



Acuity, A Mutual Insurance Company

**COMMERCIAL PROPERTY
COVERAGE PART**

Declarations

First Named Insured and Address:

THE GARDENS AT HERITAGE GREEN
800 CALLAWAY CT
CHATTANOOGA TN 37421

Agency Name and Number:

RSS INSURANCE
8560-AA

Policy Number: ZK9461

Policy Period: Effective Date: 09-25-21
Expiration Date: 09-25-22

In return for the payment of the premium and subject to all the terms of the policy, we agree to provide the insurance coverage as stated in the same.

12:01 A.M. standard time at your mailing address shown in the declarations

COVERAGES PROVIDED AND COVERAGE PREMIUMS

Coverage is provided where a Limit of Insurance is shown.

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Building	001	001	\$ 155,000	Special	80%	\$ 424.00
Building	002	001	151,110	Special	80%	417.00
Building	003	001	155,000	Special	80%	424.00
Building	004	001	155,000	Special	80%	424.00
Building	005	001	155,000	Special	80%	424.00
Building	006	001	155,000	Special	80%	424.00
Building	007	001	155,000	Special	80%	424.00
Building	008	001	155,000	Special	80%	424.00
Building	009	001	155,000	Special	80%	424.00
Building	010	001	155,000	Special	80%	424.00
Building	011	001	155,000	Special	80%	424.00
Building	012	001	151,110	Special	80%	417.00
Building	013	001	155,000	Special	80%	424.00
Building	014	001	372,600	Special	80%	931.00
Building	015	001	151,110	Special	80%	417.00
Building	016	001	155,000	Special	80%	424.00
Building	017	001	465,000	Special	80%	1,113.00
Building	018	001	151,110	Special	80%	417.00
Building	019	001	125,000	Special	80%	359.00
Building	020	001	151,110	Special	80%	417.00
Building	021	001	151,110	Special	80%	417.00
Building	022	001	151,110	Special	80%	417.00
Building	023	001	155,000	Special	80%	424.00

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Building	024	001	151,110	Special	80%	417.00
Building	025	001	151,000	Special	80%	417.00
Building	026	001	155,000	Special	80%	424.00
Building	027	001	155,000	Special	80%	424.00
Building	028	001	155,000	Special	80%	424.00
Building	029	001	151,110	Special	80%	417.00
Building	030	001	151,110	Special	80%	417.00
Building	031	001	155,000	Special	80%	424.00
Building	032	001	155,000	Special	80%	424.00
Building	033	001	155,000	Special	80%	424.00
Building	034	001	372,600	Special	80%	931.00
Building	035	001	427,069	Special	80%	1,039.00
Building	036	001	372,600	Special	80%	919.00
Building	037	001	372,600	Special	80%	919.00
Building	038	001	372,600	Special	80%	919.00
Building	039	001	157,320	Special	80%	429.00
Building	040	001	372,600	Special	80%	919.00
Building	041	001	151,110	Special	80%	417.00
Building	042	001	163,116	Special	80%	442.00
Building	043	001	155,000	Special	80%	424.00
Building	044	001	155,000	Special	80%	424.00
Building	045	001	138,000	Special	80%	388.00
Building	046	001	155,000	Special	80%	424.00
Building	047	001	155,000	Special	80%	424.00
Building	048	001	155,000	Special	80%	424.00
Building	049	001	155,000	Special	80%	424.00
Building	050	001	155,000	Special	80%	424.00
Building	051	001	155,000	Special	80%	424.00
Building	052	001	155,000	Special	80%	424.00
Building	053	001	376,000	Special	80%	938.00
Building	054	001	372,000	Special	80%	929.00
Building	055	001	372,600	Special	80%	931.00
Building	056	001	372,600	Special	80%	931.00
Building	057	001	273,436	Special	80%	728.00
Building	058	001	372,600	Special	80%	931.00
Building	059	001	273,436	Special	80%	728.00
Building	060	001	155,000	Special	80%	424.00
Building	061	001	138,000	Special	80%	388.00

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Building	062	001	138,000	Special	80%	388.00
Building	063	001	151,110	Special	80%	417.00
Building	064	001	151,110	Special	80%	417.00
Building	065	001	151,000	Special	80%	417.00
Building	066	001	155,000	Special	80%	424.00
Building	067	001	155,000	Special	80%	424.00
Building	068	001	155,000	Special	80%	424.00
Building	069	001	151,110	Special	80%	417.00
Building	070	001	155,000	Special	80%	424.00
Building	071	001	145,000	Special	80%	402.00
Building	072	001	151,110	Special	80%	417.00
Building	073	001	155,000	Special	80%	424.00
Building	074	001	155,000	Special	80%	424.00
Building	075	001	186,300	Special	80%	491.00
Building	076	001	155,000	Special	80%	424.00
Building	077	001	151,110	Special	80%	417.00
Building	078	001	151,000	Special	80%	417.00
Building	079	001	151,110	Special	80%	417.00
Building	080	001	145,000	Special	80%	402.00
Building	081	001	155,000	Special	80%	424.00
Building	082	001	155,000	Special	80%	424.00
Building	083	001	155,000	Special	80%	424.00
Building	084	001	155,000	Special	80%	424.00
Building	085	001	155,000	Special	80%	424.00
Building	086	001	155,000	Special	80%	424.00
Building	087	001	155,000	Special	80%	424.00
Building	088	001	155,000	Special	80%	424.00
Building	089	001	145,000	Special	80%	402.00
Building	090	001	186,300	Special	80%	491.00
Building	091	001	186,300	Special	80%	491.00
Building	092	001	155,000	Special	80%	424.00
Building	093	001	155,000	Special	80%	424.00
Building	094	001	138,000	Special	80%	388.00
Building	095	001	155,000	Special	80%	424.00
Building	096	001	151,110	Special	80%	417.00
Building	097	001	155,000	Special	80%	424.00
Building	098	001	145,000	Special	80%	402.00
Building	099	001	151,000	Special	80%	417.00

Policy Number: ZK9461
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Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Building	100	001	155,000	Special	80%	424.00
Building	101	001	155,000	Special	80%	424.00
Total Property Coverage Premium						\$ 50,043.00

COVERAGE FORMS AND ENDORSEMENT PREMIUMS APPLICABLE TO THIS COVERAGE PART

Form Number	Form Title	Premium
CP-0090F (07-88)	Commercial Property Conditions	\$
IL-0017F (11-98)	Common Policy Conditions	
CP-0017R (06-07)	Condominium Association Coverage Form	
CP-1030F (09-14)	Causes of Loss - Special Form	
IL-0250F (03-14)	Tennessee Changes - Cancellation and Nonrenewal	
CP-7094 (09-14)	ACUITY Advantages	
IL-0935F (07-02)	Exclusion of Certain Computer-Related Losses	
CP-0140F (07-06)	Exclusion of Loss Due to Virus or Bacteria	
IL-0995R (01-15)	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Act)	
IL-7080 (01-15)	Cap on Losses from Certified Acts of Terrorism	1,888.00
IL-7082 (12-20)	Disclosure Pursuant to Terrorism Risk Insurance Act	
CP-7134 (09-17)	Windstorm or Hail - Fixed Dollar Deductible	
Total Endorsement Premium		\$ 1,888.00

PREMIUM SUMMARY

Total Property Coverage Premium	\$ 50,043.00
Total Endorsement Premium	1,888.00
Total Advance Premium	\$ 51,931.00

DESCRIPTION OF PREMISES

Premises Number	Building Number	Construction, Occupancy and Location
001	001	FRAME CONDO 113 CALLAWAY CT CHATTANOOGA TN