

WOMEN'S COUNCIL OF REALTORS -PO BOX 8463 FREDERICKSBRG VA 22404-8463



State Farm Fire and Casualty Company

A stock company with home offices in Bloomington, Illinois

Your State Farm Agent

Gary Albert

1380 Rio Road E Charlottesville VA 22901 Bus: 434-296-1222

Email: gary.albert.qsu3@statefarm.com

## Renewal Declarations

Policy number: 96-C8-V060-1 Policy period: 12 months

The policy period begins and ends at 12:01 am standard time at the premises location.

Effective date: February 12, 2021 Expiration date: February 12, 2022

#### BUSINESSOWNERS POLICY

Automatic renewal - If the State Farm® 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 rtgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

#### NAMED INSURED

WOMEN'S COUNCIL OF REALTORS -PO Box 8463 Fredericksbrg VA 22404-8463

ENTITY

Nonprofit

IMPORTANT MESSAGE(S)

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

POLICY PREMIUM

This is not a bill. If an amount is due, then a separate statement will be sent prior to the due date. The premium(s) shown below is the 12 months premium(s) for the characteristics of the policy as described in this Declarations.

Total Premium: \$475.00 Minimum Premium

Discounts applied:

Automatic Sprinkler Protection

Renewal Discount

Business Experience Rating Years in Business







Overage	Limit of Insurance
Increased Cost of Construction and Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Money Orders and Counterfeit Money	\$1,000
Money and Securities	
On Premises	\$12,000
Off Premises	\$12,000
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
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
Preservation of Property	30 days
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
Water Damage, Other Liquids, Powder or Molten Material Damage	Included

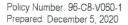
### SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

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

erage Limit of Insurance		
Employee Dishonesty	\$5,000	
Loss of Income and Extra Expense	12 Months Actual Loss Sustained	

#### SECTION II - LOCATION SCHEDULE

Location number	Location of described premises	ocation of described premises		
001	2050 GORDON W SHELTON BLVD			
	FREDERICKSBRG VA 22401-4982			







For a comprehensive description of coverage and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

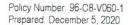
Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

#### Your coverage amount....

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc. using information you provide about your structure. State Farm does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.







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Your State Farm Agent

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Email: gary.albert.gsu3@statefarm.com

## Inland Marine Attaching Declarations

Policy number: 96-C8-V060-1

Policy period: 12 months

The policy period begins and ends at 12:01 am standard time at the premises location.

Effective date: February 12, 2021 Expiration date: February 12, 2022

#### ATTACHING INLAND MARINE

Automatic renewal - If the State Farm® 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 rtgagee/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.

#### FULL NAMED INSURED

#### Named Insured: WOMEN'S COUNCIL OF REALTORS - FREDERICKSBURG

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-8739

Inland Marine Conditions

FE-8742.2

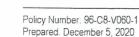
Inland Marine Amendatory Endorsement (Virginia)

FE-8743.1

Inland Marine Computer Property Form See below for schedule page with limits

ATTACHING INLAND MARINE SCHEDULE PAGE

Endorsement number	Coverage	Limit of insurance	Deductible amount	Annual premium
FE-8743.1	Inland Marine Computer Property Form	\$25,000	\$500	Included
	Loss of Income and Extra Expense	\$25,000		Included



accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program authorization 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 PESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.3

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## MPORTANT NOTICE . . .

## Building Ordinance or Law Coverage is Available for Your Policy

If you have not already purchased it, we want to remind you that Building Ordinance or Law Coverage can be added to your policy for an additional premium.

This coverage provides protection when a building damaged by a covered cause of loss must be repaired or rebuilt in a more costly manner because when the building was built it did not comply with today's building codes. Coverage also applies when laws or ordinances require the demolition of damaged buildings, including undamaged portions, prior to rebuilding in compliance with current building codes.

If you are a renter or owner of a condominium unit, this coverage would apply to those portions of the building for which you are responsible, such as structural improvements or changes, or condominium loss assessments.

Please contact your State Farm® agent if you would like to add this additional coverage, or if you have any questions concerning your insurance needs.

553-0394 VA.3

553-1405 VA.5

## Important Information Regarding Your Policy

#### Flood Coverage Is Excluded

Please note that this Virginia property insurance policy excludes coverage for damage due to flood, surface water, waves, tidal water, or any other overflow of a body of water. Information regarding flood insurance is available from State Farm<sup>®</sup>, your State Farm agent, or the National Flood Insurance Program. Contents coverage may be available with the flood policy for an additional premium.

553-1405 VA.5

553-3656 VA.1

## IMPORTANT NOTICE ABOUT YOUR POLICY

## No Coverage For Earthquake Damage

Earthquake coverage is excluded unless purchased by endorsement.

In order to be covered for a loss caused by Earthquake, if you haven't done so already, you will need to purchase an Earthquake and Volcanic Explosion (Eruption) endorsement for an additional premium.

If you haven't done so already, please contact your State Farm® agent if you are interested in purchasing this coverage or if you have any questions about the information in this Notice.

This message is provided for informational purposes only, and does not change, modify or invalidate any of the provisions, terms or conditions of your policy and applicable endorsements.

553-3656 VA.1

3 Ravinia Drive, Ste 1200 Atlanta, GA 30346-2117





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State Farm Fire and Casualty Company

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# Policy Information

Policy number: 96-C8-V060-1

December 7, 2020

We're contacting you about the above State Farm® policy.

We're enclosing your Renewal Declaration, and all new/updated endorsements. Please review your coverage selections carefully. If you have any questions about the coverage listed on your Renewal Declarations, or you believe any information is incorrect, contact your State Farm agent right away.

This is not a bill. The policy premium is being added to your billing account.

#### THANK YOU FOR CHOOSING STATE FARM. WE APPRECIATE YOUR BUSINESS.

If you have any questions, call your State Farm Agent Gary Albert at 434-296-1222. If you are deaf, hard of hearing, or do not use your voice to communicate, you may contact us via 711 or other relay services.

CC: Gary Albert 46-3386



Prepared: December 5, 2020