



POLICY DECLARATIONS - COMMERCIAL REAL ESTATE PREMIER POLICY

Named Insured OPEQUON CENTER CONDO ASSOCIAT

Mailing Address 3052 VALLEY AVENUE
SUITE 100
WINCHESTER, VA 22601-2673

Policy Number 60627-00-51

Auditable

Policy Period From 04-01-2020
To 04-01-2021 12:01 A.M. Standard time at your mailing address shown above.

In return for the payment of premium and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy. We provide insurance only for those Coverages described and for which a specific limit of insurance is shown.

The following premium credits and discounts applied to the premium associated with this coverage part:

Favorable Loss Experience Discount

There may be other credits and discounts you may be able to enjoy, please contact your agent for full details.

Your Agent

Matthew Cooper
133 W Boscawen St#6
Winchester, VA 22601
(540) 686-7883

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS **BUILDING**

The following coverages apply to the described building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level and to the Individual location (premises) section for coverages and limits specific to the location (premises).

Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit)

Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;
ERC - Extended RC; FRC - Functional RC; GRC - Guaranteed RC

Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
001	001	3052 Valley Avenue Suite 100 Winchester, VA 22601-2673	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building	BV	ERC	\$1,356,000	\$1,000
Back Up Of Sewers Or Drains			\$1,000	\$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance (Broad) - A			Included	None
Building Ordinance (Broad) - B&C (Demo & ICC) Combined			\$283,900	None
Exterior Building Glass			Included	\$100
Glass Deductible Buyback			Included	

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED				BUILDING		
<p>The following coverages apply to the described building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level and to the individual location (premises) section for coverages and limits specific to the location (premises).</p>						
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Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address			
001	002	3050 Valley Avenue Suite 100 Winchester, VA 22601-2673	FIRST BANK ISAOA/ATIMA 112 W KING STREET STRASBURG, VA 22657 LOAN NO. 47469			
Coverage			Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building			BV	ERC	\$1,207,100	\$1,000
Back Up Of Sewers Or Drains					\$1,000	\$1,000
Building - Automatic Increase Amount					8%	
Building Ordinance (Broad) - A					Included	None
Building Ordinance (Broad) - B&C (Demo & ICC) Combined					\$283,900	None
Exterior Building Glass					Included	\$100
Glass Deductible Buyback					Included	

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

BUILDING

The following coverages apply to the described building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level and to the individual location (premises) section for coverages and limits specific to the location (premises).

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Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
001	003	3042 Valley Avenue Suite 100 Winchester, VA 22601-2673	FIRST BANK ISAOA/ATIMA 112 W KING STREET STRASBURG, VA 22657 LOAN NO. 51288

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building	BV	ERC	\$1,207,100	\$1,000
Back Up Of Sewers Or Drains			\$1,000	\$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance (Broad) - A			Included	None
Building Ordinance (Broad) - B&C (Demo & ICC) Combined			\$283,900	None
Exterior Building Glass			Included	\$100
Glass Deductible Buyback			Included	

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Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address			
001	004	3034 Valley Avenue Suite 100 Winchester, VA 22601-2673				
Coverage			Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building			BV	ERC	\$838,500	\$1,000
Back Up Of Sewers Or Drains					\$1,000	\$1,000
Building - Automatic Increase Amount					8%	
Building Ordinance (Broad) - A					Included	None
Building Ordinance (Broad) - B&C (Demo & ICC) Combined					\$283,900	None
Exterior Building Glass					Included	\$100
Glass Deductible Buyback					Included	

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

BUILDING

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Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
001	005	3038 Valley Avenue Suite 100 Winchester, VA 22601-2673	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building	BV	ERC	\$757,100	\$1,000
Back Up Of Sewers Or Drains			\$1,000	\$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance (Broad) - A			Included	None
Building Ordinance (Broad) - B&C (Demo & ICC) Combined			\$283,900	None
Exterior Building Glass			Included	\$100
Glass Deductible Buyback			Included	

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Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address			
001	006	3046 Valley Avenue Suite 100 Winchester, VA 22601-2673				
Coverage			Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building			BV	ERC	\$438,100	\$1,000
Back Up Of Sewers Or Drains					\$1,000	\$1,000
Building - Automatic Increase Amount					8%	
Building Ordinance (Broad) - A					Included	None
Building Ordinance (Broad) - B&C (Demo & ICC) Combined					\$283,900	None
Exterior Building Glass					Included	\$100
Glass Deductible Buyback					Included	