis Drive	\$1,050,914	-
3565-3575 Martha Custis Drive	\$ 975,569	-
3572 - 3586 Martha Custis Drive	\$1,050,914	-
3588 - 3598 Martha Custis Drive	\$ 842,812	-
3600 - 3606 Greenway Place	\$ 620,170	-
3600-3610 Gunston Road	\$ 946,173	-
3600-3610 Valley Drive	\$ 975,569	-
3601 - 3607 Martha Custis Drive	\$ 620,170	-
3601-3611 Gunston Road	\$ 975,569	-
3608 - 3614 Greenway Place	\$ 620,170	-
3609 - 3615 Greenway Place	\$ 620,170	-
3612 - 3626 Valley Drive	\$1,020,882	-
3612- 3630 Gunston Road	\$ 992,548	-
3613-3623 Gunston Road	\$ 946,173	-
3616 - 3626 Greenway Place	\$ 975,569	-
3617-3627 Greenway Place	\$ 975,569	-
3625-3635 Gunston Road	\$ 975,569	-
3628-3638 Valley Drive	\$ 946,173	-
3632 - 3646 Gunston Road	\$1,020,882	-
3648-3658 Gunston Road	\$ 946,173	-
3660 - 3678 Gunston Road	\$ 992,548	-
3700 - 3706 Holmes Lane	\$ 620,170	-
3700 - 3718 Gunston Road	\$ 992,548	-
3700-3710 Lyons Lane	\$ 975,569	-
3700-3710 Valley Drive	\$ 946,173	-
3701 - 3707 Lyons Lane	\$ 620,170	-
3701-37 11 Gunston Road	\$ 946,173	-
3701-3711 Holmes Lane	\$ 975,569	-
3708 - 3714 Holmes Lane	\$ 620,170	-
3709 - 3715 Lyons Lane	\$ 620,170	-
3712 - 3718 Lyons Lane	\$ 620,170	-
3712 - 3726 Valley Drive	\$1,020,882	-
3713 - 3719 Gunston Road	\$ 620,170	-
3713-3723 Holmes Lane	\$ 975,569	-
3716-3726 Holmes Lane	\$ 946,173	-
3717 - 3727 Lyons Lane	\$ 975,569	-

Location	Building	Business Personal Prop
3720-3730 Gunston Road	\$ 946,173	-
3721-3731 Gunston Road	\$ 975,569	-
3725 - 3731 Holmes Lane	\$ 620,170	-
3728 - 3746 Valley Drive	\$ 992,548	-
3728-3838 Holmes Lane	\$ 975,569	-
3729-3739 Lyons Lane	\$ 975,569	-
3732 - 3738 Gunston Road	\$ 620,170	-
3733-3743 Gunston Road	\$ 975,569	-
3740 - 3746 Gunston Drive	\$ 620,170	-
3740 - 3746 Holmes Lane	\$ 620,170	-
3745-3755 Gunston Road	\$ 975,569	-
3748 - 3758 Gunston Road	\$ 975,569	-
3748-3758 Valley Drive	\$ 946,173	-
3757-3767 Gunston Road	\$ 975,569	-
3760 - 3766 Gunston Road	\$ 620,170	-
3768-3778 Gunston Road	\$ 946,173	-
3769-3779 Gunston Road	\$ 975,569	-
Maintenance Area (Plumbing Bldg.)	\$ 278,567	\$ 25,000
Maintenance Area (Maintenance Bldg.)	\$ 235,588	\$ 30,000
Maintenance Area (Landscaping Bldg.)	\$ 477,544	\$ 100,000
Maintenance Area (Car Wash Bldg.)	\$ 21,224	-
Recreation Complex A (Pool)	\$ 683,000	-
Recreation Complex A (Pool)	\$ 65,000	-
Recreation Complex A (Pool Fencing)	\$ 10,200	-
Recreation Complex A (Pool House)	\$ 297,987	-
Recreation Complex A (Tennis Court 4)	\$ 220,000	-
Recreation Complex A (Kayak Stand)	\$ 1,500	-
Recreation Complex A (Maintenance)	\$ 20,000	-
Recreation Complex A (Volleyball Court)	\$ 6,000	-
Recreation Complex A (Deductible \$500)	\$ 60,000	-
Recreation Complex B (Pool)	\$ 503,000	-
Recreation Complex B (Pool)	\$ 10,000	-
Recreation Complex B (Pool Fencing)	\$ 45,000	-
Recreation Complex B (Chemical Storage Bldg.)	\$ 37,673	-
Recreation Complex B (Pool Perimeter Wall)	\$ 63,672	-
Recreation Complex C (Pool House)	\$ 31,836	-
Recreation Complex C (Swimming Pool)	\$ 395,000	-
Recreation Complex C (Pool Perimeter Wall)	\$ 35,000	-

Location	Building	Business Personal Prop
Recreation Complex C (Chemical Storage Bldg.)	\$ 10,612	-
Recreation Complex C (Pool Perimeter Wall)	\$ 35,000	-
Recreation Complex C	\$ 63,672	-
Valley Drive (Single Tennis Court)	\$ 55,000	-
Valley Drive (Basketball Court)	\$ 45,000	-
Valley Drive (Single Tennis Courts- 2)	\$ 90,000	-
Valley Drive (Restroom)	\$ 21,224	-
Valley Drive (Playground Apparatus)	\$ 8,000	-
Valley Drive (Picnic Shelter)	\$ 10,612	-
Valley Drive (Volleyball Court)	\$ 5,000	-

Additional Conditions and Endorsements

- Business Income: Actual Loss Sustained - Up to 12 Consecutive Months
- Equipment Breakdown Coverage
- Earthquake Coverage Included with Deductible 10%
- Flood - \$5,000,000 with Deductible \$25,000
- Property Enhancement

Crime Coverage:

Description	Limit
Employee Dishonesty	\$100,000
Forgery or Alteration	\$ 10,000
Money & Securities - Inside	\$ 25,000
Money & Securities - Outside	\$ 25,000
Money Orders & Counterfeit Money	\$ 25,000
Deductible	\$ 500

Coverage Written On: Occurrence Form

<u>Limits</u>	<u>Coverage Description</u>
\$ 1,000,000	Each Occurrence - Bodily Injury and Property Damage
\$ 2,000,000	General Aggregate
\$ 2,000,000	Products and Completed Operations Aggregate
\$ 1,000,000	Personal and Advertising Injury
\$ 500,000	Fire Damage (any one fire)
\$ 5,000	Medical Expense (any one person)
\$ 100,000	Cyber Liability Each Claim
\$ 100,000	Annual Aggregate Retroactive Date 04/01/2017

GENERAL LIABILITY SCHEDULE OF EXPOSURES

Unit- Total number of Units

State	Classification	Code	Exposure Basis	2019/2020 Estimated Exposure
VA	Park & Playground	46671	Unit	11
VA	Swimming Pool	48925	Unit	3
VA	Condo Units	62003	Unit	1,697

Exclusions but not limited to:

- Employment Related Practices
- Fungi or Bacteria
- Exterior Insulation and Finish Systems
- Pollution

Description	Limit
Accounts Receivable	\$100,000
Commercial Fine Arts	\$ 25,000
Valuable Papers and Records	\$100,000
Deductible	\$ 500

<u>Limits</u>	<u>Coverage Description</u>
\$ 1,000,000	Combined Single Limit - Bodily Injury and Property Damage
\$ 1,000,000	Uninsured Motorists/Underinsured Motorists
\$ 5,000	Medical Payments - Each Person

Coverage	Symbol	Description
Liability	1	Any Auto
Medical Payment	2	Owned Autos
Uninsured/Underinsured Motorists	2	Owned Autos
Comprehensive	2	Owned Autos
Collision	2	Owned Autos

Includes:

- ☒ Non-Owned Auto Liability
- ☒ Hired Auto Liability

Veh #	Year	Make/Model	VIN	Comp. Deductible	Coll. Deductible
1	2004	Chev. Van	1GCFG15X641109564	500	1,000
2	2009	Isuzu Dump	JALB4W16597400335	500	1,000
3	2003	Chev. G150	1GCEG15X331185088	500	1,000
4	2003	Chev. C-35	1GBJC34U83E140626	500	1,000
5	2010	Chev. CC1500	1GCPCPEA3AZ232251	500	1,000
6	2014	Ford Transit	NM0LE6E75E1151518	500	1,000
7	2009	Toyota Tacoma	5TENX22N79Z636594	500	1,000
8	2000	Chev. S-10	1GCCS1456YK279425	500	1,000
9	2010	Chev. Van	1GCZGFBA2A1116792	500	1,000
10	2004	Chev. Van	1GCFG15X541109653	500	1,000
11	2010	Toyota Tacoma	5TENX4CN8AZ707297	500	1,000
12	2010	Toyota Tacoma	5TENX4CN0AZ704927	500	1,000
13	2010	Chev. CK2500	1GC3KVBG9AF158043	500	1,000
14	2015	Ford Transit	NM0LS6E72F1177908	500	1,000
15	1998	Chevrolet P/U	1GCCS194XWK253505	500	1,000
16	2017	Ford Truck	1FTBF2B67HEF31974	500	1,000

<u>Limits</u>	<u>Coverage Description</u>
As Required	Workers' Compensation
\$ 1,000,000	Employer's Liability - Each Accident
\$ 1,000,000	Employer's Liability - Disease-Policy Limit
\$ 1,000,000	Employer's Liability - Disease-Each Employee

Officers are Included.

Experience Modification

19/20 - 1.63

18/19 - 1.39

17/18 - 1.30

16/17 - 1.69

WORKERS COMPENSATION SCHEDULE OF EXPOSURES

(P) PAYROLL - PER \$100. PAYROLL

State	Code	Classification	2019/2020 Payroll	2019/2020 Rate
VA	9012	Building/Property Manager	\$ 361,000	1.06
VA	9015	Building/Property MGT- All Other Employees	\$1,374,645	2.31

*Estimated Payroll to Include: All payrolls and all other remuneration paid during the policy period. Remuneration includes but is not limited to wages, salaries, commissions, and bonuses, straight time portion of overtime pay, holidays, vacation and sick pay. The cost for independent contractors may be included as remuneration if certificates of insurance are not provided.

Combined Limit of Liability:

<u>Limits</u>	<u>Coverage Description</u>
\$ 25,000,000	Each Occurrence/Aggregate
\$ 300,000	Crisis Response Occurrence/Aggregate Limit
\$ 0	Retained Limit

Lead Insurance:

<u>Limits</u>	<u>Coverage Description</u>
\$ 10,000,000	Each Occurrence
\$ 10,000,000	General Aggregate
\$ 10,000,000	Products Occurrence and Aggregate
\$ 0	Retained Limit

Excess Insurance:

<u>Limits</u>	<u>Coverage Description</u>
\$ 15,000,000	Each Occurrence/Aggregate Excess of \$10,000,000
\$ 0	Retained Limit



Underlying Insurance Information:

Lead Insurance:

Auto Liability	\$ 1,000,000	Combined Single Limit
General Liability	\$ 1,000,000 \$ 2,000,000 Included	Each Occurrence General Aggregate Products Aggregate
Employers Liability	\$ 500,000 \$ 500,000 \$ 500,000	B.I. Each Accident B.I. Disease Policy Limit B.I. Disease Each Employee
Employee Benefits Liability	\$ 1,000,000 \$ 1,000,000	Each Occurrence General Aggregate
Garagekeepers Legal Liability	\$1,000,000	Each Loss
Directors & Officers Liability	\$1,000,000	Aggregate

Excess Insurance:

General Liability	\$ 10,000,000 \$ 10,000,000 \$ 10,000,000	Each Occurrence General Aggregate Products Aggregate
-------------------	---	--

Coverage Written On: Claims-Made Form

<u>Limits</u>	<u>Coverage Description</u>
\$ 1,000,000	Each Claim
\$ 1,000,000	Aggregate
\$ 10,000	Retention per Each Claim
Prior and Pending Litigation Date/Continuity Date: 04/01/2016	

Defense Costs are inclusive in each claim limit.

Description	Limit
Employee Dishonesty	\$6,000,000
Computer and Funds Transfer	\$ 50,000
Inside the Premises- Money, Securities and Other	\$ 50,000
Outside the Premises- Money, Securities and Other	\$ 50,000
Depositors Forgery or Alteration	\$ 50,000
Credit, Debit or Charge Card Forgery	\$ 50,000
Money Orders and Counterfeit Currency	\$ 50,000
Investigative Expenses	\$ 50,000
Computer Systems Restoration Expenses	\$ 50,000
Identity Recovery Expenses Reimbursement	\$ 50,000
Virtual Currency	\$ 15,000
Deception Fraud	\$ 15,000
Deductibles:	
Employee Dishonesty	\$ 25,000
All Other	\$ 2,500
Deception Fraud/Virtual Currency	\$ 5,000

This insurance will pay for loss of or damage to “money”, “securities” and “other property” incurred by the insured which results directly from theft by an employee, whether or not identifiable, while acting alone or in collusion with other persons.

Coverage Written On: Claims-Made Form

<u>Limits</u>	<u>Coverage Description</u>
\$ 1,000,000	Data Privacy and Network Security Liability
\$ 1,000,000	e-Media Liability Aggregate
\$ 50,000	Notification and Credit Monitoring
\$ 5,000	Retention per Each Claim
Retroactive Date 04/07/2016	

Additional Conditions and Endorsements

- Expense Coverage Sublimit for All- \$50,000 with \$5,000 Retention
- Expense Coverage includes Notification and Credit Monitoring, Crisis Management, Data Privacy Regulatory and Cyber Investigation

OPTION #1

<u>Limits</u>	<u>Coverage Description</u>
\$ 1,000,000	Cleanup Costs For New Pollution Conditions
\$ 1,000,000	Bodily Injury and Property Damage For New Pollution Conditions
\$ 1,000,000	Non-Owned Location Pollution Liability
\$ 1,000,000	Transportation Pollution Liability
\$ 2,000,000	Policy Aggregate Limit
\$ 10,000	Deductible Each Pollution Condition (Each Coverage)

OPTION #2

<u>Limits</u>	<u>Coverage Description</u>
\$ 5,000,000	Cleanup Costs For New Pollution Conditions
\$ 5,000,000	Bodily Injury and Property Damage For New Pollution Conditions
\$ 5,000,000	Non-Owned Location Pollution Liability
\$ 5,000,000	Transportation Pollution Liability
\$ 5,000,000	Policy Aggregate Limit
\$ 10,000	Deductible Each Pollution Condition (Each Coverage)

Additional Conditions and Endorsements:

- 25% Minimum Earned Premium Endorsement
- \$250,000 Dedicated Defense Aggregate Limit Endorsement
- Asbestos Amendatory Endorsement (Reduces General Aggregate Limit)
 - \$500,000 Asbestos Each Pollution Condition/\$500,000 Asbestos Aggregate Limit
- Business Interruption and Delay Expense Coverage – Deductible 7 Days
 - \$500,000 Aggregate Sublimit of Liability
- Lead Paint Amendatory Endorsement (Reduces General Aggregate Limit)
 - \$500,000 Each Pollution Condition/\$500,000 Aggregate Limit
- Mold Amendatory Endorsement (Reduces General Aggregate Limit)
 - \$1,000,000 Each Mold Condition/\$1,000,000 Mold Aggregate Limit
- Catastrophe Management Coverage
 - \$250,000 Catastrophe Management Costs (Reduces General Aggregate Limit)
 - \$25,000 Deductible

We recommend a review of the following exposures:

- ❑ It is essential that you read your insurance policies; the insurance policies contain the actual exclusions, exceptions, deductibles, conditions, etc.
- ❑ Please visit our website at rwoinsurance.com, it features information about our agency, services we offer, and 24/7 customer services access.
- ❑ We recommend that your attorney review any leases, contracts or agreements to determine if you have assumed any liability that is not covered under this insurance program.
- ❑ We recommend the owner of the building include a waiver of subrogation on any buildings you lease. ***Sample*** Each party shall make no claim for recovery against the other party for damage to or loss of the demised premises, improvements thereon, or personal property which damage or loss is caused by or result from any acts of carelessness or negligence of the other party, its officers, agents, employees, or other persons under its control.
- ❑ Review 125 programs, which allow tax reductions for employees in the selection of various employee expenses. A designed program of employee benefits can reduce cost due to tax advantages; this agency can develop a proposal for you.
- ❑ Our office provides full service for all bonding needs including surety and fidelity, license and permit, court and fiduciary, public official and other miscellaneous bonds.
- ❑ Review all personal coverage needs. We represent insurance carriers who offer comprehensive, competitive coverage for automobiles, homes, boats, motorcycles, recreational vehicles, individual health, life, retirement plans and personal umbrellas as well as for any other special needs you may have.
- ❑ We recommend you purchase Employee Benefits Liability coverage. This coverage is used to insure against negligent acts, errors or omissions committed by you for any person for whose acts you are legally responsible while engaging in the management of employee benefit plans.
- ❑ We suggest you contact our office to see how our highly qualified staff can assist you in creating the perfect Plans for your business, this includes; 401K, Financial Planning, Disability Plans, Group Life Insurance, Group Health Insurance and Retirement Plans.

We appreciate the opportunity to present this insurance summary; if any of your friends or business associates could use our services please furnish their name and we would be happy to contact and assist them.

COVERAGE	LIMIT
Newly Acquired Property - Automatically Insured	60 Days
Newly Acquired Buildings	\$1,000,000
Newly Acquired Business Personal Property	\$ 500,000
Ordinance or Law (A Included, B Combined w/C)	\$ 250,000
Debris Removal	\$ 25,000
Property of Others in your Care Custody Control & Personal Effects	\$ 25,000
Property in Transit	\$ 25,000
Property Off Premises	\$ 25,000
Outdoor Property – Maximum any one tree, shrub or plant \$500	\$ 25,000
Arson Reward or Theft Reward	\$ 25,000
Brands & Labels	\$ 25,000
Fire Extinguisher Recharge – Portable & Cooking	\$ 10,000
Fire Department Service Charge	\$ 25,000
Lock Replacement or Re-keyed After Theft	\$ 1,000
Business Income from Dependent Property	\$ 25,000
Computer/Other Programmable Devices & Media	\$ 25,000
Food Contamination including loss of business income	\$ 10,000
Leased or Borrowed Equipment	\$ 25,000
Loss in Transit Business Income	\$ 25,000
Mobile Equipment	\$ 25,000
Utility Services Direct Damage	\$ 25,000
Utility Services Time Element	\$ 25,000
Pollutant Clean-up & Removal	\$ 25,000
Employee Dishonesty	\$ 100,000
Money Orders & Counterfeit Money	\$ 25,000
Money & Securities-Inside/Outside	\$ 25,000
Accounts Receivable	\$ 100,000
Valuable Papers & Records	\$ 100,000
Fine Arts	\$ 25,000
Forgery or Alteration	\$ 10,000

BMI9006 0411



A Guide to Risk Management and Claims Services

