

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY LINCOLN INSURANCE GROUP
18-0507-00 MKT TERR 073 770-692-1991

New Business Effective 07-25-2022

POLICY NUMBER 224618-80968035-22

INSURED WILD WIND HOME OWNERS ASSOCIATION I
C/O TAMERA ISBELL

Company Use 80-46-GA-2207

ADDRESS 110 MISTY RIDGE TRL
STOCKBRIDGE GA 30281-7606

Company
Bill

Policy Term	
12:01 a.m.	12:01 a.m.
07-25-2022	to 07-25-2023

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Hoa

Entity: Corporation

Program: Service

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$1,809.00
MINIMUM PROPERTY PLUS PREMIUM ADJUSTMENT (CP)	\$84.00
MINIMUM EQUIPMENT BREAKDOWN PREMIUM ADJUSTMENT (CP)	\$4.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$1,001.00
MINIMUM PREMIUM ADJUSTMENT (GL)	\$48.00
TOTAL	\$2,946.00

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

Paid in Full Discount applies.

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
IL0017 (11-85) 55000 (07-12) 59390 (11-20)

Countersigned By: _____

Auto-Owners Ins. Co.

Issued 07-28-2022

AGENCY LINCOLN INSURANCE GROUP
18-0507-00 MKT TERR 073Company POLICY NUMBER 224618-80968035-22
Bill 80-46-GA-2207

INSURED WILD WIND HOME OWNERS ASSOCIATION I

Term 07-25-2022 to 07-25-2023

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

ENHANCED PROPERTY PLUS COVERAGE PACKAGE DECLARATION

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$150,000
BAILEES	\$10,000
	\$5,000 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 0 HOUR WAITING PERIOD	\$100,000
DEBRIS REMOVAL	\$50,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$50,000
EMPLOYEE DISHONESTY	\$25,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$25,000
	\$5,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$10,000
FORGERY AND ALTERATION	\$25,000
MONEY AND SECURITIES INSIDE PREMISES	\$25,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$25,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY DECLARATIONS
OUTDOOR PROPERTY	\$20,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$15,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$25,000
POLLUTANT CLEAN UP AND REMOVAL	\$50,000
PROPERTY IN TRANSIT	\$50,000
PROPERTY OFF PREMISES	\$50,000
REFRIGERATED PRODUCTS	\$15,000
SALESPERSON'S SAMPLES	\$15,000

Auto-Owners Ins. Co.

Issued 07-28-2022

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INSURED WILD WIND HOME OWNERS ASSOCIATION I

Term 07-25-2022 to 07-25-2023

55198 (12-10)

ENHANCED PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
UTILITY SERVICES FAILURE	\$100,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$100,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$20,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$25,000

Forms that apply to this coverage part:

64004 (12-10)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	64308 (02-18)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54338 (03-13)	54339 (03-13)
64010 (12-10)	64000 (12-10)			

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001**Location:** 110 Misty Ridge Trl, Stockbridge, GA 30281-7606**Occupied As:** Hoa**Secured Interested Parties:** None**Rating Information**

Territory: 395

County: Henry

Program: Service

Construction: N/A

Protection Class: 02

Class Code: 1185

Spcl Class Rate - Outdoor Signs: 1.881

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OUTDOOR SIGNS			\$17,000		
Causes of Loss					
Basic Group I	80%	\$1,000		1.182	\$142.00
Basic Group II	80%	\$1,000		2.973	\$357.00
Special	80%	\$1,000		0.100	\$12.00
Theft	80%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$15.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$61.00
Tier: Enhanced					

Auto-Owners Ins. Co.

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INSURED WILD WIND HOME OWNERS ASSOCIATION I

Term 07-25-2022 to 07-25-2023

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$110,000		Included
Coverage C-Increased Cost		\$1,000	\$110,000		Included

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0262 (02-15)	IL0003 (07-02)	64021 (01-20)
64085 (10-13)	64062 (05-13)	64224 (01-16)	64326 (07-19)	59321 (07-00)
59325 (12-19)	CP0090 (07-88)	54402 (03-12)	64000 (12-10)	CP1440 (06-07)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64308 (02-18)
59390 (11-20)				

LOCATION 0001 - BUILDING 0002

Location: 110 Misty Ridge Trl, Stockbridge, GA 30281-7606

Occupied As: Billboard/Signs

Secured Interested Parties: None

Rating Information

Territory: 395

Program: Service

Protection Class: 02

Spcl Class Rate-Outdoor Signs: 1.881

County: Henry

Construction: N/A

Class Code: 1185

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OUTDOOR SIGNS			\$17,000		
Causes of Loss					
Basic Group I	80%	\$1,000		1.182	\$142.00
Basic Group II	80%	\$1,000		2.973	\$357.00
Special	80%	\$1,000		0.100	\$12.00
Theft	80%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$15.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$61.00
Tier: Enhanced					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$110,000		Included
Coverage C-Increased Cost		\$1,000	\$110,000		Included

Auto-Owners Ins. Co.

Issued 07-28-2022

AGENCY LINCOLN INSURANCE GROUP
18-0507-00 MKT TERR 073

Company POLICY NUMBER 224618-80968035-22
Bill 80-46-GA-2207

INSURED WILD WIND HOME OWNERS ASSOCIATION I

Term 07-25-2022 to 07-25-2023

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0262 (02-15)	IL0003 (07-02)	64021 (01-20)
64085 (10-13)	64062 (05-13)	64224 (01-16)	64326 (07-19)	59321 (07-00)
59325 (12-19)	CP0090 (07-88)	54402 (03-12)	64000 (12-10)	CP1440 (06-07)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64308 (02-18)
59390 (11-20)				

LOCATION 0001 - BUILDING 0003

Location: 110 Misty Ridge Trl, Stockbridge, GA 30281-7606

Occupied As: Billboard/Signs

Secured Interested Parties: None

Rating Information

Territory: 395

County: Henry

Program: Service

Construction: N/A

Protection Class: 02

Class Code: 1185

Spcl Class Rate - Outdoor Signs: 1.881

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OUTDOOR SIGNS			\$8,000		
Causes of Loss					
Basic Group I	80%	\$1,000		1.182	\$35.00
Basic Group II	80%	\$1,000		2.973	\$89.00
Special	80%	\$1,000		0.100	\$3.00
Theft	80%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$4.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$15.00
Tier: Enhanced					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$110,000		Included
Coverage C-Increased Cost		\$1,000	\$110,000		Included

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0262 (02-15)	IL0003 (07-02)	64021 (01-20)
64085 (10-13)	64062 (05-13)	64224 (01-16)	64326 (07-19)	59321 (07-00)
59325 (12-19)	CP0090 (07-88)	54402 (03-12)	64000 (12-10)	CP1440 (06-07)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64308 (02-18)
59390 (11-20)				

LOCATION 0001 - BUILDING 0004

Location: 110 Misty Ridge Trl, Stockbridge, GA 30281-7606

Auto-Owners Ins. Co.

Issued 07-28-2022

AGENCY LINCOLN INSURANCE GROUP
18-0507-00 MKT TERR 073

Company POLICY NUMBER 224618-80968035-22
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INSURED WILD WIND HOME OWNERS ASSOCIATION I

Term 07-25-2022 to 07-25-2023

Occupied As: Billboard/Signs

Secured Interested Parties: None

Rating Information

Territory: 395 County: Henry
 Program: Service Construction: N/A
 Protection Class: 02 Class Code: 1185
 Spcl Class Rate-Outdoor Signs: 1.881

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OUTDOOR SIGNS			\$8,000		
Causes of Loss					
Basic Group I	80%	\$1,000		1.182	\$35.00
Basic Group II	80%	\$1,000		2.973	\$89.00
Special	80%	\$1,000		0.100	\$3.00
Theft	80%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$4.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$15.00
Tier: Enhanced					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$110,000		Included
Coverage C-Increased Cost		\$1,000	\$110,000		Included

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0262 (02-15)	IL0003 (07-02)	64021 (01-20)
64085 (10-13)	64062 (05-13)	64224 (01-16)	64326 (07-19)	59321 (07-00)
59325 (12-19)	CP0090 (07-88)	54402 (03-12)	64000 (12-10)	CP1440 (06-07)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	64308 (02-18)
59390 (11-20)				

LOCATION 0001 - BUILDING 0005

Location: 110 Misty Ridge Tri, Stockbridge, GA 30281-7606

Occupied As: Billboard/Signs

Secured Interested Parties: None

Rating Information

Territory: 395 County: Henry
 Program: Service Construction: N/A
 Protection Class: 02 Class Code: 1190
 Spcl Class Rate - Fences/Arbors: 0.095

Auto-Owners Ins. Co.

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INSURED WILD WIND HOME OWNERS ASSOCIATION I

Term 07-25-2022 to 07-25-2023

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
FENCES/ARBORS			\$55,000		
Causes of Loss					
Basic Group I	80%	\$1,000		0.061	\$34.00
Basic Group II	80%	\$1,000		0.353	\$194.00
Special	80%	\$1,000		0.102	\$56.00
Theft	80%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$8.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$34.00
Tier: Enhanced					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$110,000		Included
Coverage C-Increased Cost		\$1,000	\$110,000		Included

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0262 (02-15)	IL0003 (07-02)	64021 (01-20)
64085 (10-13)	64062 (05-13)	64224 (01-16)	64326 (07-19)	59321 (07-00)
59325 (12-19)	CP0090 (07-88)	54402 (03-12)	64000 (12-10)	64010 (12-10)
54843 (07-19)	64020 (12-10)	64004 (12-10)	64308 (02-18)	59390 (11-20)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$17.00
LOCATION 0001	\$1,809.00

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate	\$2,000,000
(Other Than Products-Completed Operations)	
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Assn Directors/Officers Errors and Omissions Agg	\$1,000,000
Assn Directors/Officers Errors and Omissions Occ	\$1,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You	\$300,000 Any One Premises
(Fire, Lightning, Explosion, Smoke or Water Damage)	

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Term 07-25-2022 to 07-25-2023

COVERAGE	LIMITS OF INSURANCE
Medical Payments	\$10,000 Any One Person
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

59350 (01-15)	55405 (07-08)	55146 (06-04)	CG2106 (05-14)	CG2109 (06-15)
55352 (05-17)	55010 (05-17)	55084 (06-04)	IL0021 (07-02)	59321 (07-00)
59325 (12-19)	CG0001 (04-13)	IL0262 (02-15)	IL0017 (11-85)	55513 (05-17)
55029 (05-17)	CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)
59390 (11-20)				

LOCATION 0001 - BUILDING 0001

Location: 110 Misty Ridge Trl, Stockbridge, GA 30281-7606

Territory: 011

County: Henry

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 230		\$699.00
Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit)	41670	Prem/Op Prod/Comp Op	Members 230 230	Each 1 1.150 .117	\$265.00 \$27.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$10.00
LOCATION 0001	\$1,001.00