



Truck Insurance Exchange (A Reciprocal Insurer)  
Member Of The Farmers Insurance Group Of Companies ®

Home Office: 6301 Owensmouth Ave., Woodland Hills, CA 91367

## 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 04-01-2019  
To 04-01-2020 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		
<p><b>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).</b></p>						
<p><b>Option:</b> BV - Blanket Value (see Base Coverage &amp; Extensions for the total limit)  <b>Valuation:</b> ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;                      ERC - Extended RC; FRC - Functional RC; GRC - Guaranteed RC  <b>Abbreviation:</b> ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense</p>						
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	\$1,291,400	\$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					\$270,400	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).**

**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  
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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	\$1,149,600	\$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			\$270,400	None
Exterior Building Glass			Included	\$100
Glass Deductible Buyback			Included	

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED				BUILDING		
<p><b>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).</b></p>						
<p><b>Option:</b> BV - Blanket Value (see Base Coverage &amp; Extensions for the total limit)  <b>Valuation:</b> ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;                  ERC - Extended RC; FRC - Functional RC; GRC - Guaranteed RC  <b>Abbreviation:</b> ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense</p>						
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	\$1,149,600	\$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					\$270,400	None
Exterior Building Glass					Included	\$100
Glass Deductible Buyback					Included	

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PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED			BUILDING			
<p><b>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).</b></p>						
<p><b>Option:</b> BV - Blanket Value (see Base Coverage &amp; Extensions for the total limit)  <b>Valuation:</b> ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;                  ERC - Extended RC; FRC - Functional RC; GRC - Guaranteed RC  <b>Abbreviation:</b> ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense</p>						
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	\$798,600	\$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					\$270,400	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).**

**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	005	3038 Valley Avenue Suite 100 Winchester, VA 22601-2673	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building	BV	ERC	\$721,000	\$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			\$270,400	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).**

**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	006	3046 Valley Avenue Suite 100 Winchester, VA 22601-2673	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building	BV	ERC	\$417,200	\$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			\$270,400	None
Exterior Building Glass			Included	\$100
Glass Deductible Buyback			Included	

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PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED			PREMISES
<p>The following coverages apply to the described location (premises). Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level and to the individual building section for coverages and limits specific to the building.</p>			
Premises Number	Bldg. No.	Covered Premises Address	
001	All	3052 Valley Avenue Suite 100, Winchester, VA 22601-2673	
Coverage		Limit Of Insurance	Deductible / Waiting Period
Accounts Receivables - On-Premises		\$25,000	\$1,000
Debris Removal		25% Of Loss + 25,000	
Equipment Breakdown		Included	\$1,000
Equipment Breakdown - Ammonia Contamination		\$25,000	
Equipment Breakdown - Drying Out Coverage		Included	
Equipment Breakdown - Expediting Expenses		Included	
Equipment Breakdown - Hazardous Substances		\$25,000	
Equipment Breakdown - Water Damage		\$25,000	
Lock Replacement		\$10,000	None
Lock Replacement (Per Lock And Key)		\$100	None
Personal Effects		\$2,500	\$1,000
Pollutant Clean Up And Removal Aggregate		\$25,000	\$1,000
Valuable Paper And Records - On-Premises		\$25,000	\$1,000



**PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS OF INSURANCE**

**The following Coverages and Extensions apply to all covered locations (premises) and/or buildings. Please refer to the individual location (premises) and/or building section for coverages and limits specific to such location (premises) and/or building.**

Base Coverages And Extensions	Limit Of Insurance	Deductible/ Waiting Period
Blanket Building Coverage Limit	\$5,527,400	See Bldg Section
Accounts Receivables - Off-Premises	\$2,500	\$1,000
Business Income & Extra Expense - Civil Authority	3 Weeks	72 Hours - BI
Business Income (BI) & Extra Expense (EE)	18 Months - ALS	0 Hours
BPP Seasonal Increase	25%	
Claims Expense	\$5,000	None
Condominium Association Coverage	Included	\$1,000
Crime Conviction Reward	\$10,000	None
Electronic Data Processing Equipment	\$25,000	\$1,000
Electronic Data Processing Media And Records	\$6,250	\$1,000
Employee Dishonesty	\$25,000	\$1,000
Extended Business Income	30 Days	
Fire Department Service Charge	\$5,000	None
Fire Extinguisher Systems Recharge Expense	\$5,000	\$1,000
Forgery And Alteration	\$2,500	\$1,000
Limited Biohazardous Substance Coverage - Per Occurrence	\$10,000	\$1,000
Limited Biohazardous Substance Coverage - Aggregate	\$20,000	\$1,000
Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	\$15,000	\$1,000
Money And Securities - Inside Premises	\$25,000	\$1,000
Money And Securities - Outside Premises	\$25,000	\$1,000
Money Orders And Counterfeit Paper Currency	\$1,000	\$1,000
Newly Acquired Or Constructed Building	\$1,000,000	\$1,000
Outdoor Property	\$2,500	\$1,000
Outdoor Property - Antennas And Satellite Dishes	\$2,500	\$1,000
Outdoor Property - Trees, Shrubs & Plants	\$2,500	\$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)	\$500	\$1,000
Outdoor Signs	\$25,000	\$1,000
Personal Property At Newly Acquired Premises	\$250,000	\$1,000
Personal Property Off Premises	\$5,000	\$1,000
Premises Boundary	1,000 Feet	
Preservation Of Property	60 Days	
Tenants Move-Back Expense	\$10,000	None
Valuable Paper And Records - Off-Premises	\$2,500	\$1,000

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**LIABILITY AND MEDICAL EXPENSES  
COVERAGE AND LIMITS OF INSURANCE**

**Each paid claim for the following coverage reduces the amount of insurance we provide during the applicable policy period. Please refer to the policy.**

**Premium Basis:** (A) Area; (C) Total Cost; (P) Payroll; (S) Sales/Receipts; (U) Each Unit  
(M) Public Area Square Feet  
(O) Other:

**Covered Premises And Operations**

<b>Address</b>	<b>Classification / Exposure</b>	<b>Class Code</b>	<b>Prem. Basis</b>	<b>Annual Exposure</b>	<b>Rate</b>	<b>Advance Premium</b>
3052 Valley Avenue Suite 100 Winchester, VA 22601-2673	Office Buildings	65123	Incl	Included	Included	Included

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<b>LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE CONTINUED</b>	
<b>Coverage</b>	<b>Amount /Date</b>
General Aggregate (Other Than Products & Completed Operations)	\$2,000,000
Products And Completed Operations Aggregate	\$1,000,000
Personal And Advertising Injury	Included
Each Occurrence	\$1,000,000
Tenants Liability (Each Occurrence)	\$100,000
Medical Expense (Each Person)	\$5,000
Pollution Exclusion - Hostile Fire Exception	Included
Per Location General Aggregate Limit	Included

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Policy Forms And Endorsements Attached At Inception

Number	Title
25-2110	Work Comp Exclusion
25-8083	Flood Exclusion Insurance Notice
25-9200	Farmers Privacy Notice
56-6191	Cyber Liability & Data Breach Dec
91-3055	438bfu Ns-Lenders Loss Payable End
BP00021299	Businessowners Special Prop Covg Form
BP00060197	Business Liability Covg Form
BP00090197	Businessow3ners Common Policy Conditions
BP04090187	Addl Insd-Mortg, Assignee, OR Receiver
BP04170196	Employment-Related Practices Excl
BP04340197	Special Form Computer Covg
BP04390196	Abuse Or Molestation Excl
BP04550197	Bus Liab Covg-Tenants Liab
BP04630101	Va Ordinance Or Law Covg-Broad
BP05140103	War Liability Exclusion
BP12090101	Virginia Loss Payable
BP17010197	Condominium Assoc Covg
E2010-ED3	Conditional Exclusion Of Terrorism
E2042-ED2	Multiple Damages Excl
E3020-ED1	Outdoor Trees, Shrubs, & Plants
E3027-ED1	No Covg-Certain Computer Related Losses
E3342-ED2	Pers And Advert Injury Cov
E3432-ED5	Coml Real Estate Premier Pckg End
E4009-ED2	Fungi Exclusion
E6036-ED1	Lead Poisoning & Contamination Excl
E6278-ED2	Blanket Limits For Bldg/Cont
E6289-ED1	Business Income & Extra Expense-18 Mos
ILP0510113	Va Earthquake Excl Advisory Notice
IL00210498	Nuclear Energy Liab Excl
IL00220587	Effective Time Changes
IL00440690	Va Chgs-Policy Period
J6300-ED3	Discl Of Prem-Cert Acts Of Terror
J6316-ED2	Excl Of Loss Due To Virus
J6345-ED1	Excl-Violation Of Statutes
J6351-ED2	Limited Terrorism Exclusion
J6353-ED2	Change Of Limits Of Insurance
J6612-ED2	Equipment Breakdown Coverage End
J6740-ED1	Two Or More Coverage Forms
J6849-ED2	Deductible Provisions
J7110-ED1	Exclusion Confidential Info
J7115-ED1	Asbestos Exclusion

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**Policy Forms And Endorsements Attached At Inception**

Number	Title
J7122-ED1	Loss Pay Cond-Proft Ovrhd Inc Fees
J7131-ED1	Dishonesty Excl-Tenant Vandal Excp
J7133-ED1	Limited Biohazardous Substance Cov
J7136-ED1	Pollution Excl-Expanded Except
J7138-ED1	Bus Inc And Extr Exp-Prt Slwdwn Cov
J7148-ED1	Amendment Of Emp Dishonesty Cvg
J7157-ED1	Damage To Property Excl-Revised
J7183-ED1	Limit Of Coverage To Designated Premises
J7230-ED1	Supplementary Payments
W1173-ED4	Virginia Changes
W2335-ED1	Va Chgs-Volunteer Fire Dept Svc Charge