



Coverage provided by
Erie Insurance Company
100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

ErieSecure Business™ Policy Declarations

New Declarations

Mailing name and address for Insured

OPEQUON CENTER CONDO
ASSOCIATION
101 W CEDARMEADE AVE
WINCHESTER VA 22601-3470



Named Insured's full name DD2362
OPEQUON CENTER CONDO ASSOCIATION

Legal entity
Association

Agent
DD2828 PARTLOW INSURANCE AGENCY INC

Policy period 04/01/2026 to 04/01/2027
Policy number Q61 0662252

Agent address and phone

PARTLOW INSURANCE AGENCY INC
PO BOX 2900
WINCHESTER, VA 22604
(540)665-8387

Policy period begins at 12:01 A.M. standard time on the effective date and ends at 12:01 A.M. standard time on the expiration date. Standard time is determined at the stated address of the Named Insured.

Agency email address

mpartlow@partlowinsurance.com

Agency website

<http://www.partlowinsurance.com>

The insurance applies to those premises described below. This is subject to all applicable terms of the policy and attached forms and endorsements.

Policy Discounts

Multi-policy
Payment plan

Premium Summary

Total net premium: **\$10,538**
Final premium: \$10,538.00
(This is not a bill. Your invoice will follow in a separate mailing.)

Liability Protection

Commercial general liability coverage

Coverage	Deductible	Limit
Bodily injury and property damage		\$1,000,000 Each occurrence
Personal and advertising injury		\$1,000,000 Any one person or organization
Medical expense payments		\$5,000 Any one person
Damage to premises rented to you – Fire legal liability		\$1,000,000 Any one premises
General aggregate		\$2,000,000
Products – Completed operations aggregate		\$2,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included

Policy Optional Coverages and Exclusions

Coverage	Deductible	Limit
Additional insured - Condominium unit owners (CG2004)		
Condominium association		
Cyber suite	\$2,500 Per occurrence	\$50,000 Aggregate
Cyber extortion		\$50,000
Misdirected payment fraud		\$50,000
Computer fraud		\$50,000
Telecommunications fraud		\$50,000
Data breach response expenses		Included
Public relations		\$10,000 Per occurrence
Reputational harm		\$10,000 Per occurrence
Computer attack		Included
Public relations		\$10,000 Per occurrence
Reward payments		Included
Reward payments sublimit per policy period		\$25,000 Per occurrence
Privacy incident liability		Included
Privacy incident defense		
Privacy incident liability		
Network security liability		Included
Network security defense		
Network security liability		
Electronic media liability		Included
Electronic media defense		
Electronic media liability		
Directors and officers liability coverage - Condominiums or homeowners association	\$1,000	\$1,000,000 Each claim/ \$2,000,000 Aggregate
Retroactive date: 04/01/2026		
Number of units: 6		
Enhancement endorsement - Professional offices select		
Identity recovery – Owners and employees		\$25,000

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
 Abuse or molestation exclusion
 Exclusion – Data breach response expenses

Property Protection

Blanket coverage	Limit
Blanket coverage - Buildings - All locations	\$5,695,509
Blanket coverage - Income protection - All locations	\$136,002

Risk information for Location 1 - Building 1

Address:	3052 VALLEY AVE STE 100	Windstorm/Hail:	Property deductible
City/State:	WINCHESTER, VA	Insured interest:	Condo association
Zip code:	22601	Year built:	2005
County:	Winchester (city)		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62000 Condominiums - commercial - association risk only		
Protective safeguard condition:	Central station fire alarm system		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
Structure level optional coverages and exclusions		
Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building

Insured name: OPEQUON CENTER CONDO ASSOCIATION
 Policy number: Q61 0662252
 Policy period: 04/01/2026 to 04/01/2027

Risk information for Location 2 - Building 1

Address:	3050 VALLEY AVE STE 100	Windstorm/Hail:	Property deductible
City/State:	WINCHESTER, VA	Insured interest:	Condo association
Zip code:	22601	Year built:	2005
County:	Winchester (city)		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62000 Condominiums - commercial - association risk only		
Protective safeguard condition:	Central station fire alarm system		

**Property deductible applies unless otherwise indicated below.*

Location 2 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
Structure level optional coverages and exclusions		
Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building

Insured name: OPEQUON CENTER CONDO ASSOCIATION
Policy number: Q61 0662252
Policy period: 04/01/2026 to 04/01/2027

Risk information for Location 3 - Building 1

Address:	3042 VALLEY AVE STE 100	Windstorm/Hail:	Property deductible
City/State:	WINCHESTER, VA	Insured interest:	Condo association
Zip code:	22601	Year built:	2005
County:	Winchester (city)		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62000 Condominiums - commercial - association risk only		
Protective safeguard condition:	Central station fire alarm system		

**Property deductible applies unless otherwise indicated below.*

Location 3 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
Structure level optional coverages and exclusions		
Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building

Insured name: OPEQUON CENTER CONDO ASSOCIATION
Policy number: Q61 0662252
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Risk information for Location 4 - Building 1

Address:	3034 VALLEY AVE STE 100	Windstorm/Hail:	Property deductible
City/State:	WINCHESTER, VA	Insured interest:	Condo association
Zip code:	22601	Year built:	2006
County:	Winchester (city)		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62000 Condominiums - commercial - association risk only		
Protective safeguard condition:	Central station fire alarm system		

**Property deductible applies unless otherwise indicated below.*

Location 4 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
Structure level optional coverages and exclusions		
Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building

Insured name: OPEQUON CENTER CONDO ASSOCIATION
Policy number: Q61 0662252
Policy period: 04/01/2026 to 04/01/2027

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Risk information for Location 5 - Building 1

Address:	3038 VALLEY AVE STE 100	Windstorm/Hail:	Property deductible
City/State:	WINCHESTER, VA	Insured interest:	Condo association
Zip code:	22601	Year built:	2005
County:	Winchester (city)		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62000 Condominiums - commercial - association risk only		
Protective safeguard condition:	Central station fire alarm system		

**Property deductible applies unless otherwise indicated below.*

Location 5 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
Structure level optional coverages and exclusions		
Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building

Risk information for Location 6 - Building 1

Address:	3046 VALLEY AVE STE 100	Windstorm/Hail:	Property deductible
City/State:	WINCHESTER, VA	Insured interest:	Condo association
Zip code:	22601	Year built:	2005
County:	Winchester (city)		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62000 Condominiums - commercial - association risk only		
Protective safeguard condition:	Central station fire alarm system		

**Property deductible applies unless otherwise indicated below.*

Location 6 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
Structure level optional coverages and exclusions		
Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building

Schedule of Forms

Form number	Edition date	Description
CG0001	04/13 *	Commercial General Liability Coverage Form
CG0179	07/10 *	Virginia Changes
CG2004	11/85 *	Additional Insured - Condominium Unit Owners
CG2106	05/14 *	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG2109	06/15 *	Exclusion - Unmanned Aircraft
CG2146	07/98 *	Abuse or Molestation Exclusion
CG2170	01/15 *	Cap on Losses from Certified Acts of Terrorism
CG4032	05/23 *	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
EPP0001	12/24 *	ErieSecure Business Property Coverage Part
EPP0006	12/24 *	ErieSecure Business Extra Liability Coverages
EPP0008	09/23 *	Policy Change Endorsement - Exclusions
EPP0009	10/19 *	Exclusion - Professional Liability
EPP0010VA	10/22 *	Virginia Property Change Endorsement
EPP0011VA	07/21 *	Liability Change Endorsement
EPP0035	10/19 *	Important Notice to Virginia Policyholders - ErieSecure Business
EPP0094	10/24 *	Premium Audit - Noncompliance Charge
EPP0230	10/22 *	Building Ordinance or Law - Increased Coverage
EPP2326	10/22 *	Professional Offices Select Enhancement
EPP2617VA	10/22 *	Directors and Officers Liability Coverage - Condominium or Homeowners Associations - Virginia
EPP2903	10/19 *	Identity Recovery - Owners and Employees
EPP3208	10/19 *	Exclusion - Lead Liability

Schedule of Forms - (continued)

Form number	Edition date	Description
EPP3218	10/19 *	Exclusion - Data Breach Response Expenses
EPP4000VA	10/19 *	ErieSecure Business Policy - Virginia
EPP4006	10/19 *	Coverage for Punitive Damages
EPP4021VA	10/19 *	Notice - Claims Made Coverages
EPP4500	12/24 *	Cyber Suite Coverage
EPP4502VA	12/21 *	Cyber Suite - Virginia Changes Amendatory Endorsement
EPP4503	12/21 *	Important Notice - Cyber Coverage Resources Available
EPP8200	10/19 *	Condominium Association Coverage
IL952A	03/21 *	Cap on Losses from Certified Acts of Terrorism
IL985H	03/21 *	Disclosure Pursuant to Terrorism Risk Insurance Act

Home Office • Erie, PA 16530
Your Agent:



CLAIMS DIRECTORY


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IN THE EVENT OF AN ACCIDENT OR LOSS

- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
- Do not discuss accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In case of "hit-and-run", you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent or ERIE of the accident or loss.

The ERIE is Above All in SERVICE®.

If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.


President and
Chief Executive Officer

CUT ON DOTTED LINE

-----CUT-ON-DOTTED-LINE-----

Home Office • Erie, PA 16530
Your Agent:



CLAIMS DIRECTORY

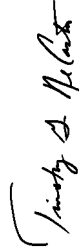
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President and
Chief Executive Officer

CLAIM SERVICE -- For claim service anywhere in U.S. or Canada, call:

- Your Agent
- ERIE Claims Service: **1-800-FOR-ERIE (1-800-367-3743)**
- ERIEGlassSM (Auto glass only): **1-800-552-3743**
- FRAUD FINDERSM (To report fraud): **1-800-368-6696**

CS4ESB 10/19

CUT ON DOTTED LINE

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