

LH2 8915908 13  
0901609  
Original Insured

JACKSON OAKS NEIGHBORHOOD  
COMMON.  
PO BOX 3410  
CENTRAL POINT OR  
97502

JACKSON OAKS NEIGHBORHOOD  
COMMON.  
PO BOX 3410  
CENTRAL POINT OR  
97502

JACKSON OAKS  
NEIGHBORHOOD  
COMMON.  
PO BOX 3410  
CENTRAL POINT OR  
97502



LH2 8915908 13

**The Hanover Insurance Company (A Stock Company)  
440 Lincoln Street, Worcester, MA 01653-0002  
Commercial Line Policy  
Common Declarations**

Policy Number	Policy Period		Coverage is Provided in the:	AE
	From	To		Agency Code
LH2 8915908 13	01/01/2022	01/01/2023	The Hanover Insurance Company	0901609

Named Insured and Address :	Agent :
JACKSON OAKS NEIGHBORHOOD COMMON. PO BOX 3410 CENTRAL POINT OR 97502	BROWN & BROWN OF OR LLC DBA BROWN & BROWN NW 3256 HILLCREST PARK DR MEDFORD OR 97504

**Branch :** Pacific Northwest  
**Policy Period :** From 01/01/2022 To 01/01/2023  
 12:01 A.M. Standard Time at Your Mailing Address Shown Above.  
**Business Description:** Townhouse Associations  
**Legal Entity:** Association

In Consideration of the premium, insurance is provided the Named Insured with respect to those premises described in the attached schedule(s) for which a specific limit of insurance is shown. This is subject to all terms of this policy including Common Policy Conditions. Coverage Parts, Forms and Endorsements may be subject to adjustment and/or a policy minimum premium.

<b>Commercial General Liability Coverage</b>	\$2,285.00
<b>Commercial Auto Coverage</b>	Not Covered
<b>Total Surcharges Premium</b>	N/A
<b>Additional Premium For Policy Minimum</b>	N/A
<b>** Total</b>	<b>\$2,285.00</b>

\*\*INCLUDES PREMIUM, IF ANY, FOR TERRORISM; REFER TO DISCLOSURE NOTICE

Countersigned \_\_\_\_\_ By \_\_\_\_\_

AGENCY SERVICES

Group Number ZJA

Full Pay

The dollar amount shown for Total Terrorism Premium in the **SCHEDULE** above represents the sum of premium for Fire Following Premium and Other Than Fire Following Premium.

**Disclosure of Federal Participation in Payment of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

**Cap on Insurer Participation in Payment of Terrorism Losses**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**Rejection of Terrorism Insurance Coverage\***

I decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

\_\_\_\_\_  
Applicant/Policyholder Signature

**Hanover Insurance Company**

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name

**LH2 8915908 13**

\_\_\_\_\_  
Quote or Policy Number

\_\_\_\_\_  
Date

\*If this policy is a renewal and:

- a. You have previously submitted a signed Rejection, you are not required to submit an additional Rejection at this time; or
- b. You have previously accepted coverage and now wish to reject, you are required to complete and sign the Rejection of Terrorism Insurance Coverage above.



JACKSON OAKS  
NEIGHBORHOOD

LH2 8915908 13

**BROWN & BROWN OF OR LLC**

**Commercial General Liability Coverage Part Declaration**

Audit Frequency:	Not Auditable	
<b>Limits of Insurance:</b>		
<b>General Aggregate Limit</b>		\$2,000,000
<b>Products-Completed Operations are Included in the General Aggregate Limit</b>		
<b>Each Occurrence Limit</b>		\$1,000,000
<b>Personal and Advertising Injury Limit</b>		\$1,000,000
<b>Damage to Premises Rented to You Limit</b>		\$300,000
<b>Medical Expense Limit, Any One Person</b>		\$10,000
<b>General Liability Deductible:</b>		
<b>Total Advance Commercial General Liability Premium</b>		\$2,285.00

**THIS POLICY CONTAINS AGGREGATE LIMITS; REFER TO SECTION III - LIMITS OF INSURANCE FOR DETAILS**

**Forms Applicable to General Liability Coverage Parts:**

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
421-0022	12/90	Asbestos Liability Exclusion
421-0301	12/09	Commercial General Liability Condominium, Co-Op, And Association - Directors & Officers Liability Endorsement
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
CG 20 04	11/85	Additional Insured - Condominium Unit Owners
CG 20 17	10/93	Additional Insured - Townhouse Associations
CG 21 06	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG 21 18	10/17	Oregon - Marijuana Exclusion
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/15	Cap On Losses From Certified Acts of Terrorism
CG 21 76	01/15	Exclusion of Punitive Damages Related To A Certified Act Of Terrorism
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion



JACKSON OAKS NEIGHBORHOOD

LH2 8915908 13

**BROWN & BROWN OF OR LLC**

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	OR	502	68500	334	110 Number Of Units	Each	11.605	\$1,862.00

Products – Completed Operations are Included in the General Aggregate Limit  
Townhouses Associations (association risk only)

**Miscellaneous/Optional General Liability Coverages**

	<u>Advance Premium</u>
GL Condo, Co-OP, Association - D&O Liability Endorsement (Retro Date ) 01/01/2006	\$219.00
Terrorism Premium	\$55.00
Damage to Premises Rented To You	\$149.00

**Additional Premium for Coverage Minimum:** N/A

**Total Advance General Liability Premium** \$2,285.00

**Subline 334 Premises and Operations**

THIS NOTICE IS PROVIDED IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS NOTICE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

## DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

### SCHEDULE

DISCLOSURE OF PREMIUM:	
Total Terrorism Premium	\$ 55
Fire Following Premium	\$ 0
Other than Fire Following Premium	\$ 55

#### Disclosure of Terrorism Coverage Available

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from "acts of terrorism" defined in Section 102(1) of the Act as follows:

Any act or acts that are certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, 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.

The premium charged for this coverage is provided in the **SCHEDULE** above and does not include any charges for the portion of loss that may be covered by the Federal Government as described below. This premium has been added to your policy and unless this form is signed and returned to us to reject terrorism coverage, coverage for Certified Acts of Terrorism is provided by your policy.

Your policy may contain other exclusions which could affect your coverage, such as an exclusion for Nuclear Events or Pollution. **Please read your policy carefully.**

#### Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States:

In Standard Fire states, terrorism exclusions make an exception for (and therefore provide coverage for) fire losses resulting from an act of terrorism. Any policyholder with a location that we insure in a Standard Fire State that rejects our offer of terrorism coverage in this form will still have coverage with us for fire losses resulting from an act of terrorism.

#### Explanation of Premium

If a dollar amount is shown for Fire Following Premium in the **SCHEDULE** above that means we insure a location of yours in a Standard Fire State. Fire Following Premium is shown in the **SCHEDULE** above regardless of whether a policyholder with a location that we insure in a Standard Fire State accepts or rejects terrorism coverage with us. Fire Following Premium represents the charge for the coverage we provide for fire losses resulting from acts of terrorism. Fire Following Premium does not include Other Than Fire Following Premium. All Other Than Fire Following Premium is shown in the Other Than Fire Following Premium field in the **SCHEDULE** above.

If a dollar amount is shown for Other Than Fire Following Premium in the **SCHEDULE** above that means you have accepted terrorism coverage with us. Other Than Fire Following Premium represents the charge for terrorism coverage. Other Than Fire Following Premium does not include Fire Following Premium. If applicable, all Fire Following Premium is shown in the Fire Following Premium field in the **SCHEDULE** above.

JACKSON OAKS NEIGHBORHOOD

LH2 8915908 13

**BROWN & BROWN OF OR LLC**

**Name Extension**

& Open Space Maintenance  
Association

**Locations of All Premises You Own, Rent or Occupy**

**Location: 1**

PO BOX 3577  
Central Point OR  
97502

**Forms Applicable to all Coverage Parts:**

\*Asterisk denotes new or changed form

<b><u>Form Number</u></b>	<b><u>Edition Date</u></b>	<b><u>Description</u></b>
401-1337	02/16	Trade Or Economic Sanctions Endorsement
* 401-1374	12/20	Disclosure Pursuant To Terrorism Risk Insurance Act
401-1377	06/20	Company Address Listing
401-1504	01/20	Cap On Losses From Certified Acts Of Terrorism
401-1505	01/20	Exclusion - Punitive Damages Related To A Certified Act Of Terrorism
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
IL 01 42	09/08	Oregon Changes - Domestic Partnership
IL 02 79	09/08	Oregon Changes - Cancellation And Nonrenewal
SIG 11 00	11/17	Signature Page