



STATE FARM FIRE AND CASUALTY COMPANY
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915
 Bloomington IL 61702-2915

Named Insured

004325 3123 M-27-1BF8-FAF4 F V
 DISHARON RIDGE UNIT OWNERS'
 ASSOCIATION INC
 10896 BIG CANOE
 BIG CANOE GA 30143-5138

DECLARATIONS

| | | |
|---|-----------------------|------------------------|
| Policy Number | 91-25-4243-1 | |
| Policy Period | Effective Date | Expiration Date |
| 12 Months | OCT 10 2024 | OCT 10 2025 |
| The policy period begins and ends at 12:01 am standard time at the premises location. | | |

Agent and Mailing Address
 PARISH LOWRIE CPCU
 360 W CHURCH ST
 JASPER GA 30143-1400

PHONE: (706) 692-6920
 (706) 692-2886



ST-0114-0001

Residential Community Association Policy

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Corporation

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM

\$ 27,281.00

Discounts Applied:
 Renewal Year
 Multiple Unit
 Claim Record

Prepared
 AUG 12 2024
 CMP-4000

© Copyright, State Farm Mutual Automobile Insurance Company, 2008
 Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Continued on Reverse Side of Page

Page 1 of 7

031369 290 1
 N L7,C0,C4,C9

DECLARATIONS (CONTINUED)

Residential Community Association Policy for DISHAROOD RIDGE UNIT OWNERS'
Policy Number 91-25-4243-1

SECTION I - PROPERTY BLANKET

Coverage A - Buildings
Coverage B - Business Personal Property

Limit of Insurance*
\$ 10,690,000
No Coverage

| Location Number | Location of Described Premises |
|-----------------|---|
| 001 | 86 SCONTI RIDGE DR BIG CANOE GA 30143 |
| 002 | 116 SCONTI RIDGE DR BIG CANOE GA 30143 |
| 003 | 140 SCONTI RIDGE DR BIG CANOE GA 30143 |
| 004 | 146 SCONTI RIDGE DR BIG CANOE GA 30143 |
| 005 | 170 SCONTI RIDGE DR BIG CANOE GA 30143 |
| 006 | 178 SCONTI RIDGE DR BIG CANOE GA 30143 |
| 007 | 182 SCONTI RIDGE DR BIG CANOE GA 30143 |

* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

Prepared
AUG 12 2024
CMP-4000

© Copyright, State Farm Mutual Automobile Insurance Company, 2008
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Continued on Next Page

DECLARATIONS (CONTINUED)

Residential Community Association Policy for DISHAROON RIDGE UNIT OWNERS'
Policy Number 91-25-4243-1

ST-0014-0001

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index: 230.9

SECTION I - DEDUCTIBLES

Basic Deductible \$5,000

Special Deductibles:

| | | | |
|----------------------|---------|---------------------|-------|
| Money and Securities | \$250 | Employee Dishonesty | \$250 |
| Equipment Breakdown | \$2,500 | | |

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

| COVERAGE | LIMIT OF INSURANCE |
|---|---------------------|
| Collapse | Included |
| Damage To Non-Owned Buildings From Theft, Burglary Or Robbery | Coverage B Limit |
| Debris Removal | 25% of covered loss |
| Equipment Breakdown | Included |
| Fire Department Service Charge | \$5,000 |
| Fire Extinguisher Systems Recharge Expense | \$5,000 |
| Glass Expenses | Included |

Prepared
 AUG 12 2024
 CMP-4000

© Copyright, State Farm Mutual Automobile Insurance Company, 2008
 Includes copyrighted material of Insurance Services Office, Inc., with its permission.

DECLARATIONS (CONTINUED)

Residential Community Association Policy for DISHAROON RIDGE UNIT OWNERS'
 Policy Number 91-25-4243-1

| | |
|---|-----------|
| Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis) | 10% |
| Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property) | \$100,000 |
| Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings) | \$250,000 |
| Ordinance Or Law - Equipment Coverage | Included |
| Preservation Of Property | 30 Days |
| Water Damage, Other Liquids, Powder Or Molten Material Damage | Included |

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

| COVERAGE | LIMIT OF INSURANCE |
|--|--------------------|
| Accounts Receivable | |
| On Premises | \$50,000 |
| Off Premises | \$15,000 |
| Arson Reward | \$5,000 |
| Forgery Or Alteration | \$10,000 |
| Money And Securities (Off Premises) | \$5,000 |
| Money And Securities (On Premises) | \$10,000 |
| Money Orders And Counterfeit Money | \$1,000 |
| Outdoor Property | \$5,000 |
| Personal Effects (applies only to those premises provided Coverage B - Business Personal Property) | \$2,500 |
| Personal Property Off Premises | \$15,000 |
| Pollutant Clean Up And Removal | \$10,000 |

Prepared
 AUG 12 2024
 CMP-4000

© Copyright, State Farm Mutual Automobile Insurance Company, 2008
 Includes copyrighted material of Insurance Services Office, Inc., with its permission.

DECLARATIONS (CONTINUED)

Residential Community Association Policy for DISHAROON RIDGE UNIT OWNERS'
 Policy Number 91-25-4243-1

| | |
|--|----------|
| Property Of Others (applies only to those premises provided Coverage B - Business Personal Property) | \$2,500 |
| Signs | \$2,500 |
| Valuable Papers And Records | |
| On Premises | \$10,000 |
| Off Premises | \$5,000 |

ST 0314 0001

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

| COVERAGE | LIMIT OF INSURANCE |
|----------------------------------|-----------------------------------|
| Back-Up of Sewer or Drain | Included |
| Employee Dishonesty | \$50,000 |
| Loss Of Income And Extra Expense | Actual Loss Sustained - 12 Months |

SECTION II - LIABILITY

| COVERAGE | LIMIT OF INSURANCE |
|--|--------------------|
| Coverage L - Business Liability | \$1,050,000 |
| Coverage M - Medical Expenses (Any One Person) | \$5,000 |
| Damage To Premises Rented To You | \$300,000 |
| Directors And Officers Liability | \$3,000,000 |

Prepared
 AUG 12 2024
 CMP-4000

© Copyright, State Farm Mutual Automobile Insurance Company, 2008
 Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Continued on Reverse Side of Page

DECLARATIONS (CONTINUED)

Residential Community Association Policy for DISHAROON RIDGE UNIT OWNERS'
Policy Number 91-25-4243-1

| AGGREGATE LIMITS | LIMIT OF INSURANCE |
|---|--------------------|
| Products/Completed Operations Aggregate | \$2,100,000 |
| General Aggregate | \$2,100,000 |
| Directors and Officers Aggregate | \$3,000,000 |

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

Your policy consists of these Declarations, the **BUSINESSOWNERS COVERAGE FORM** shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

- CMP-4100 Businessowners Coverage Form
- CMP-4561.5 *Policy Endorsement
- CMP-4532 *Exclusion Cyber Incident
- FE-1401 *Exclusion Cyber Incident
- FE-6999.3 *Terrorism Insurance Cov Notice
- CMP-4211.3 Amendatory Endorsement
- CMP-4814 Directors & Officers Liability
- CMP-4556 Residential Community Assn
- CMP-4746.1 Hired Auto Liability
- CMP-4710 Employee Dishonesty
- CMP-4508 Money and Securities
- CMP-4705.2 Loss of Income & Extra Expense
- FE-3650 Actual Cash Value Endorsement
- FD-6007 Inland Marine Attach Dec
* New Form Attached

NAMED INSURED'S FULL NAME

Prepared
 AUG 12 2024
 CMP-4000

© Copyright, State Farm Mutual Automobile Insurance Company, 2008
 Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Continued on Next Page

DECLARATIONS (CONTINUED)

Residential Community Association Policy for DISHAROON RIDGE UNIT OWNERS'
Policy Number 91-25-4243-1



NATIONSBANK OF GEORGIA NA ITS SUCCESSORS AND/OR ASSIGNS PO BOX 740031
ATLANTA GA 30374-0031

ST
9414-0001

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Yauell
Secretary

[Signature]
President



STATE FARM FIRE AND CASUALTY COMPANY
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915
 Bloomington IL 61702-2915

Named Insured

M-27-1BF8-FAF4 F V

DISHARON RIDGE UNIT OWNERS' ASSOCIATION INC
 10896 BIG CANOE
 BIG CANOE GA 30143-5138

INLAND MARINE ATTACHING DECLARATIONS

| | | |
|---|-----------------------|------------------------|
| Policy Number | 91-25-4243-1 | |
| Policy Period | Effective Date | Expiration Date |
| 12 Months | OCT 10 2024 | OCT 10 2025 |
| The policy period begins and ends at 12:01 am standard time at the premises location. | | |



ST-0514-0001

| DESCRIPTION | AMOUNT | TAXES | NET AMOUNT | DATE | STATUS |
|-------------|--------|-------|------------|----------|--------|
| PREMIUM | 0.00 | 0.00 | 0.00 | 08/12/24 | PAID |
| DEDUCTION | 0.00 | 0.00 | 0.00 | 08/12/24 | PAID |

ATTACHING INLAND MARINE

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual Policy Premium Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

- FE-6871.2 *Inland Marine Computer Prop
- FE-8739 Inland Marine Conditions
- FE-6870 Amend of Inland Marine Condtns

*New Form Attached

See Reverse for Schedule Page with Limits

Prepared
 AUG 12 2024
 FD-6007

© Copyright, State Farm Mutual Automobile Insurance Company, 2008
 Includes copyrighted material of Insurance Services Office, Inc., with its permission.

031373

IMPORTANT NOTICE

Regarding Changes to Your Policy

CMP-4561.5 POLICY ENDORSEMENT is added to your State Farm® policy and replaces **CMP-4561.4 POLICY ENDORSEMENT**.

This notice and the **NOTICE OF REDUCTION IN COVERAGE** (553-4472 GA) included in this packet summarize the changes being made to your policy.

Changes that broaden coverage without additional premium are effective immediately on the date first adopted in your state. All other changes are effective with this policy term. Note the following changes to your policy:

- **SECTION I – PROPERTY**
 - The words "within 100 feet of the described premises" are changed to read "within 1,000 feet of the described premises" wherever they are found in the policy
- **SECTION II – DEFINITIONS: "Perfluoroalkyl or polyfluoroalkyl substances"** is added.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

1. SECTION I – PROPERTY is amended as follows:

- a. The words "within 100 feet of the described premises", wherever they may be found in the policy, are changed to read "within 1,000 feet of the described premises".
- b. The following is added to **Property Not Covered**:

Digital tokens of any kind, by whatever name known, whether actual or fictitious including, but not limited to, non-fungible tokens, crypto tokens or any other type of digital token.

- c. Paragraph 2.f. **Dishonesty** under **SECTION I – EXCLUSIONS** is replaced by the following:

f. Dishonesty

- (1) Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, "members", officers, "managers", employees, directors, trustees, or authorized representatives, whether acting alone or in collusion with each other or with any other party; or
- (2) Theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion applies whether or not an act occurs during your normal hours of operation.

This exclusion does not apply to acts of destruction by your employees; but theft by your employees is not covered.

With respect to accounts receivable and "valuable papers and records", this exclusion does not apply to carriers for hire.

- (3) Gift certificates, gift cards or similar instruments issued by you;
- (4) Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you; and
- (5) "Certificated securities", and

b. "Uncertificated securities";
but does not include "money".

(2) The following definitions are added:

"Certificated security" means a share, participation or other interest in property of, or an enterprise of, the issuer, or an obligation of the issuer which is:

- a. Represented by a written instrument issued in bearer or registered form;
- b. Of a type commonly dealt in on securities exchanges or markets or commonly recognized in any area in which it is issued or dealt in as a medium for investment; and
- c. Either one of a class or series by its terms divisible into a class or series of shares, participations, interests or obligations.

"Uncertificated security" means a share, participation or other interest in property of, or an enterprise of, the issuer, or an obligation of the issuer, which is:

- a. Not represented by a written instrument and the transfer of which is registered upon books maintained for that purpose by or on behalf of the issuer;
- b. Of a type commonly dealt in on securities exchanges or markets; and
- c. Either one of a class or series by its terms divisible into a class or series of shares, participations, interests or obligations.

2. SECTION II – LIABILITY is amended as follows:

a. Section II – Exclusions is amended as follows:

(1) The following is added to Paragraph 3. Liquor Liability:

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training, or monitoring of others by an insured, or providing or failing to provide transportation with respect to any person that may be under the influence of alcohol if the "occurrence" which caused the "bodily injury" or "property damage" involved that which is described in Paragraph 3.a.

(2) Paragraph 8.f. under Aircraft, Auto Or Watercraft is replaced by the following:

f. "Bodily injury" or "property damage" arising out of:

- (1) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged;
- (2) The operation of any of the following machinery or equipment:
 - (a) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - (b) Air compressors, pumps, and generators, including spraying, welding, building cleaning, geophysical exploration, lighting, and well servicing equipment; or
- (3) The operation of your business from a land vehicle:
 - (a) While it is parked and functioning, other than "loading and unloading", as a premises for your business operations; and
 - (b) That would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.

(3) Paragraphs 17.b. and 17.c. under Personal And Advertising Injury are replaced by the following:

- b. Financial information, credit card information;
- c. Health information, biometric information; or
- d. Any other type of nonpublic material or information.

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of any access or disclosure of any person's or organization's confidential or personal material or information.

- b. Paragraph 1.d.(2) under Coverage M – Medical Expenses of SECTION II – MEDICAL EXPENSES is replaced by the following:

- (2) Executes authorization to allow us to obtain copies of medical bills, medical records, and any other information we deem necessary to substantiate the claim.

Such authorizations must not:

- (a) Restrict us from performing our business functions in:
 - i. Obtaining records, bills, information, and data; or
 - ii. Using or retaining records, bills, information, and data collected or received by us;
- (b) Require us to violate federal or state laws or regulations;
- (c) Prevent us from fulfilling our data reporting and data retention obligations to insurance regulators; or
- (d) Prevent us from disclosing claim information and data:
 - i. To enable performance of our business functions;
 - ii. To meet our reporting obligations to insurance regulators;
 - iii. To meet our reporting obligations to insurance data consolidators; and
 - iv. As otherwise permitted by law.

If the holder of the information refuses to provide it to us despite the authorization, then at our request the person making claim or his or her legal representative must obtain the information and promptly provide it to us; and

- c. SECTION II – WHO IS AN INSURED is amended as follows:

- (1) Paragraph 1.c. does not apply.

- (2) Paragraphs 2.b.(1) and (4) are replaced by the following:

- (1) "Employees" with respect to "bodily injury" to:

- (a) Any co-"employee" arising out of and in the course of the co-"employee's" employment or while performing duties related to the conduct of your business; or
- (b) The spouse, child, parent, brother, or sister of that co-"employee" as a consequence of Paragraph (a) above;

- (4) The owner of a "non-owned auto" or any agent of or any person or entity employed by such owner.

- d. Paragraph 2.b. under Financial Responsibility Laws of SECTION II – GENERAL CONDITIONS does not apply.

- e. SECTION II – DEFINITIONS is amended as follows:

- (1) Paragraph 2. is replaced by the following:

- 2. "Auto" means:

- a. A land motor vehicle, trailer, or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

IMPORTANT NOTICE

Regarding Changes to Your Policy

FE-6871.2 INLAND MARINE COMPUTER PROPERTY FORM is added to your State Farm® policy and replaces **FE-6871.1 INLAND MARINE COMPUTER PROPERTY FORM**. The following changes to your policy are effective with this policy term:

Editorial changes have been made to the following provisions:

- **EXTENSIONS OF COVERAGE, Computer Programs And Electronic Data**
- **SPECIAL CONDITIONS, Valuation**
- **OPTIONAL COVERAGE – LOSS OF INCOME AND EXTRA EXPENSE**

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.

INLAND MARINE COMPUTER PROPERTY FORM

INSURING AGREEMENT

We will pay for accidental direct physical loss to:

1. "Computer equipment", used in your business operations, that you own, lease from others, rent from others, or that is loaned to you. However, we do not insure "computer equipment" used to operate or control vehicles.
2. Removable data storage media used in your business operations to store "electronic data".

We do not insure property you lease to others or rent to others.

We do not insure "computer programs" or "electronic data" except as provided in the Computer Programs And Electronic Data Extension Of Coverage.

LIMIT OF INSURANCE

We will pay for all covered loss up to the limits shown on the Schedule Page.

DEDUCTIBLE

The deductible amount shown on the Schedule Page will only apply to the property covered under this form. This amount will be deducted from the amount of any loss under this coverage.

EXCLUSIONS

1. We do not insure under any coverage for any loss to any property while in transit as checked baggage on a commercial airline;
2. We do not insure for loss either consisting of, or caused by, one or more of the following:
 - a. Errors and omissions in programming. However, we do insure for any resulting loss unless the resulting loss itself is excluded;
 - b. Faulty, inadequate, unsound or defective design, specifications, workmanship, or repair. However, we do insure for any resulting loss unless the resulting loss itself is excluded;
 - c. Wear, tear, marring, scratching, rust, corrosion or deterioration. However, we do insure for any resulting loss unless the resulting loss itself is excluded;
 - d. Property that is missing, where the only evidence of the loss is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property;

(3) Items c. and d. in Paragraph 2. do not apply to "computer programs" and "electronic data" covered under this extension.

c. We do not provide coverage for loss to, or loss of value resulting from infringement of, your intellectual property rights.

2. Fire Protection Devices

We will cover your expense, for up to \$25,000, to recharge or refill any fire protection devices which have been discharged to protect the covered property.

The amount we pay under this Extension Of Coverage is an additional amount of insurance and is not subject to a deductible.

3. Debris Removal

We will cover your expense to remove the debris of covered property, caused by Covered Cause Of Loss.

The amount we pay under this Extension Of Coverage will not increase the applicable Limit Of Insurance.

SPECIAL CONDITIONS

1. Valuation

We agree all losses to:

- a. "Computer equipment" will be determined based on the cost to repair or replace with that of similar performance, capacity or function.
- b. Removable data storage media will be determined based on the cost to repair or replace that media with blank media of similar performance, capacity or function.
- c. "Computer programs":
 - (1) That are commercial off-the-shelf will be determined based on the cost to repair or replace with that of similar performance, capacity or function; or
 - (2) That are not commercial off-the-shelf will be determined based on the cost of reproducing the programs if they are reproduced. If not reproduced, loss will be determined based on the cost of blank, readily available, removable data storage media, such as blank discs, with suitable capacity to store the programs.
- d. "Electronic data" will be determined based on the cost of reproducing the data, if it is reproduced. If not reproduced, loss will be determined based on the cost of blank, readily available, removable data storage media, such as blank discs, with suitable capacity to store the data.

2. One Loss

If an initial loss causes other losses, all will be considered one loss. All losses that are the result of the same event will be considered one loss.

OPTIONAL COVERAGE – LOSS OF INCOME AND EXTRA EXPENSE

1. If a limit is shown on the Inland Marine Schedule Page for Loss Of Income And Extra Expense, coverage under this form is provided, subject to that limit, for the following:

- a. The actual "Loss Of Income" you sustain due to the necessary "suspension" of your operations during the "period of restoration". The "suspension" must be caused by damage or destruction to property covered under this form, by a Covered Cause Of Loss; and
- b. Any necessary "extra expense" you incur during the "period of restoration" that you would not have incurred if there had been no damage or destruction to property covered under this form, by a Covered Cause Of Loss.

We will only pay for "Loss Of Income" or "extra expense" that you sustain during the "period of restoration" that occurs within 12 consecutive months after the date of loss. We will only pay for "ordinary payroll expenses" for 90 days following the date of loss.

2. We will not pay for:

- a. Any "extra expense" or increase of "Loss Of Income" caused by suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the "suspension" of your operations, we will cover such loss that affects your "Loss Of Income" during the "period of restoration";

- b. Include:
 - (1) Payroll;
 - (2) Employee benefits, if directly related to payroll;
 - (3) FICA payments you pay;
 - (4) Union dues you pay; and
 - (5) Workers' compensation premiums.

- 9. "Period of restoration" means the period of time that:
 - a. Begins immediately after the time of loss to property covered by this form; and
 - b. Ends on the date when the property covered by this form should be repaired, rebuilt, restored or replaced with reasonable speed and similar quality.

The expiration date of this policy will not cut short the "period of restoration".

- 10. "Rental value" means:
 - a. The total anticipated rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you;
 - b. The amount of all charges which are the legal obligation of the tenant(s) and which would otherwise be your obligations; and
 - c. The fair rental value of any portion of the described premises which is occupied by you.

- 11. "Suspension" means the partial slowdown or complete cessation of your business activities.

FE-6871.2

© Copyright, State Farm Mutual Automobile Insurance Company, 2024
Includes copyrighted material of Insurance Services Office, Inc., with its permission

ST-1114-0001



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CYBER INCIDENT

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE

The following exclusion is added:

We do not insure under any coverage for any loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these.

Cyber Incident

1. Unauthorized access to or use of any computer system (including "electronic data");
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system (including "electronic data") and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system (including "electronic data") or otherwise disrupt its normal functioning or operation; or
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

But if Cyber Incident results in fire or explosion, we will pay for the loss caused by that fire or explosion.

Loss caused by Cyber Incident will not be considered loss caused by vandalism.

The Cyber Incident exclusion does not apply when the Inland Marine Computer Property Form is attached to this policy, except for loss caused by or resulting from ransomware.

For the purposes of this endorsement, ransomware means any software that encrypts electronic data held within a computer system and demands a ransom payment in order to decrypt or restore such "electronic data".

All other policy provisions apply.

FE-1401



NOTICE OF REDUCTION IN COVERAGE

CMP-4561.5 POLICY ENDORSEMENT is added to your State Farm® policy and replaces **CMP-4561.4 POLICY ENDORSEMENT**.

This notice and the **IMPORTANT NOTICE (CMP-4561.5F)** included in this packet summarize the changes being made to your policy. The following changes to your policy are effective with this policy term:

- **SECTION I – PROPERTY**

- Under **Property Not Covered**, the following is added:

- Digital tokens of any kind, by whatever name known, whether actual or fictitious including, but not limited to, non-fungible tokens, crypto tokens or any other type of digital token.

- **SECTION I – DEFINITIONS:** "securities" is revised to specify that coverage applies to instruments that are tangible in form, except as otherwise provided.

- **SECTION II – LIABILITY, Section II – Exclusions**

- **Perfluoroalkyl and Polyfluoroalkyl Substances:** There is no coverage for "bodily injury", "property damage" and "personal and advertising injury" related exposures associated with "perfluoroalkyl or polyfluoroalkyl substances", including any loss, cost or expense arising out of abating, testing for, monitoring, cleaning up, or other related activities, of "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

- **Violation of Law Addressing Data Privacy:** There is no coverage for "bodily injury", "property damage" and "personal and advertising injury" that arises out of the violation of statutes, ordinances, regulations or other laws pertaining to any person's or organization's confidential or personal information, including financial, health, biometric or other nonpublic material or information.

- **Access or Disclosure Of Confidential Or Personal Information:** Language is added to state there is no coverage for "bodily injury", "property damage" and "personal and advertising injury" arising out of any access to or disclosure of any person's or organization's biometric information, including damages claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expense or any other loss, cost or expense incurred by you or others.

The endorsement is enclosed. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.



ST 1214 0001



NOTICE OF REDUCTION IN COVERAGE

FE-1401 EXCLUSION – CYBER INCIDENT is added to your State Farm® policy.

The following changes to your policy are effective with this policy term:

- **EXCLUSIONS**

- **Cyber Incident:** There is no coverage for loss resulting from a cyber incident; however, if a cyber incident as described in this exclusion results in fire or explosion, we will pay for the loss to Covered Property caused by that fire or explosion subject to the applicable limits of insurance.

The endorsement is enclosed. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.



STATE FARM



STATE FARM FIRE AND CASUALTY COMPANY

Po Box 2915
Bloomington IL 61702-2915

BALANCE DUE NOTICE

| | |
|--|-------------------------------|
| POLICY NUMBER | 91-25-4243-1 |
| Residential Community Association Policy | |
| DATE DUE | PLEASE PAY THIS AMOUNT |
| SEE NOTE | SEE NOTE |

004325 3123 M-27-1BF8-FAF4 V F

DISHARON RIDGE UNIT OWNERS'
ASSOCIATION INC
10896 BIG CANOE
BIG CANOE GA 30143-5138

Full payment by Date Due continues this policy to OCT 10 2025

ST-0101-0001

PREMIUM \$ 27,281.00

Location:

Important Message(s)

NOTE:
Do not pay. Payment is being made through State Farm Payment Plan. Account # 0061921627

17 2493 6904

See reverse for important information.
Please keep this part for your record.
Prepared AUG 12 2024

Agent PARISH LOWRIE CPCU
Telephone (706) 692-6920

↓ Please fold and tear here ↓

MOVING? PLEASE SEE YOUR STATE FARM AGENT. M-1BF8-FAF4

| | | |
|----------------------|---|--------------------|
| INSURED | DISHARON RIDGE UNIT OWNERS' ASSOCIATION INC | |
| POLICY NUMBER | 91-25-4243-1 | CONDOMINIUM |

PLEASE RETURN THIS PART WITH YOUR CHECK MADE PAYABLE TO STATE FARM

| | |
|-----------------|-------------------------------|
| DATE DUE | PLEASE PAY THIS AMOUNT |
| SEE NOTE | SEE NOTE |

2709411097



For office use only

Prepared: AUG 12 2024
90 1

| | |
|--------------|------|
| FIRE BAL DUE | 1109 |
|--------------|------|

60043140000000 491642776243102527>

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

02-08-2007 (0113096a)

For Office Use Only





Page 1 of 1

NOTICE OF REDUCTION IN COVERAGE

FEINOT EXCLUSION - CYBER INCIDENT is added to your State Farm Policy.

The following changes to your policy are effective with the policy term:

EXCLUSIONS

Cyber Incident: There is no coverage for loss resulting from a cyber incident. If a cyber incident is described in the exclusion section of this policy, we will pay for the loss for Cyber Incident caused by that the or exclusion subject to the applicable limit of insurance.

The endorsement is attached. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

Page 1 of 1

Page 1 of 1

DISCLAIMER: This notice is provided for informational purposes only. It does not constitute an offer of insurance. The actual terms, coverages, amounts, conditions, exclusions, and limitations of any policy are set forth in the policy contract. We are not responsible for any errors or omissions in this notice. If you have any questions, please contact your State Farm agent.

NOTICE OF REDUCTION IN COVERAGE

CMP-4532 EXCLUSION – CYBER INCIDENT is added to your State Farm® policy.

The following changes to your policy are effective with this policy term:

• **SECTION I – EXCLUSIONS**

- Under Paragraph 1, **Cyber Incident**: There is no coverage for loss resulting from a cyber incident; however, if a cyber incident as described in this exclusion results in fire or explosion, we will pay for the loss to Covered Property caused by that fire or explosion subject to the applicable limits of insurance.

• **SECTION II – LIABILITY, Section II – Exclusions**

- **Cyber Incident**: There is no coverage for "bodily injury", "property damage" and "personal and advertising injury" arising out of a "cyber incident".

The endorsement is enclosed. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.

553-4474 GA

553-4442

One login, access to all your accounts

Follow these easy steps:

- Log in to statefarm.com/oneLogin using your personal ID and password
 - To find your business or organizational account, select "Switch account" under your name
- Don't see "Switch account"?*
Contact your agent.

Take care of business

- Pay a bill
- Access accounts through the State Farm® mobile app
- Get policy documents or a Certificate of Insurance (COI)
- Contact your agent

Need help?

Use your smartphone to scan this QR code for detailed instructions.



553-4442



In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the 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. Under this policy, any covered 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. Under the formula, the United States Government generally reimburses 80% beginning on January 1,

2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.3

©. Copyright, State Farm Mutual Automobile Insurance Company, 2020

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CYBER INCIDENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

A. The following is added to Paragraph 1. of SECTION I – EXCLUSIONS:

Cyber Incident

1. Unauthorized access to or use of any computer system (including "electronic data");
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system (including "electronic data") and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system (including "electronic data") or otherwise disrupt its normal functioning or operation; or
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

But if Cyber Incident results in fire or explosion, we will pay for the loss caused by that fire or explosion.

Loss caused by Cyber Incident will not be considered loss caused by vandalism.

B. The following is added to Section II – Exclusions:

Cyber Incident

"Bodily injury", "property damage" or "personal and advertising injury" arising out of a "cyber incident".

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other similar cost or expense incurred by you or others arising out of a "cyber incident".

C. For the purposes of this endorsement, the following definition is added to SECTION II – DEFINITIONS:

"Cyber incident" means any:

1. Unauthorized access to or use of any computer system;
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system or otherwise disrupt its normal functioning or operation; or
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

All other policy provisions apply.

CMP-4532

© Copyright, State Farm Mutual Automobile Insurance Company, 2023
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

- b. Any "extra expense" caused by suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration";
- c. Any other consequential loss; or
- d. Loss caused by seizure or destruction of property by order of governmental authority. But we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread.

DEFINITIONS

1. "Computer" means:

- a. Programmable electronic equipment that is used to store, retrieve and process data; and
- b. Associated peripheral equipment that provides communication, including input and output functions such as printing and auxiliary functions such as data transmission.

"Computer" does not include those used to operate production type machinery or equipment.

2. "Computer equipment" means "computers", "computer" cables and wiring not attached to or forming a part of a building, and equipment manuals. "Computer equipment" does not mean other types of devices with internal computing capability, such as intelligent devices that contain an embedded chip or some other form of logic circuitry, or the computing components in those devices.

3. "Computer programs" means a set of related electronic instructions which direct the operations and functions of a "computer" or device connected to it, which enable the "computer" or device to receive, process, store, retrieve or send data.

4. "Electronic data" means information, facts or "computer programs" stored as or on, created or used on, or transmitted to or from "computer" software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of "computer" software which are used with electronically controlled equipment.

5. "Extra expense" means expense incurred:

- a. To avoid or minimize the "suspension" of business and to continue operations.
- b. To minimize the "suspension" of business if you cannot continue operations.
- c. To repair or replace any property to the extent it reduces the amount of loss that would otherwise have been payable under this coverage or "Loss Of Income" coverage.

6. "Loss Of Income" means the sum of the amounts as described in a. and b. below.

- a. Net income (net profit or loss before income taxes) that would have been earned or incurred if no accidental direct loss had occurred, including:

- (1) "Rental value";
- (2) "Maintenance fees", if you are a condominium association or other similar community association;
- (3) Total receipts and contributions (less operating expenses) normally received during the period of disruption of operations; and
- (4) Tuition and fees from students, including fees from room, board, laboratories and other similar sources.

- b. Continuing normal operating expenses incurred, including "ordinary payroll expenses".

Net income does not include any net income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause Of Loss on customers or on other businesses.

7. "Maintenance fees" means the regular payment made to you by unit-owners and used to service the common property.

8. "Ordinary payroll expenses":

- a. Mean payroll expenses for all your employees except:
 - (1) Officers;
 - (2) Executives;
 - (3) Department Managers; and
 - (4) Employees under contract;

- e. Any dishonest or criminal act occurring at any time by you, any of your partners, employees, directors, or trustees;
 - f. Hidden or latent defect or any quality in property that causes it to damage or destroy itself. However, we do insure for any resulting loss unless the resulting loss itself is excluded; or
 - g. Obsolescence;
3. We do not insure under any coverage for any loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:
- a. **Governmental Action**
Seizure or destruction of property by order of governmental authority.
But we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread.
 - b. **Nuclear Hazard**
Nuclear reaction or radiation, or radioactive contamination. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion or smoke.
But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the loss caused by that fire.
 - c. **War And Military Action**
 - (1) War, including undeclared or civil war;
 - (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack by any government, sovereign or other authority using military personnel or other agents; or
 - (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

EXTENSIONS OF COVERAGE

1. Computer Programs And Electronic Data

- a. We will pay for accidental direct loss to:
 - (1) The following types of "computer programs" and "electronic data" that you own, license from others, lease from others, or rent from others:
 - (a) "Computer programs" used in your business operations; or
 - (b) The "electronic data" that exists in "computer" memory or on "computer" storage media, used in your business operations.
 - (2) That portion of your customers' "electronic data" that is supplied to you for processing or other use in your business operations. Coverage for customers' "electronic data" is limited to the specific data file(s) containing the information you are processing or using in your business operations.

We do not cover any property you lease to others, rent to others or license to others. We do not cover "computer equipment" or removable data storage media under this Extension Of Coverage. This coverage extension is included in the Limit Of Insurance shown on the Schedule Page.

Loss does not include any consequential loss except as may be provided in the optional Loss Of Income And Extra Expense coverage.

- b. All items under the EXCLUSIONS section of this form apply to this Extension Of Coverage except:
 - (1) Item a. in Paragraph 2. does not apply to:
 - (a) "Computer programs" other than the program in which the error or omission in programming occurs; and
 - (b) "Electronic data":
covered under this extension;
 - (2) Item b. in Paragraph 2. does not apply to "electronic data" covered under this extension; and

(2) The following is added to Paragraph 15, "mobile equipment".

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration where they are licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law or motor vehicle registration law are considered "autos".

(3) The following definition is added:

"Perfluoroalkyl or polyfluoroalkyl substances" means any:

a. Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:

- (1) Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;
- (2) Perfluoro alkyl acids (PFAA), such as perfluorooctane sulfonic acid (PFOS) and its salts;
- (3) Perfluoropolyethers (PFPE);
- (4) Fluorotelomer-based substances; or
- (5) Side-chain fluorinated polymers; or

b. Good or product, including containers, materials, parts or equipment furnished in connection with such good or products, that consists of or contains any chemical or substance described in Paragraph a.

3. The following is added to SECTION I AND SECTION II – COMMON POLICY CONDITIONS:

Our Rights Regarding Claim Information

a. We will collect, receive, obtain, use, and retain all the items described in Paragraph b.(1) below and use and retain the information described in Paragraph b.(3)(b) below, in accordance with applicable federal and state laws and regulations and consistent with the performance of our business functions.

b. Subject to Paragraph a. above, we will not be restricted in or prohibited from:

- (1) Collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
- (2) Using any of the items described in Paragraph b.(1) above; or
- (3) Retaining:
 - (a) Any of the items in Paragraph b.(1) above; or
 - (b) Any other information we have in our possession as a result of our processing, handling, or otherwise resolving claims submitted under this policy.

c. We may disclose any of the items in Paragraph b.(1) above and any of the information described in Paragraph b.(3)(b) above:

- (1) To enable performance of our business functions;
- (2) To meet our reporting obligations to insurance regulators;
- (3) To meet our reporting obligations to insurance data consolidators;
- (4) To meet other obligations required by law; and
- (5) As otherwise permitted by law.

d. Our rights under Paragraphs a., b., and c. above shall not be impaired by any:

- (1) Authorization related to any claim submitted under this policy; or
- (2) Act or omission of an insured or a legal representative acting on an insured's behalf.

All other policy provisions apply.

CMP-4561 5

- b. Arising out of oral or written publication of material, in any manner, if done by or at the direction of the insured with knowledge of its falsity;
 - c. Arising out of oral or written publication of material, in any manner, whose first publication took place before the beginning of the policy period;
- (4) The last paragraph of 17.h. under **Personal And Advertising Injury** is replaced by the following:
For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting;
- (5) Paragraph 19. **Recording And Distribution Of Material In Violation Of Law** is replaced by the following:

19. Recording and Distribution of Material

Damages arising directly or indirectly out of any communication, by or on behalf of any insured, that violates or is alleged to violate:

- a. The Telephone Consumer Protection Act (TCPA), CAN-SPAM Act of 2003, Fair Credit Reporting Act (FCRA), or Fair and Accurate Credit Transaction Act (FACTA); including any regulations and any amendment of or addition to such statutes;
 - b. Any federal, state or local law, statute, ordinance, or regulation, in addition to Paragraph a. above, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating, or distribution of material or information; or
 - c. Any other federal, state or local law, statute, ordinance, or regulation that may provide a basis for a separate claim or cause of action arising out of any communication referenced in Paragraphs a. or b. above.
- (6) The following exclusions are added:

Perfluoroalkyl And Polyfluoroalkyl Substances

- a. "Bodily injury", "property damage" or "personal and advertising injury" which would not have occurred, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".
- b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

Violation of Law Addressing Data Privacy

"Bodily injury", "property damage" or "personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- a. Any federal, state or local statute, ordinance, regulation or other law that addresses, prohibits, or limits access to, use of or the printing, dissemination, disposal, obtaining, collecting, storing, safeguarding, recording, retention, sending, transmitting, communicating, selling or distribution of any person's or organization's confidential or personal material or information, including financial, health, biometric or other nonpublic material or information.
- Any such federal, state or local statute, ordinance, regulation or other law includes but is not limited to:
- (1) The Illinois Biometric Information Privacy Act (BIPA), including any amendment of or addition to such law; or
 - (2) The California Consumer Privacy Act (CCPA), including any amendment of or addition to such law; or
- b. Any law of a jurisdiction other than the United States of America (including its territories and possessions) or Puerto Rico that is similar to any statute, ordinance, regulation or other law described in Paragraph a. above, including but not limited to the European Union's General Data Protection Regulation.

Access Or Disclosure Of Confidential Or Personal Information

"Bodily injury", "property damage" or "personal and advertising injury" arising out of any access to or disclosure of any access to or disclosure of any person's or organization's confidential or personal material or information, including:

- a. Patents, trade secrets, processing methods, customer lists;

d. **SECTION I – EXTENSIONS OF COVERAGE** is amended as follows:

(1) Paragraph 4.a.(1) under **Collapse** is replaced by the following:

(1) Collapse means an abrupt falling down or caving in of a building or any part of a building;

(2) Paragraph 5. is replaced by the following:

5. Water Damage, Other Liquids, Powder Or Molten Material Damage

If loss caused by covered water or other liquid, powder, or molten material occurs, we will also pay the cost to tear out and replace only that particular part of the covered building or structure necessary to gain access to the specific point of that system or appliance from which the water or other substance escaped.

We will not pay the cost to repair any defect that caused the loss; but we will pay the cost to repair or replace damaged parts of fire extinguishing equipment if the damage:

- a. Results in discharge of any substance from an automatic fire protection system; or
- b. Is directly caused by freezing.

The amount we pay under this Extension of Coverage will not increase the applicable Limit of Insurance.

(3) Paragraph 13. is replaced by the following:

13. Personal Property Off Premises

You may extend the insurance provided by this coverage form to apply to Covered Property, other than "money" and "securities", "valuable papers and records", or accounts receivable, while it is in the course of transit or at another premises. The most we will pay for loss in any one occurrence under this Extension Of Coverage is the Limit Of Insurance for Personal Property Off Premises shown in the Declarations.

The amount we pay under this Extension Of Coverage is an additional amount of insurance.

If the Covered Property is located at another premises you own, lease, operate, or regularly use, the insurance provided under this extension applies only if the loss occurs within 90 days after the property is first moved.

The Other Insurance Condition contained in **SECTION I AND SECTION II – COMMON POLICY CONDITIONS** does not apply to this Extension Of Coverage. The insurance provided under this Extension Of Coverage is primary and does not contribute with any other insurance.

(4) The following is added to Paragraph 22.e. under **Equipment Breakdown**:

Paragraph 5.b. under **Coverage B – Business Personal Property** is replaced by:

- b. Be your responsibility to maintain or insure according to the terms of your lease or rental agreement.

(5) The following is added:

Business Personal Property In Portable Storage Units

You may extend the insurance provided by this coverage form to apply to Business Personal Property, other than "money" and "securities", "valuable papers and records", or accounts receivable, while temporarily stored in a portable storage unit (including a detached trailer) located within 100 feet of the described premises. The most we will pay for loss under this Extension Of Coverage is \$10,000.

The amount we pay under this Extension Of Coverage will not increase the applicable Limit Of Insurance.

Coverage will end 90 days after Business Personal Property has been placed in the storage unit. Coverage does not apply if the storage unit itself has been in use at the described premises for more than 90 consecutive days, even if the Business Personal Property has been stored there for 90 or fewer days at the time of loss.

e. **SECTION I – DEFINITIONS** is amended as follows:

(1) Paragraph 15. is replaced by the following:

15. "Securities" means:

- a. Tangible negotiable and nonnegotiable instruments or contract representing either "money" or property and includes:

- (1) Tokens and tickets in current use;
- (2) Revenue and other stamps (but also including their unused value in a meter) in current use;

ATTACHING INLAND MARINE SCHEDULE PAGE

Policy Number: 91-25-4243-1
 Policy Period: 08/12/2024 - 08/12/2024
 Policy Type: Inland Marine
 Policy Status: Active
 Policy Description: Inland Marine Computer Prop Loss of Income and Extra Expense

ATTACHING INLAND MARINE

| ENDORSEMENT NUMBER | COVERAGE | LIMIT OF INSURANCE | DEDUCTIBLE AMOUNT | ANNUAL PREMIUM |
|--------------------|----------------------------------|--------------------|-------------------|----------------|
| FE-6871.2 | Inland Marine Computer Prop | \$ 10,000 | \$ 500 | Included |
| | Loss of Income and Extra Expense | \$ 10,000 | | Included |

ATTACHING INLAND MARINE

This schedule is attached to the policy and is subject to the terms, coverages, conditions, exclusions, and limitations of the policy. The policy is issued on the basis of the information provided by the insured. The insured warrants that the information provided is true and correct. The policy is issued on the basis of the information provided by the insured. The insured warrants that the information provided is true and correct.

Annual Policy Premium: \$ 500.00
 The above premium amount is subject to the policy terms, conditions, and exclusions.

This policy is issued on the basis of the information provided by the insured. The insured warrants that the information provided is true and correct. The policy is issued on the basis of the information provided by the insured. The insured warrants that the information provided is true and correct.

Form 09/2023

State Farm Mutual Automobile Insurance Company
 100 North Dearborn Street
 Chicago, IL 60601

State Farm Mutual

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

Prepared
 AUG 12 2024
 FD-6007
 031373

© Copyright, State Farm Mutual Automobile Insurance Company, 2008
 Includes copyrighted material of Insurance Services Offices, Inc., with its permission.

Form 09/2023
 AUG 12 2024
 FD-6007



DECLARATION (CONTINUED)
Resident Community Association Policy for DIBHARON RIDGE UNIT OWNERS
Policy Number 71-22-430-1

NATIONSBANK OF GEORGIA NA 117 SUCCESSE
ATLANTA GA 30348081
AND ASSIGNING TO BOX 70001



The policy is owned by the State Farm Life and Casualty Company

Participating Policy

You are entitled to a dividend in a distribution of the earnings of this company as determined by our Board of Directors
consistent with the Company's Articles of Incorporation as amended
to withhold interest, the State Farm Life and Casualty Company has agreed that policy to be signed by the President and
Secretary of the Board of Directors


President


Secretary

Printed name of the insured and the name of the policyholder must be printed in the space provided for each signature.

Printed
NAME OF CLUB
0004-7MO