

INSURANCE COMPANY  
6101 ANACAPRI BLVD., LANSING, MI 48917-3999**BUSINESSOWNERS POLICY DECLARATIONS**

Renewal Effective 01-13-2010

AGENCY STRATE INSURANCE GROUP INC  
19-0625-00 MKT TERR 053 (423) 587-2204**POLICY NUMBER 96-907-134-00**INSURED SULLINS RIDGE HOMEOWNERS  
ASSOCIATION  
C/O HOA MGMT CO/ATTN: JIM RACEK  
ADDRESS PO BOX 32627  
KNOXVILLE TN 37930-2627

Company Use 03-57-TN-9701

Company Bill	<b>POLICY TERM</b>	
	12:01 a.m.	12:01 a.m.
	to	
	<b>01-13-2010</b>	<b>01-13-2011</b>

In consideration of payment of the premium shown below, this policy is renewed. Please attach this  
Declarations and attachments to your policy. If you have any questions, please consult with your agent.

**ENTITY: Condominium Association**

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS	DED	LIMITS	PREMIUM
Special Coverage Form Automatic Increase(s) Building Limit	8.0%		
Employee Dishonesty	\$250	\$50,000	\$130.98
TERRORISM - CERTIFIED ACTS			1.31

BUSINESS LIABILITY PROTECTION	LIMITS	PREMIUM
<b>COVERAGES</b>		
Aggregate Limit (Other than Products-Completed Operations)	\$2,000,000	Included
Products-Completed Operations Aggregate	1,000,000	Included
Liability and Medical Expense	1,000,000	Included
Medical Expense - Per Person	5,000	Included
Personal Injury	Included	Included
Tenants Fire Legal - Any One Fire	50,000	Included
Condominium Directors & Officers Each Occurrence	1,000,000	\$226.04
Condominium Directors & Officers Aggregate	1,000,000	Included
TERRORISM - CERTIFIED ACTS		2.26

FORMS THAT APPLY TO ALL LOCATIONS:	54521 (11-83)	BP0002 (01-87)	BP0006 (01-87)
BP0009 (01-87)	54679 (06-92)	54709 (04-94)	54239 (10-01)
54867 (03-08)	54656 (08-91)	54254 (04-02)	54617 (12-94)
			54319 (07-06)

OWNERS INS. CO.

AGENCY STRATE INSURANCE GROUP INC  
 19-0625-00 MKT TERR 053

Company POLICY NUMBER 96-907-134-00  
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INSURED SULLINS RIDGE HOMEOWNERS

Term 01-13-2010 to 01-13-2011

**LOCATION 001**

**LOCATION:** 2749 SULLINS ST KNOXVILLE TN 37919-4660

COVERAGES	DED	LIMITS	PREMIUM
TERRORISM CERTIFIED ACTS SEE FORM(S) 59350, 54313, 59389			\$70.33
<b>ADDITIONAL FORMS FOR THIS LOCATION:</b>	BP0202 (02-87)	54238 (12-01)	54313 (07-08)
54604 (07-88) 54661 (08-91)	59350 (01-08)	54619 (08-94)	

**LOC 001 BLDG 0001**

COVERAGES	DED	LIMITS	PREMIUM
Building - GUARANTEED REPLACEMENT COST	\$1,000	\$6,637,000	\$6,598.20
Premier Building Glass	250		Included
Business Personal Property - REPL. COST	1,000	29,800	26.74
Business Income And Extra Expense		12 Months	Included
Limitation of Coverage for Fungi, Mold, Dry Rot, Wet Rot and Bacteria		See Form	Included
Equipment Breakdown	1,000	See Form	171.53
Swimming Pool(s) Charge		See Liab	236.25
<b>ADDITIONAL FORMS FOR THIS BUILDING:</b>	54841 (01-07)	BP1701 (01-87)	54702 (08-94)
54658 (07-91) 54659 (02-05)			

**SECURED INTERESTED PARTIES:** None

**RATING INFORMATION**

Occupancy: 40 Unit Condominium  
 Class Code: 65150  
 Program: Premier Condominium  
 Liability Rate Number: 00  
 Burglary Rate Group: 00  
 Construction Year: 1975

Const: Masonry Non-Combustible, Non-Sprinklered  
 Protection Class: 03  
 Territory: 023 Knox County  
 Outside City Limits

<b>TOTAL POLICY PREMIUM</b>	<b>TERM</b> \$7,463.64
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Merit Rating Discount of 10% Applies

NOTICE!

THIS POLICY DOES NOT COVER FLOOD LOSS

You can get protection through the National Flood Insurance Program. Call your agent today!

FEMA

F-077 (7/09)