

The Harford Mutual Insurance Companies

Bel Air, Maryland 21014-3544

Company: The Harford Mutual Insurance Company

Policy Number: 8179609 Renewal of: 8172811

BUSINESSOWNERS DECLARATIONS

Named Insured and Mailing Address

LEPARC CONDO ASSOCIATION
2115 CONCORD PIKE
(2115A);STE 200 C/O GOLDSBOROUGH REALTY
Wilmington, DE 19803

Agency Name and Address

1659-BAS B+H INSURANCE, LLC
111 RUTHAR DR
NEWARK, DE 19711-8025
(302) 995-2247

Policy Period: From 03/01/2018 to 03/01/2019 at 12:01 A.M. Standard Time at your mailing address shown above.

In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

BUSINESS DESCRIPTION: RESIDENTIAL CONDO ASSOC
FORM OF BUSINESS: Business Organization other than Partnership or Joint Venture

SECTION I - PROPERTY

PREMISES INFORMATION: PREMISES 1, BUILDING 1

PREMISES ADDRESS:
5201 LEPARC DR (5201-5205)
WILMINGTON, DE 19809
COUNTY: NEW CASTLE

Construction: Frame
Protection Class: 5

Occupancy: Condominiums Residential Condominium (Association risk only)

MORTGAGEHOLDER: None

PROPERTY COVERAGES: (\$5,000 property deductible per occurrence) LIMIT OF INSURANCE\*
BUILDING - Automatic Increase 8%\*\*.....\$ \*
BUSINESS INCOME - Included - Refer to Endorsements for Coverage and Limitations

\*Includes Increased Building Limit Percentage, if applicable
\*\*This percentage can only vary by premises, not by building

OPTIONAL COVERAGES: (\$500 deductible for OPTIONAL COVERAGES)
NONE

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

POLICY DECLARATIONS ARE CONTINUED ON THE NEXT PAGE.

LIABILITY AND MEDICAL EXPENSES: See Liability and Medical Expenses Schedule

FORMS AND ENDORSEMENTS: See Form Schedule

PREMIUM: Annual Premium: \$29,506

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LIABILITY AND MEDICAL EXPENSES SCHEDULE  
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SECTION II - LIABILITY AND MEDICAL EXPENSES

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

LIABILITY COVERAGE*	LIMIT OF INSURANCE
Liability and Medical Expenses (Per Occurrence).....	\$1,000,000
Medical Expenses (Per Person).....	\$ 10,000
Damage to Premises Rented to You (Any One Premises).....	\$ 500,000
Other Than Products/Completed Operations Aggregate.....	\$2,000,000
Products/Completed Operations Aggregate.....	\$2,000,000

\*Optional Property Damage Liability Deductible May Apply. Refer to Forms Schedule for Deductible Information (If Applicable).

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SUPPLEMENTAL DECLARATIONS PAGE - PROPERTY SCHEDULE

SECTION I - PROPERTY

PREMISES INFORMATION: PREMISES 1, BUILDING 2

PREMISES ADDRESS: Construction: Frame  
5207 LEPARC DR (5207-5213) Protection Class: 5  
WILMINGTON, DE 19809  
COUNTY: NEW CASTLE

Occupancy: Condominiums Residential Condominium (Association risk only)

MORTGAGEHOLDER: None

PROPERTY COVERAGES: (\$5,000 property deductible per occurrence) LIMIT OF INSURANCE\*  
BUILDING - Automatic Increase 8%\*\*.....\$ \*  
BUSINESS INCOME - Included - Refer to Endorsements for Coverage and Limitations

\*Includes Increased Building Limit Percentage, if applicable  
\*\*This percentage can only vary by premises, not by building

OPTIONAL COVERAGES: (\$500 deductible for OPTIONAL COVERAGES)  
NONE

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

SECTION I - PROPERTY

PREMISES INFORMATION: PREMISES 1, BUILDING 3

PREMISES ADDRESS: Construction: Frame  
5215 LEPARC DR (5215-5219) Protection Class: 5  
WILMINGTON, DE 19809  
COUNTY: NEW CASTLE

Occupancy: Condominiums Residential Condominium (Association risk only)

MORTGAGEHOLDER: None

PROPERTY COVERAGES: (\$5,000 property deductible per occurrence) LIMIT OF INSURANCE\*  
BUILDING - Automatic Increase 8%\*\*.....\$ \*  
BUSINESS INCOME - Included - Refer to Endorsements for Coverage and Limitations

\*Includes Increased Building Limit Percentage, if applicable  
\*\*This percentage can only vary by premises, not by building

OPTIONAL COVERAGES: (\$500 deductible for OPTIONAL COVERAGES)  
NONE

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

BLANKET LIMIT(S) SCHEDULE

BLANKET LIMIT OF INSURANCE

BUILDING.....\$ 18,812,000  
BUSINESS PERSONAL PROPERTY..... N/A

IMPORTANT NOTICES TO POLICYHOLDERS

BPMS001 (0517) BUSINESSOWNERS UNMANNED AIRCRAFT ADVISORY NOTICE TO POLICYHOLDERS  
BPMS002 (0417) DESIGNATED PREMISES/PROJECT OR OPERATION LIMITATION ADV NOTICE  
BPMS003 (1017) BUSINESSOWNERS EQUIPMENT BREAKDOWN ADVISORY NOTICE  
BPMS004 (1017) BUSINESSOWNERS AUDIT NONCOMPLIANCE FACTOR ADVISORY NOTICE  
BPMS12-1 BUSINESSOWNERS EQUIPMENT BREAKDOWN  
ILMS001 (0117) FLOOD INSURANCE NOTICE  
ILMS003 (0115) POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE  
ILMS016 (1015) CUSTOMER PRIVACY POLICY  
ILMS11 (0604) ADVISORY NOTICE TO POLICYHOLDERS - OFAC  
ILMS11-1(0411) PROTECTIVE SAFEGUARD ENDORSEMENT ADVISORY NOTICE  
ILMS14-2(0714) NOTICE TO POLICYHOLDERS REGARDING INFLATION PROTECTION & BLDG VALUES  
ILMS93-1(0908) LEAD LIABILITY EXCLUSION  
ILN001 (0903) FRAUD STATEMENT

FORM SCHEDULE

FORMS AND ENDORSEMENTS APPLYING TO AND MADE A PART OF THIS POLICY AT TIME OF ISSUE:

BP0003 (0713) BUSINESSOWNERS COVERAGE FORM  
BP0237 (0412) DELAWARE CHANGES - CANCELLATION AND NONRENEWAL  
BP0417 (0110) EMPLOYMENT-RELATED PRACTICES EXCLUSION  
BP0501 (0702) CALCULATION OF PREMIUM  
BP0517 (0106) EXCLUSION - SILICA OR SILICA-RELATED DUST  
BP0523 (0115) CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM  
BP0538 (0115) EXCLUSION-OTHER ACTS OF TERRORISM; CAP ON CERTIFIED ACTS OF TERRORISM  
BP0542 (0115) EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM  
BP0577 (0106) FUNGI OR BACTERIA EXCLUSION (LIABILITY)  
BP0598 (0713) AMENDMENT OF INSURED CONTRACT DEFINITION  
BP1504 (0514) EXCLUSION-ACCESS/DISCLOSURE W/LTD BODILY INJURY EXCEPTION  
BPHG10 (0910) EXCLUSION - LEAD CONTAMINATION  
BPHG25 (0517) AUDIT NONCOMPLIANCE FACTOR ENDORSEMENT  
BPHG51 (0105) ASBESTOS EXCLUSION ENDORSEMENT  
BPHG58 (0908) TOBACCO HEALTH HAZARD EXCLUSION  
BPHG64 (0713) GREEN ENVIRONMENTAL AND EFFICIENCY IMPROVEMENTS  
BPHG79 (0713) EXCLUSION-LOSS DUE TO BY-PRODUCTS OF PRODUCTION/PROCESSING OPERATIONS  
BPHG97 (0517) EXCLUSION-UNMANNED AIRCRAFT  
BPIN01 (0713) BUSINESSOWNERS COVERAGE FORM INDEX  
BP0402 (0713) ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES.....9.00  
Name of Person: GOLDSBOROUGH REALTY MANAGEMENT COMPANY  
Premises 1, Building 1  
BP0404 (0110) HIRED AUTO AND NON-OWNED AUTO LIABILITY.....187.00  
Coverage: Hired Auto Liab. & Non-Owned Auto Liab.  
BP0412 (0417) DESIGNATED PREMISES/PROJECT OR OPERATION LIMITATION OF COV  
Premises Address: ALL LOCATIONS ON POLICY  
BP0430 (0713) PROTECTIVE SAFEGUARDS  
Symbols Applicable: P-1  
Premises 1, Building 1  
BP1701 (0713) CONDOMINIUM ASSOCIATION COVERAGE  
BPHG60 (0713) BUSINESSOWNERS IMPROVED VALUE ENDORSEMENT PLUS.....459.00

BPHG68 (0910) EMPLOYEE BENEFITS LIABILITY COVERAGE.....164.00  
Employee Benefits Program: 5  
Limit of Insurance: \$1,000,000 Each Claim/Aggregate

BP0430 (0713) PROTECTIVE SAFEGUARDS  
Symbols Applicable: P-1  
Premises 1, Building 2

BP0430 (0713) PROTECTIVE SAFEGUARDS  
Symbols Applicable: P-1  
Premises 1, Building 3

BPHG40 (1017) EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT.....1,012.00

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OTHER CHARGES APPLIED TO THIS POLICY  
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Terrorism Risk Insurance Program Reauthorization Act of 2015 - Certified Acts -  
Premium Charged.....1,352.00

The Harford Mutual Insurance Companies

Bel Air, Maryland 21014-3544

Company: The Harford Mutual Insurance Company

Policy Number: 7977673 Renewal of: 7973327

COMMERCIAL EXCESS UMBRELLA LIABILITY DECLARATIONS

Named Insured and Mailing Address

Agency Name and Address

ITEM 1 & 2
LEPARC CONDO ASSOCIATION
2115 CONCORD PIKE
(2115A);STE 200;C/O GOLDSBOROUGH REALTY
WILMINGTON, DE 19803

1659-BAS B+H INSURANCE, LLC
111 RUTHAR DR
NEWARK, DE 19711-8025
(302) 995-2247

ITEM 3
Policy Period From: 03/01/2018 to 03/01/2019 at 12:01 A.M. Standard Time at your mailing address shown above. In return for the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy

ITEM 4
Retroactive Date 03/01/2013
(Applicable only to claims made coverage)

ITEM 5
Limit of Insurance:
Policy Aggregate Limit: \$ 3,000,000
Self Insured Retention: \$ 10,000
(each occurrence or offense not covered by underlying insurance)

ITEM 6
Schedule of Underlying Insurance: SEE ATTACHED SCHEDULE OF UNDERLYING INSURANCE

ITEM 7
Form of Business: Organization other than Partnership or Joint Venture
Business Description: RESIDENTIAL CONDO ASSOC

ITEM 8
PREMIUM: \$1,740 Terrorism: \$0 Minimum Premium: \$350 Total: \$1,740

ITEM 9
Forms and Endorsements attached to this policy: SEE FORM SCHEDULE ATTACHED

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SCHEDULE OF UNDERLYING INSURANCE  
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Type of Policy: Businessowners  
Carrier: Harford Mutual Insurance Company  
Policy Number: 8179609  
Policy Period: 03/01/2018 to 03/01/2019  
Limits of Liability: Combined Single Limit Liability  
\$1,000,000 Each Occurrence  
Aggregates  
\$2,000,000 General Aggregate  
\$2,000,000 Products/Completed Operations Aggregate

Type of Policy: Employee Benefits Liability  
Carrier: Harford Mutual Insurance Company  
Policy Number: 8179609  
Policy Period: 03/01/2018 to 03/01/2019  
Limits of Liability: \$1,000,000 Each Claim  
\$1,000,000 Aggregate  
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IMPORTANT NOTICES TO POLICYHOLDERS  
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CUMS004 (0417) DESIGNATED PREMISES/PROJECT OR OPERATION LIMITATION ADV NOTICE  
CUMS14-2 COMMERCIAL LIABILITY UMBRELLA ACCESS OR DISCLOSURE ADVISORY NOTICE  
ILMS004 (0115) POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE  
ILMS016 (1015) CUSTOMER PRIVACY POLICY  
ILMS11 (0604) ADVISORY NOTICE TO POLICYHOLDERS - OFAC  
ILMS93-1(0908) LEAD LIABILITY EXCLUSION  
ILN001 (0903) FRAUD STATEMENT  
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COMMERCIAL EXCESS UMBRELLA FORM SCHEDULE  
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FORMS AND ENDORSEMENTS APPLYING TO AND MADE A PART OF THIS POLICY AT TIME OF ISSUE:  
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HMU-104C(0514) EXCLUSION-ACCESS/DISCLOSURE W/LTD BODILY INJURY EXCEPTION  
HMU-109C(0616) SUB-LIMIT EXCLUSION  
HMU-10C (0506) LEAD CONTAMINATION EXCLUSION  
HMU-111C(1116) PUBLIC/LIVERY PASSENGER CONVEYANCE & ON-DEMAND DELIVERY SVCS EXCL  
HMU-2135(0115) TERRORISM FOLLOWING FORM  
HMU-2136(0115) EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM  
HMU-35C (0615) AIRCRAFT, UNMANNED AIRCRAFT AND WATERCRAFT LIABILITY EXCLUSION  
HMU-40C (0506) EMPLOYEE BENEFITS LIABILITY FOLLOWING FORM  
HMU-42C (0506) EMPLOYMENT-RELATED PRACTICES EXCLUSION  
HMU-44C (0506) EMPLOYERS LIABILITY EXCLUSION  
HMU-60C (0513) CROSS SUITS LIABILITY EXCLUSION  
HMU-62C (0210) COMMUNICABLE DISEASE EXCLUSION  
HMU-81C (0506) FUNGI OR BACTERIA EXCLUSION  
HMU-82C (0506) WAR LIABILITY EXCLUSION  
HMU-83C (0506) AMENDMENT OF INSURING AGREEMENT - KNOWN INJURY OR DAMAGE  
HMU-85C (0506) ASBESTOS EXCLUSION  
HMU-86C (0506) SILICA OR SILICA-RELATED DUST EXCLUSION  
HMU-87C (0210) EXCLUSION-VIOLATION OF STATUTES THAT GOVERN METHOD OF SENDING MATERIAL  
HMU-92C (0908) TOBACCO HEALTH HAZARD EXCLUSION  
HMU-95C (0210) AMENDMENT OF INSURED CONTRACT DEFINITION  
HMU-96C (0510) POLLUTION LIABILITY EXCEPTION FOR EQUIPMENT TO HEAT/COOL BUILDINGS  
HMU-DE-1(0210) DELAWARE AMENDATORY ENDORSEMENT CANCELLATION AND NONRENEWAL  
HMU-DE-2(0112) DELAWARE CHANGES - CIVIL UNION  
HMUC-C (0109) COMMERCIAL EXCESS UMBRELLA LIABILITY POLICY  
HMU-33C (0506) AUTOMOBILE LIABILITY FOLLOWING FORM

HMU-69C (0417) DESIGNATED PREMISES/PROJECT OR OPERATION LIMITATION OF COV  
HMU-8C (0506) ATHLETIC OR SPORTS PARTICIPANTS EXCLUSION

