



Fulfilling the Promise Since 1876

CENTRAL MUTUAL INSURANCE COMPANY
800 S. WASHINGTON ST
VAN WERT, OHIO 45891-2357
www.central-insurance.com

COMMERCIAL LINES POLICY COMMON DECLARATIONS

NAMED INSURED AND MAILING ADDRESS

SONTERRA I RESIDENTIAL
CONDOMINIUM COMMUNITY INC
C/O LOUIE MANAGEMENT LLC
PO BOX 81
JARRELL, TX 76537-0081

AGENT EE01 RENEWAL

EVANS EWAN & BRADY INSURANCE
AGENCY INC
2404 WILLIAMS DR
GEORGETOWN, TX 78628-3248
(512)869-1511
www.eebins.com

POLICY NUMBER: CLP 9795479 12

PRIOR POLICY NUMBER: CLP 9795479 11

POLICY PERIOD: FROM 07/29/2019 TO 07/29/2020
AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

BUSINESS DESCRIPTION: CONDO ASSOCIATION
FORM OF BUSINESS: CORPORATION

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

Table with 2 columns: Coverage Part and Premium. Rows include Commercial Property Coverage Part (\$585), Commercial General Liability Coverage Part (\$2,339), and Total Advance Premium Due at Inception (\$2,924).

THESE COMMON DECLARATIONS AND THE COMMON POLICY CONDITIONS, TOGETHER WITH THE
COVERAGE PART COVERAGE FORM(S), AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A
PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

COMMERCIAL LINES POLICY DECLARATIONS (continued)

NAMED INSURED
SONTERRA I RESIDENTIAL

POLICY NUMBER
CLP 9795479 12

FORMS AND ENDORSEMENTS APPLICABLE TO POLICY CLP 9795479 12 ON 07/29/2019

COMMON DECLARATIONS

FORM NBR	EDITION	FORM TITLE
IL0017	1198	COMMON POLICY CONDITIONS
IL0275	1113	TX CHGS-CANC & NONRENEWAL-PROV FOR CASUALTY LINES....
* IL0952	0115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
* IL0986	0115	EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING NUCLEAR, BIOLO
* 14-3181	0315	CW POLICYHOLDER NOTICE-LOSS DUE TO VIRUS OR BACTERIA
20-1769	0891	PROVISIONS APPLICABLE TO CENTRAL MUTUAL & ALL AMERICA INS CO
20-1770	0891	TX-MUTUAL POL CONDITIONS APPLICABLE TO CENTRAL MUTUAL
* 20-1806	0615	TX-IMPORTANT NOTICE
20-1942	0194	NOTICE TO POLICYHOLDERS
* 20-1956	1194	IMPORTANT INFORMATION ABOUT YOUR POLICY RENEWAL
* 20-2118	0315	POLICYHOLDER DISCLOSURE NOTICE (TERRORISM INS & VIRUS)
* 20-2143	0614	AVAILABLE PAY PLANS
20-2375	0315	NOTICE TO POLICYHOLDERS - NBCR EXCLUSION
* 22-1260	0117	LOSS CONTROL NOTICE FOR OUR LIABILITY POLICYHOLDERS

PROPERTY COVERAGE PART DECLARATIONS

FORM NBR	EDITION	FORM TITLE
* CP0017	1012	CONDOMINIUM ASSOCIATION COVERAGE FORM
CP0090	0788	COML PROP CONDITIONS
CP0140	0706	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP0142	0312	TEXAS CHANGES
* CP0147	1100	TEXAS CHANGES - CONDOMINIUM ADDITIONAL PROVISIONS
CP1030	0917	CAUSES OF LOSS - SPECIAL FORM
CP1034	1012	EXCLUSION OF LOSS DUE TO BY-PRODUCTS OF PRODUCTION OR PROCESSING
14-2012	1185	QUICK REF-COML PROPERTY COVERAGE PART
14-3049	0318	CENTRAL PREMIER PLUS(R) PROPERTY EXTENSIONS COVERAGE END
14-3064	1215	EQUIPMENT BREAKDOWN COVERAGE
14-3268	0109	TEXAS CHANGES
14-3598	1215	TX CHANGES - EQUIPMENT BREAKDOWN COVERAGE
14-3603	1215	POLICYHOLDER NOTICE - EQUIPMENT BREAKDOWN COVERAGE

GENERAL LIABILITY COVERAGE PART DECLARATIONS

FORM NBR	EDITION	FORM TITLE
CG0001	0413	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG0103	0606	TX CHGS-CONDS REQUIRING NOTICE
* CG2004	1185	ADDL INSD-CONDO UNIT OWNERS
CG2106	0514	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFO
CG2109	0615	EXCLUSION - UNMANNED AIRCRAFT
* CG2170	0115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
* CG2184	0115	EXCLUSION OF CERTIFIED ACT OF NUCLEAR, BIOLOGICAL OR CHEMICAL..
CG2186	1204	EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS
CG2196	0305	SILICA OR SILICA-RELATED DUST EXCLUSION
* CG2425	1204	LIMITED FUNGI OR BACTERIA COVERAGE
CG2426	0413	AMENDMENT OF INSURED CONTRACT DEFINITION
CG2639	1207	TEXAS CHANGES-EMPLOYMENT-RELATED PRACTICES EXCLUSION
IL0021	0908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
IL0168	0312	TEXAS CHANGES - DUTIES

COMMERCIAL LINES POLICY DECLARATIONS (continued)

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FORMS AND ENDORSEMENTS APPLICABLE TO POLICY CLP 9795479 12 ON 07/29/2019

8-1529	1001	QUICK REF-COML GL COV PART
8-1541	0206	HIRED & NONOWNED AUTO LIABILITY
8-1834	1204	AMENDMENT OF PRIMARY AND EXCESS PROVISIONS
8-2203	0509	LIMITED EXCLUSION-OPERATIONS COVERED BY A CONSOLIDATED(WRAP UP)
20-1934	1107	EXCLUSION - ASBESTOS/LEAD

* DENOTES FORMS ATTACHED WITH THIS TRANSACTION

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

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COVERAGE PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGE FOR WHICH A LIMIT OF INSURANCE IS SHOWN.

PREMISES 001 BUILDING 001 1920 COUNTY ROAD 313, JARRELL, TX 76537

OCCUPANCY

STORAGE

DEDUCTIBLE

\$1,000 EACH OCCURRENCE

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE OR LIMITATION	COVERED CAUSE OF LOSS
BUILDING	\$4,678	ACV	NONE	SPECIAL FORM
PROPERTY IN THE OPEN	\$135,000	RC	NONE	SPECIAL FORM

PER POLICY COVERAGES - ALL LOCATIONS

COVERAGE	LIMIT
PREMIER PLUS INCLUDING EQUIPMENT BREAKDOWN/TECH ADVANTAGE	
PREMIER PLUS	
SECTION I COVERAGE EXTENSION LIMIT: DEDUCTIBLE: \$1,000	\$25,000
EQUIPMENT BREAKDOWN/TECH ADVANTAGE	
DEDUCTIBLE: \$1,000 EACH OCCURRENCE	
CERTIFIED ACTS OF TERRORISM	
UNDER THE TERRORISM RISK INSURANCE ACT	PREMIUM \$4

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

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LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT	\$1,000,000	
DAMAGE TO PREMISES RENTED TO YOU LIMIT	\$100,000	ANY ONE PREMISES
MEDICAL EXPENSE LIMIT	\$5,000	ANY ONE PREMISES
PERSONAL & ADVERTISING INJURY LIMIT	\$1,000,000	ANY ONE PERSON OR ORGANIZATION
GENERAL AGGREGATE LIMIT	\$2,000,000	
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000	

PREMISES 001 1920 COUNTY ROAD 313, JARRELL, TX 76537

CLASSIFICATION DESCRIPTION	CLASS CODE	TERRITORY	PREMIUM BASIS	NET RATE	ADVANCED PREMIUM
PREMISES AND OPERATIONS					
CONDOMINIUMS - RESIDENTIAL - (ASSOCIATION RISK ONLY) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT.	62003	014	165 UNITS	12.001	\$1,980
STREETS, ROADS, HIGHWAYS OR BRIDGES - EXISTENCE AND MAINTENANCE HAZARD ONLY PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT.	48727	014	1 UNITS	67.426	\$67

PER POLICY COVERAGES - ALL LOCATIONS

MISCELLANEOUS LIABILITY	LIABILITY LIMITS (IF APPLICABLE)	ADVANCED PREMIUM
NON-OWNED AUTO		\$150
HIRED CAR		\$128
CERTIFIED ACTS OF TERRORISM UNDER THE TERRORISM RISK INSURANCE ACT		\$14

COMMERCIAL LINES POLICY DECLARATIONS (continued)

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THE FOLLOWING INFORMATION IS REQUIRED TO COMPLETE FORM CG2425 1204

LIMITED FUNGI OR BACTERIA COVERAGE

FUNGI AND BACTERIA LIABILITY AGGREGATE LIMIT -

STATES OTHER THAN GEORGIA: \$25,000 AGGREGATE LIMIT

GEORGIA: \$ 50,000 AGGREGATE LIMIT

IF THERE ARE MULTIPLE STATES ON THE POLICY, THE AGGREGATE LIMIT FOR THIS POLICY IS EQUAL TO THE STATE WITH THE HIGHEST AGGREGATE LIMIT LISTED ABOVE.

THE FOLLOWING INFORMATION IS REQUIRED TO COMPLETE FORM CP1034 1012

EXCLUSION OF LOSS DUE TO BY-PRODUCTS OF
PRODUCTION OR PROCESSING OPERATIONS
(RENTAL PROPERTIES)

SCHEDULE

LOCATION ADDRESS

DESCRIPTION OF RENTAL UNIT

ALL PREMISES, OR PORTIONS THEREOF, LEASED OR RENTED TO OTHERS



PRESIDENT



SECRETARY

May 24, 2019

DATE