



**SPECIALIZING IN
INSURANCE FOR
CONDOMINIUMS**

Unparalleled Financial Strength

- Rated A+ by both A.M. Best and Standard & Poor's
- Of the 3,000 property and casualty carriers in the nation, named in the top 50 best-run carriers every year since 2000 by Ward Financial Group
- Founded in 1925 and writes business in 32 states

Best-In-Class Claims Handling

- 24/7 claims reporting by calling 800.242.7666 or logging on to acuity.com
- Provides meaningful, same-day claims contact 99.8% of the time
- Over 95% of claimants rate Acuity's claims service as "excellent" or "very good"

Award-Winning Service

- Real, live people answer your questions
- A variety of billing plans are offered to fit your individual needs
- Customers give us 4.4 out of 5 stars with nearly 1,000 reviews on trustpilot.com
- More than any other insurer in the nation, earned 69 technology awards in the past 20 years from ACORD, the organization that sets insurance industry standards

Independent Agent Professionalism

- Experienced independent agents serve your local community providing professional service
- An independent agent offers you access to options you can't get from someone who only represents one company

Welcome to the Acuity Advantage!



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Policyholder Disclosure Notice of Terrorism Insurance Coverage

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, *as defined 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS UNITED STATES GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

We are required to offer coverage for terrorist acts as defined in the Act. The premium charge for this coverage is shown on the attached quote and is based on premiums for each coverage part included in your policy that qualifies for coverage under the Act and the location of any property covered under the policy. If you would like to accept our offer of coverage, you need not do anymore and your policy will be issued with the coverage. You may reject our offer of coverage. If you do, a premium charge may apply. That charge is also provided on the quote. The attached Terrorism Premium Information sheet provides complete information for developing this premium.

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION INC

Quote Number: ZK9461-05
Policy Effective Date: 09-25-2024

**REJECTION OF COVERAGE FOR TERRORIST ACTS AS DEFINED IN THE
TERRORISM RISK INSURANCE ACT**

You may reject coverage for terrorist acts as defined in the Terrorism Risk Insurance Act, where permitted. You may do this any time prior to the Policy Effective Date shown above by signing this rejection form and submitting it using one of the following methods:

**Mail: Acuity
PO Box 58
Sheboygan, WI 53082-0058**

Email: clservice@acuity.com

Fax: 920.458.1618

I have read the Policyholder Disclosure Notice of Terrorism Insurance Coverage and the Terrorism Premium Information page(s) and hereby reject coverage for terrorist acts as defined in the Terrorism Risk Insurance Act. I understand that coverage for terrorist acts as defined in the Act will be excluded under my policy.

First Named Insured's Signature

Date

This rejection will be valid for the policy term that begins on the Policy Effective Date shown above.

Potential Change in Terrorism Coverage During the Term of Your Policy
(Applicable to Coverage Other Than Workers' Compensation
and Employers' Liability Insurance)

The Terrorism Risk Insurance Act established the Terrorism Risk Insurance Program. The Program is scheduled to terminate at the end of December 31, 2027, unless extended by the federal government. If the federal Program terminates before or during the term of your policy, the treatment of terrorism under your policy will change. An endorsement, Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act), has been attached to your policy. The provisions of this endorsement will become applicable to your policy if the Program terminates as scheduled. Under this endorsement coverage for injury or damage arising out of a terrorism incident is excluded if:

- The total of all insured damage to all types of property and business interruption losses from the incident, exceeds \$25 million.
- For certain coverage, fifty or more persons sustain death or serious physical injury.
- The terrorism event involves nuclear materials or results in nuclear reaction or radiation or radioactive contamination.
- The terrorism event involves the release of radioactive material, and it appears that one purpose of the terrorism was to release such material.
- The terrorism event is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials.
- The terrorism event involves the release of pathogenic or poisonous biological or chemical materials and it appears that one purpose of the terrorism was to release such materials.

We will refund the premium charged for terrorism coverage if you have or will be accepting coverage for terrorism as defined in the Act and the Program is terminated. If your policy is effective prior to December 31, 2027, you will be refunded the premium charged from January 1, 2028, until the end of your policy term. If your policy is effective on or after January 1, 2028, you will be refunded the entire premium charged.

If the Program is extended without change, the coverage under your policy and any premium charge will not change.

Potential Change in Terrorism Coverage During the Term of Your Policy
(Applicable to Workers' Compensation and Employers' Liability Insurance)

The Terrorism Risk Insurance Act established the Terrorism Risk Insurance Program. The Program is scheduled to terminate at the end of December 31, 2027, unless extended by the federal government. If the federal Program terminates before or during the term of your policy, the treatment of terrorism under your policy will not change. The premium charge for coverage your policy provides for terrorism or war losses may continue or change if the federal Program terminates.



Terrorism Premium Information Tennessee

The premium for terrorism coverage, as defined in Section 102(1) of the Act, is based on the premiums for each coverage part included in your policy that qualifies for coverage under the Terrorism Risk Insurance Act and the location of any property covered under the policy. Refer to the attached Policyholder Disclosure Notice of Terrorism Insurance Coverage for a description of applicable provisions in the Act.

<p>If your Acuity policy contains the following coverage part:</p> <ul style="list-style-type: none"> • Bis-Pak - Property Portion of Your Premium • Bis-Pak - Liability Portion of Your Premium • Commercial Property and Commercial Inland Marine Coverage Parts • Commercial General Liability and Commercial Excess Liability Coverage Parts • Workers' Compensation * 	<p>The premium charge for terrorism insurance if you accept coverage under the Act is:</p> <ul style="list-style-type: none"> • 4.5% of the property premium applying in Davidson and Shelby Counties • 3.75% of the property premium applying in a county with a Nuclear Power Plant • 3% of the property premium for all other locations • 1% of the liability premium applying to your policy • 4.5% of the premium applying in Davidson and Shelby Counties • 3.75% of the premium applying in a county with a Nuclear Power Plant • 3% of the premium for all other locations • 1% of the premium applying to each of the coverage parts • The premium charge is \$.01 for each \$100 of payroll for all classes.
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* Workers' Compensation coverage automatically applies to loss caused by terrorism. You are **not** permitted to reject this coverage.

Counties with Nuclear Power Plants are Rhea County and Hamilton County.



Commercial Lines Automatic Payment Option Authorization

Acuity is committed to safeguarding your financial information. In order to expedite fraud prevention efforts, name and billing address are required and should be exactly as they appear on your bank statement.

Policyholder's Name _____

Billing Address _____
Number and Street City State Zip Code

Policy Number _____ Daytime Phone Number _____

Email Address _____

Financial Institution _____ Account Holder's Name _____
(if different than Policyholder's Name)

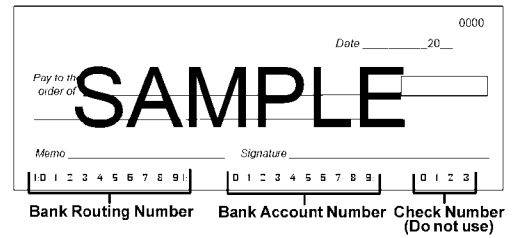
Select a Pay Plan:

- 1-Pay - One installment for the total premium due.
- 2-Pay - Two equal installments with second installment due in 5 months.
- 4-Pay - Four equal installments at 90-day intervals.
- 5-Pay - Five equal installments at 30-day intervals.
- 11-Pay - Eleven equal installments at 30-day intervals.

Select a Payment Method:

- Checking** **Savings** - \$2 fee per installment
- If Checking, please also attach a voided check.

Bank Routing Number: _____
Account Number: _____



I authorize Acuity, A Mutual Insurance Company, including any of its subsidiary companies I transact business with, to make deductions from my account for my insurance policy. Acuity will advise me in advance of any changes in the amount to be deducted from my account. If the scheduled payment amount is greater than the premium remaining on my policy, the reduced amount will be deducted. I understand a stop payment can be placed on a payment by notifying my financial institution any time up to three business days preceding the scheduled date. I agree to keep my account information up to date and notify Acuity of any changes to the above information. I understand that failure to update my account information may result in a fee for payment returned by the financial institution. My authorization remains in effect continuously throughout the terms of any policy issued and I can cancel this authorization at any time by calling Acuity at 800.242.7666.

Signature _____ Date _____
(Signature of account holder and voided check or account information are required.)

Please sign the above authorization

Upload scanned document on acuity.com > Contact Us > Billing > Send Billing Inquiry

Fax to 920.458.1618

Or mail to the following address:

Acuity
PO Box 718
Sheboygan WI 53082-0718



**SPECIALIZING IN
INSURANCE FOR
CONDOMINIUMS**

**ACUITY QUOTATION
SUMMARY**

Acuity, A Mutual Insurance Company

Applicant's Name and Address:

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION INC
PO BOX 48
CHATTANOOGA TN 37401

Quote Number: ZK9461-05

Date Quoted: 08/27/24

Agency Name and Number:

INSURANCE INCORPORATED
6782 - CE

Producer: ARENDALE, PAULA KAYE
Underwriter: GRULKOWSKI, REBECA
Area Sales
Manager: GREG DAVIS

Premium is subject to change if all lines of coverage quoted are not bound.

Premiums and Payment Plans reflect the Inclusion of Terrorism Coverage

Property	\$ 101,402.00
General Liability	3,833.00
Fidelity	360.00
Excess Liability (See Schedule of Underlying insurance)	4,011.00
Condo Directors and Officers Cov (Not eligible for Excess Liability)	
Total Estimated Annual Premium	\$ 109,606.00
(Reflects deposit premium for any coverage on reporting form)	
Options (Will only be added to policy upon request)	
Cyber Suite	\$ 318.00
Equipment Breakdown	\$ 4,635.00
Total Estimated Annual Premium including Options	\$ 114,559.00
(Reflects deposit premium for any coverage on reporting form)	

The premiums shown above include a charge of \$3,715.00 for adding terrorism coverage to your policy, as described in the attached notices.

If you choose to exclude terrorism coverage, as described in the attached notices and where such exclusion is permitted by law, a reduced premium will apply. Please refer to the Terrorism Premium Information Page included in this quote.

Please indicate the desired pay plan.

Premiums and pay plan options displayed are estimates and may be subject to change upon policy issuance.

Quote Number: ZK9461-05
Date: 08/27/24

**ACUITY QUOTATION
SUMMARY**

Total Estimated Annual Premium: \$ 114,559.00

Automatic Payment Options via Checking or Savings

- *To save time and money, choose the 1-Pay option with no installment fees*
- *Payment options other than 1-Pay include a \$2 fee per installment*
- *To enroll, complete the Automatic Payment Option Authorization form (S-623CL) included with this quote*

1-Pay - One installment of \$114,559.00

2-Pay - Two equal installments of \$57,281.50 with second installment due in 5 months

4-Pay - Four equal installments of \$28,641.75 at 90-day intervals

5-Pay - Five equal installments of \$22,913.80 at 30-day intervals

11-Pay - Eleven equal installments of \$10,416.45 at 30-day intervals

Direct Bill Payment Options

- *Payment options other than 1-Pay include a \$7 fee per installment*

1-Pay - One installment of \$114,559.00

2-Pay - \$57,286.50 down and balance of \$57,286.50 due in 5 months

4-Pay - \$28,646.75 down, and balance due in 3 equal installments of \$28,646.75 at 80, 170 and 260 days

5-Pay - \$22,918.80 down, and balance due in 4 equal installments of \$22,918.80 at 30-day intervals

11-Pay - \$17,190.85 down, and balance due in 10 equal installments of \$9,744.51 at 30-day intervals

Payment due dates are approximate and may vary based on policy changes and state regulations.



**ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL**

Applicant's Name and Address:

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION INC
PO BOX 48
CHATTANOOGA TN 37401

Quote Number: ZK9461-05

Date: 08/27/24

Agency Number: 6782

Term: Effective Date: 09-25-24
Expiration Date: 09-25-25

COMMERCIAL PROPERTY PREMIUM SUMMARY

Property Coverage Premium	\$ 97,713.00
Endorsement Premium	3,689.00
Total Estimated Premium	\$ 101,402.00
Equipment Breakdown Option	\$ 4,635.00

The premiums shown include a charge of \$3,689.00 for adding terrorism coverage, as described in the attached notices, to your policy.

If you choose to exclude terrorism coverage, as described in the attached notices and where such exclusions are permitted by law, a reduced premium will apply. Please refer to the Terrorism Premium Information page included with this quote.

COMMERCIAL PROPERTY SCHEDULE

State	Dev/ Mod	Rate Age
TN	1.464	312

DESCRIPTION OF PREMISES

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
001	001	FRAME CONDO 113 CALLAWAY CT CHATTANOOGA TN	001	331	2006
002	001	FRAME CONDO 125 CALLAWAY CT CHATTANOOGA TN	001	331	2006
003	001	FRAME CONDO 137 CALLAWAY CT CHATTANOOGA TN	001	331	2006
004	001	FRAME CONDO 149 CALLAWAY CT CHATTANOOGA TN	001	331	2006

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
005	001	FRAME CONDO 161 CALLAWAY CT CHATTANOOGA TN	001	331	2006
006	001	FRAME CONDO 173 CALLAWAY CT CHATTANOOGA TN	001	331	2006
007	001	FRAME CONDO 179 CALLAWAY CT CHATTANOOGA TN	001	331	2006
008	001	FRAME CONDO 208 CALLAWAY CT CHATTANOOGA TN	001	331	2006
009	001	FRAME CONDO 224 CALLAWAY CT CHATTANOOGA TN	001	331	2006
010	001	FRAME CONDO 236 CALLAWAY CT CHATTANOOGA TN	001	331	2006
011	001	FRAME CONDO 252 CALLAWAY CT CHATTANOOGA TN	001	331	2006
012	001	FRAME CONDO 268 CALLAWAY CT CHATTANOOGA TN	001	331	2006
013	001	FRAME CONDO 284 CALLAWAY CT CHATTANOOGA TN	001	331	2006
014	001	FRAME CONDO - 3 UNITS 305/313/321 CALLAWAY CT CHATTANOOGA TN	001	331	2006
015	001	FRAME CONDO 307 CALLAWAY CT CHATTANOOGA TN	001	331	2006
016	001	FRAME CONDO 319 CALLAWAY CT CHATTANOOGA TN	001	331	2006

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
017	001	FRAME CONDO - 3 UNITS 329/337/343 CALLAWAY CT CHATTANOOGA TN	001	331	2006
018	001	FRAME CONDO 331 CALLAWAY CT CHATTANOOGA TN	001	331	2006
019	001	FRAME CONDO 353 CALLAWAY CT CHATTANOOGA TN	001	331	2006
020	001	FRAME CONDO 355 CALLAWAY CT CHATTANOOGA TN	001	331	2006
021	001	FRAME CONDO 367 CALLAWAY CT CHATTANOOGA TN	001	331	2006
022	001	FRAME CONDO 408 CALLAWAY CT CHATTANOOGA TN	001	331	2006
023	001	FRAME CONDO 412 CALLAWAY CT CHATTANOOGA TN	001	331	2006
024	001	FRAME CONDO 414 CALLAWAY CT CHATTANOOGA TN	001	331	2006
025	001	FRAME CONDO 416 CALLAWAY CT CHATTANOOGA TN	001	331	2006
026	001	FRAME CONDO 426 CALLAWAY CT CHATTANOOGA TN	001	331	2006
027	001	FRAME CONDO 428 CALLAWAY CT CHATTANOOGA TN	001	331	2006
028	001	FRAME CONDO 442 CALLAWAY CT CHATTANOOGA TN	001	331	2006

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
029	001	FRAME CONDO 444 CALLAWAY CT CHATTANOOGA TN	001	331	2006
030	001	FRAME CONDO 454 CALLAWAY CT CHATTANOOGA TN	001	331	2006
031	001	FRAME CONDO 460 CALLAWAY CT CHATTANOOGA TN	001	331	2006
032	001	FRAME CONDO 466 CALLAWAY CT CHATTANOOGA TN	001	331	2006
033	001	FRAME CONDO 472 CALLAWAY CT CHATTANOOGA TN	001	331	2006
034	001	FRAME CONDO - 3 UNITS 507/515/523 CALLAWAY CT CHATTANOOGA TN	001	331	2006
035	001	FRAME CONDO - 3 UNITS 509/517/525 CALLAWAY CT CHATTANOOGA TN	001	331	2006
036	001	FRAME CONDO - 3 UNITS 531/539/547 CALLAWAY CT CHATTANOOGA TN	001	331	2007
037	001	FRAME CONDO - 3 UNITS 533/541/549 CALLAWAY CT CHATTANOOGA TN	001	331	2007
038	001	FRAME CONDO - 3 UNITS 555/563/571 CALLAWAY CT CHATTANOOGA TN	001	331	2007
039	001	FRAME CONDO 557 CALLAWAY CT CHATTANOOGA TN	001	331	2006
040	001	FRAME CONDO - 3 UNITS 579/587/595 CALLAWAY CT CHATTANOOGA TN	001	331	2007

Quote Number: ZK9461-05
Date: 08/27/24

**ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL**

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
041	001	FRAME CONDO 608 CALLAWAY CT CHATTANOOGA TN	001	331	2006
042	001	FRAME CONDO 610 CALLAWAY CT CHATTANOOGA TN	001	331	2006
043	001	FRAME CONDO 622 CALLAWAY CT CHATTANOOGA TN	001	331	2006
044	001	FRAME CONDO 624 CALLAWAY CT CHATTANOOGA TN	001	331	2006
045	001	FRAME CONDO 636 CALLAWAY CT CHATTANOOGA TN	001	331	2006
046	001	FRAME CONDO 638 CALLAWAY CT CHATTANOOGA TN	001	331	2006
047	001	FRAME CONDO 648 CALLAWAY CT CHATTANOOGA TN	001	331	2006
048	001	FRAME CONDO 652 CALLAWAY CT CHATTANOOGA TN	001	331	2006
049	001	FRAME CONDO 664 CALLAWAY CT CHATTANOOGA TN	001	331	2006
050	001	FRAME CONDO 668 CALLAWAY CT CHATTANOOGA TN	001	331	2006
051	001	FRAME CONDO 678 CALLAWAY CT CHATTANOOGA TN	001	331	2006
052	001	FRAME CONDO 682 CALLAWAY CT CHATTANOOGA TN	001	331	2006

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
053	001	FRAME CONDO - 3 UNITS 709/715/723 CALLAWAY CT CHATTANOOGA TN	001	331	2006
054	001	FRAME CONDO - 3 UNITS 721/729/737 CALLAWAY CT CHATTANOOGA TN	001	331	2006
055	001	FRAME CONDO - 3 UNITS 731/739/747 CALLAWAY CT CHATTANOOGA TN	001	331	2006
056	001	FRAME CONDO - 3 UNITS 745/753/761 CALLAWAY CT CHATTANOOGA TN	001	331	2006
057	001	FRAME CONDO - 2 UNITS 755 & 763 CALLAWAY CT CHATTANOOGA TN	001	331	2006
058	001	FRAME CONDO - 3 UNITS 769/775/787 CALLAWAY CT CHATTANOOGA TN	001	331	2006
059	001	FRAME CONDO - 2 UNITS 771 & 779 CALLAWAY CT CHATTANOOGA TN	001	331	2006
060	001	FRAME CONDO 804 CALLAWAY CT CHATTANOOGA TN	001	331	2006
061	001	FRAME CONDO 806 CALLAWAY CT CHATTANOOGA TN	001	331	2006
062	001	FRAME CONDO 812 CALLAWAY CT CHATTANOOGA TN	001	331	2006
063	001	FRAME CONDO 814 CALLAWAY CT CHATTANOOGA TN	001	331	2006
064	001	FRAME CONDO 820 CALLAWAY CT CHATTANOOGA TN	001	331	2006

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
065	001	FRAME CONDO 822 CALLAWAY CT CHATTANOOGA TN	001	331	2006
066	001	FRAME CONDO 828 CALLAWAY CT CHATTANOOGA TN	001	331	2006
067	001	FRAME CONDO 830 CALLAWAY CT CHATTANOOGA TN	001	331	2006
068	001	FRAME CONDO 836 CALLAWAY CT CHATTANOOGA TN	001	331	2006
069	001	FRAME CONDO 838 CALLAWAY CT CHATTANOOGA TN	001	331	2006
070	001	FRAME CONDO 844 CALLAWAY CT CHATTANOOGA TN	001	331	2006
071	001	FRAME CONDO 846 CALLAWAY CT CHATTANOOGA TN	001	331	2005
072	001	FRAME CONDO 852 CALLAWAY CT CHATTANOOGA TN	001	331	2006
073	001	FRAME CONDO 854 CALLAWAY CT CHATTANOOGA TN	001	331	2006
074	001	FRAME CONDO 860 CALLAWAY CT CHATTANOOGA TN	001	331	2006
075	001	FRAME CONDO 868 CALLAWAY CT CHATTANOOGA TN	001	331	2006
076	001	FRAME CONDO 907 CALLAWAY CT CHATTANOOGA TN	001	331	2006

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
077	001	FRAME CONDO 909 CALLAWAY CT CHATTANOOGA TN	001	331	2006
078	001	FRAME CONDO 915 CALLAWAY CT CHATTANOOGA TN	001	331	2006
079	001	FRAME CONDO 917 CALLAWAY CT CHATTANOOGA TN	001	331	2006
080	001	FRAME CONDO 923 CALLAWAY CT CHATTANOOGA TN	001	331	2006
081	001	FRAME CONDO 925 CALLAWAY CT CHATTANOOGA TN	001	331	2006
082	001	FRAME CONDO 931 CALLAWAY CT CHATTANOOGA TN	001	331	2006
083	001	FRAME CONDO 933 CALLAWAY CT CHATTANOOGA TN	001	331	2006
084	001	FRAME CONDO 939 CALLAWAY CT CHATTANOOGA TN	001	331	2006
085	001	FRAME CONDO 941 CALLAWAY CT CHATTANOOGA TN	001	331	2006
086	001	FRAME CONDO 947 CALLAWAY CT CHATTANOOGA TN	001	331	2006
087	001	FRAME CONDO 949 CALLAWAY CT CHATTANOOGA TN	001	331	2005
088	001	FRAME CONDO 1006 CALLAWAY CT CHATTANOOGA TN	001	331	2005

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
089	001	FRAME CONDO 1008 CALLAWAY CT CHATTANOOGA TN	001	331	2006
090	001	FRAME CONDO 1014 CALLAWAY CT CHATTANOOGA TN	001	331	2006
091	001	FRAME CONDO 1016 CALLAWAY CT CHATTANOOGA TN	001	331	2006
092	001	FRAME CONDO 1022 CALLAWAY CT CHATTANOOGA TN	001	331	2006
093	001	FRAME CONDO 1024 CALLAWAY CT CHATTANOOGA TN	001	331	2006
094	001	FRAME CONDO 1030 CALLAWAY CT CHATTANOOGA TN	001	331	2005
095	001	FRAME CONDO 1032 CALLAWAY CT CHATTANOOGA TN	001	331	2005
096	001	FRAME CONDO 1038 CALLAWAY CT CHATTANOOGA TN	001	331	2006
097	001	FRAME CONDO 1040 CALLAWAY CT CHATTANOOGA TN	001	331	2006
098	001	FRAME CONDO 1046 CALLAWAY CT CHATTANOOGA TN	001	331	2006
099	001	FRAME CONDO 1048 CALLAWAY CT CHATTANOOGA TN	001	331	2006
100	001	FRAME CONDO 1054 CALLAWAY CT CHATTANOOGA TN	001	331	2006

Quote Number: ZK9461-05
 Date: 08/27/24

**ACUITY QUOTATION
 COMMERCIAL PROPERTY RENEWAL**

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Territory	Year Built
101	001	FRAME CONDO 1056 CALLAWAY CT CHATTANOOGA TN	001	331	2005

COMMERCIAL PROPERTY COVERAGES AND PREMIUMS

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Building	001	001	\$ 180,792	Special	80%	\$ 841.00
Net Rates:						
Group I	.181					
Group II	.211					
Special	.056					
Building	002	001	176,253	Special	80%	826.00
Net Rates:						
Group I	.182					
Group II	.212					
Special	.056					
Building	003	001	180,792	Special	80%	841.00
Net Rates:						
Group I	.181					
Group II	.211					
Special	.056					
Building	004	001	180,792	Special	80%	841.00
Net Rates:						
Group I	.181					
Group II	.211					
Special	.056					
Building	005	001	180,792	Special	80%	841.00
Net Rates:						
Group I	.181					
Group II	.211					
Special	.056					
Building	006	001	180,792	Special	80%	841.00
Net Rates:						
Group I	.181					
Group II	.211					
Special	.056					
Building	007	001	180,792	Special	80%	841.00
Net Rates:						
Group I	.181					
Group II	.211					
Special	.056					
Building	008	001	180,792	Special	80%	841.00
Net Rates:						
Group I	.181					
Group II	.211					
Special	.056					

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Building	009	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	010	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	011	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	012	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	013	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	014	001	434,600	Special	80%	1,728.00
Net Rates:						
Group I						.167
Group II						.164
Special						.051
Building	015	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	016	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	017	001	542,376	Special	80%	2,047.00
Net Rates:						
Group I						.162
Group II						.153
Special						.048
Building	018	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	019	001	145,800	Special	80%	710.00

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ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Net Rates:						
Group I						.185
Group II						.225
Special						.058
Building	020	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	021	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	022	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	023	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	024	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	025	001	176,126	Special	80%	825.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	026	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	027	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	028	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	029	001	176,253	Special	80%	826.00

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ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	030	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	031	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	032	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	033	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	034	001	434,600	Special	80%	1,728.00
Net Rates:						
Group I						.167
Group II						.164
Special						.051
Building	035	001	498,132	Special	80%	1,911.00
Net Rates:						
Group I						.163
Group II						.157
Special						.049
Building	036	001	434,600	Special	80%	1,719.00
Net Rates:						
Group I						.165
Group II						.164
Special						.051
Building	037	001	434,600	Special	80%	1,719.00
Net Rates:						
Group I						.165
Group II						.164
Special						.051
Building	038	001	434,600	Special	80%	1,719.00
Net Rates:						
Group I						.165
Group II						.164
Special						.051
Building	039	001	183,497	Special	80%	850.00

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ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Net Rates:						
Group I						.180
Group II						.210
Special						.056
Building	040	001	434,600	Special	80%	1,719.00
Net Rates:						
Group I						.165
Group II						.164
Special						.051
Building	041	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	042	001	190,258	Special	80%	876.00
Net Rates:						
Group I						.179
Group II						.208
Special						.055
Building	043	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	044	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	045	001	160,963	Special	80%	772.00
Net Rates:						
Group I						.184
Group II						.219
Special						.058
Building	046	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	047	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	048	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	049	001	180,792	Special	80%	841.00

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ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	050	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	051	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	052	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	053	001	438,566	Special	80%	1,738.00
Net Rates:						
Group I						.167
Group II						.163
Special						.051
Building	054	001	433,900	Special	80%	1,724.00
Net Rates:						
Group I						.167
Group II						.164
Special						.051
Building	055	001	434,600	Special	80%	1,728.00
Net Rates:						
Group I						.167
Group II						.164
Special						.051
Building	056	001	434,600	Special	80%	1,728.00
Net Rates:						
Group I						.167
Group II						.164
Special						.051
Building	057	001	348,300	Special	80%	1,438.00
Net Rates:						
Group I						.171
Group II						.174
Special						.052
Building	058	001	434,600	Special	80%	1,728.00
Net Rates:						
Group I						.167
Group II						.164
Special						.051
Building	059	001	348,300	Special	80%	1,438.00

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COMMERCIAL PROPERTY RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Net Rates:						
Group I						.171
Group II						.174
Special						.052
Building	060	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	061	001	160,963	Special	80%	772.00
Net Rates:						
Group I						.184
Group II						.219
Special						.058
Building	062	001	160,963	Special	80%	772.00
Net Rates:						
Group I						.184
Group II						.219
Special						.058
Building	063	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	064	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	065	001	176,126	Special	80%	825.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	066	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	067	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	068	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	069	001	176,253	Special	80%	826.00

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COMMERCIAL PROPERTY RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	070	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	071	001	169,128	Special	80%	804.00
Net Rates:						
Group I						.183
Group II						.217
Special						.057
Building	072	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	073	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	074	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	075	001	217,300	Special	80%	976.00
Net Rates:						
Group I						.176
Group II						.201
Special						.055
Building	076	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	077	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	078	001	176,126	Special	80%	825.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	079	001	176,253	Special	80%	826.00

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COMMERCIAL PROPERTY RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	080	001	169,128	Special	80%	800.00
Net Rates:						
Group I						.182
Group II						.216
Special						.057
Building	081	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	082	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	083	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	084	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	085	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	086	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	087	001	180,792	Special	80%	847.00
Net Rates:						
Group I						.183
Group II						.212
Special						.056
Building	088	001	180,792	Special	80%	847.00
Net Rates:						
Group I						.183
Group II						.212
Special						.056
Building	089	001	169,128	Special	80%	800.00

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COMMERCIAL PROPERTY RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Net Rates:						
Group I						.182
Group II						.216
Special						.057
Building	090	001	217,300	Special	80%	976.00
Net Rates:						
Group I						.176
Group II						.201
Special						.055
Building	091	001	217,300	Special	80%	976.00
Net Rates:						
Group I						.176
Group II						.201
Special						.055
Building	092	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	093	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	094	001	160,963	Special	80%	775.00
Net Rates:						
Group I						.185
Group II						.220
Special						.058
Building	095	001	180,792	Special	80%	847.00
Net Rates:						
Group I						.183
Group II						.212
Special						.056
Building	096	001	176,253	Special	80%	826.00
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	097	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	098	001	169,128	Special	80%	800.00
Net Rates:						
Group I						.182
Group II						.216
Special						.057
Building	099	001	176,126	Special	80%	825.00

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Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Net Rates:						
Group I						.182
Group II						.212
Special						.056
Building	100	001	180,792	Special	80%	841.00
Net Rates:						
Group I						.181
Group II						.211
Special						.056
Building	101	001	180,792	Special	80%	847.00
Net Rates:						
Group I						.183
Group II						.212
Special						.056
Property Coverage Premium						\$ 97,713.00

COMMERCIAL PROPERTY OPTIONAL COVERAGES

Coverage Item	Premise Number	Building Number	Deductible	Agreed Value	Inflation Guard Percentage
Building	001	001	\$ 10,000/1% ¹⁶		8%
Building	002	001	10,000/1% ¹⁶		8%
Building	003	001	10,000/1% ¹⁶		8%
Building	004	001	10,000/1% ¹⁶		8%
Building	005	001	10,000/1% ¹⁶		8%
Building	006	001	10,000/1% ¹⁶		8%
Building	007	001	10,000/1% ¹⁶		8%
Building	008	001	10,000/1% ¹⁶		8%
Building	009	001	10,000/1% ¹⁶		8%
Building	010	001	10,000/1% ¹⁶		8%
Building	011	001	10,000/1% ¹⁶		8%
Building	012	001	10,000/1% ¹⁶		8%
Building	013	001	10,000/1% ¹⁶		8%
Building	014	001	10,000/1% ¹⁶		8%
Building	015	001	10,000/1% ¹⁶		8%
Building	016	001	10,000/1% ¹⁶		8%
Building	017	001	10,000/1% ¹⁶		8%
Building	018	001	10,000/1% ¹⁶		8%
Building	019	001	10,000/1% ¹⁶		8%
Building	020	001	10,000/1% ¹⁶		8%
Building	021	001	10,000/1% ¹⁶		8%

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COMMERCIAL PROPERTY RENEWAL

<u>Coverage Item</u>	<u>Premise Number</u>	<u>Building Number</u>	<u>Deductible</u>	<u>Agreed Value</u>	<u>Inflation Guard Percentage</u>
Building	022	001	10,000/1% ¹⁶		8%
Building	023	001	10,000/1% ¹⁶		8%
Building	024	001	10,000/1% ¹⁶		8%
Building	025	001	10,000/1% ¹⁶		8%
Building	026	001	10,000/1% ¹⁶		8%
Building	027	001	10,000/1% ¹⁶		8%
Building	028	001	10,000/1% ¹⁶		8%
Building	029	001	10,000/1% ¹⁶		8%
Building	030	001	10,000/1% ¹⁶		8%
Building	031	001	10,000/1% ¹⁶		8%
Building	032	001	10,000/1% ¹⁶		8%
Building	033	001	10,000/1% ¹⁶		8%
Building	034	001	10,000/1% ¹⁶		8%
Building	035	001	10,000/1% ¹⁶		8%
Building	036	001	10,000/1% ¹⁶		8%
Building	037	001	10,000/1% ¹⁶		8%
Building	038	001	10,000/1% ¹⁶		8%
Building	039	001	10,000/1% ¹⁶		8%
Building	040	001	10,000/1% ¹⁶		8%
Building	041	001	10,000/1% ¹⁶		8%
Building	042	001	10,000/1% ¹⁶		8%
Building	043	001	10,000/1% ¹⁶		8%
Building	044	001	10,000/1% ¹⁶		8%
Building	045	001	10,000/1% ¹⁶		8%
Building	046	001	10,000/1% ¹⁶		8%
Building	047	001	10,000/1% ¹⁶		8%
Building	048	001	10,000/1% ¹⁶		8%
Building	049	001	10,000/1% ¹⁶		8%
Building	050	001	10,000/1% ¹⁶		8%
Building	051	001	10,000/1% ¹⁶		8%
Building	052	001	10,000/1% ¹⁶		8%
Building	053	001	10,000/1% ¹⁶		8%
Building	054	001	10,000/1% ¹⁶		8%
Building	055	001	10,000/1% ¹⁶		8%
Building	056	001	10,000/1% ¹⁶		8%
Building	057	001	10,000/1% ¹⁶		8%
Building	058	001	10,000/1% ¹⁶		8%
Building	059	001	10,000/1% ¹⁶		8%

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<u>Coverage Item</u>	<u>Premise Number</u>	<u>Building Number</u>	<u>Deductible</u>	<u>Agreed Value</u>	<u>Inflation Guard Percentage</u>
Building	060	001	10,000/1% ¹⁶		8%
Building	061	001	10,000/1% ¹⁶		8%
Building	062	001	10,000/1% ¹⁶		8%
Building	063	001	10,000/1% ¹⁶		8%
Building	064	001	10,000/1% ¹⁶		8%
Building	065	001	10,000/1% ¹⁶		8%
Building	066	001	10,000/1% ¹⁶		8%
Building	067	001	10,000/1% ¹⁶		8%
Building	068	001	10,000/1% ¹⁶		8%
Building	069	001	10,000/1% ¹⁶		8%
Building	070	001	10,000/1% ¹⁶		8%
Building	071	001	10,000/1% ¹⁶		8%
Building	072	001	10,000/1% ¹⁶		8%
Building	073	001	10,000/1% ¹⁶		8%
Building	074	001	10,000/1% ¹⁶		8%
Building	075	001	10,000/1% ¹⁶		8%
Building	076	001	10,000/1% ¹⁶		8%
Building	077	001	10,000/1% ¹⁶		8%
Building	078	001	10,000/1% ¹⁶		8%
Building	079	001	10,000/1% ¹⁶		8%
Building	080	001	10,000/1% ¹⁶		8%
Building	081	001	10,000/1% ¹⁶		8%
Building	082	001	10,000/1% ¹⁶		8%
Building	083	001	10,000/1% ¹⁶		8%
Building	084	001	10,000/1% ¹⁶		8%
Building	085	001	10,000/1% ¹⁶		8%
Building	086	001	10,000/1% ¹⁶		8%
Building	087	001	10,000/1% ¹⁶		8%
Building	088	001	10,000/1% ¹⁶		8%
Building	089	001	10,000/1% ¹⁶		8%
Building	090	001	10,000/1% ¹⁶		8%
Building	091	001	10,000/1% ¹⁶		8%
Building	092	001	10,000/1% ¹⁶		8%
Building	093	001	10,000/1% ¹⁶		8%
Building	094	001	10,000/1% ¹⁶		8%
Building	095	001	10,000/1% ¹⁶		8%
Building	096	001	10,000/1% ¹⁶		8%
Building	097	001	10,000/1% ¹⁶		8%

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**ACUITY QUOTATION
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<u>Coverage Item</u>	<u>Premise Number</u>	<u>Building Number</u>	<u>Deductible</u>	<u>Agreed Value</u>	<u>Inflation Guard Percentage</u>
Building	098	001	10,000/1% ¹⁶		8%
Building	099	001	10,000/1% ¹⁶		8%
Building	100	001	10,000/1% ¹⁶		8%
Building	101	001	10,000/1% ¹⁶		8%

¹⁶ The Deductible for Basic, Broad and Special Causes of Loss prints first, followed by the Wind/Hail deductible for the specific Coverage Item.

<u>Premises Number</u>	<u>Building Number</u>	<u>Replacement Cost</u>			<u>Business Income Indemnity</u>			<u>Business Income</u>		
		<u>Building</u>	<u>Personal Property</u>	<u>Including Stock</u>	<u>Monthly Limit</u>	<u>Maximum Period</u>	<u>Extended Period</u>	<u>Including Rent</u>	<u>Excluding Rent</u>	<u>Rental Value</u>
001	001	X								
002	001	X								
003	001	X								
004	001	X								
005	001	X								
006	001	X								
007	001	X								
008	001	X								
009	001	X								
010	001	X								
011	001	X								
012	001	X								
013	001	X								
014	001	X								
015	001	X								
016	001	X								
017	001	X								
018	001	X								
019	001	X								
020	001	X								
021	001	X								
022	001	X								
023	001	X								
024	001	X								
025	001	X								
026	001	X								
027	001	X								

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COMMERCIAL PROPERTY RENEWAL

Premises Number	Building Number	Replacement Cost			Business Income Indemnity			Business Income		
		Building	Personal Property	Including Stock	Monthly Limit	Maximum Period	Extended Period	Including Rent	Excluding Rent	Rental Value
028	001	X								
029	001	X								
030	001	X								
031	001	X								
032	001	X								
033	001	X								
034	001	X								
035	001	X								
036	001	X								
037	001	X								
038	001	X								
039	001	X								
040	001	X								
041	001	X								
042	001	X								
043	001	X								
044	001	X								
045	001	X								
046	001	X								
047	001	X								
048	001	X								
049	001	X								
050	001	X								
051	001	X								
052	001	X								
053	001	X								
054	001	X								
055	001	X								
056	001	X								
057	001	X								
058	001	X								
059	001	X								
060	001	X								
061	001	X								
062	001	X								
063	001	X								
064	001	X								

Quote Number: ZK9461-05
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ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Premises Number	Building Number	Replacement Cost			Business Income Indemnity			Business Income		
		Building	Personal Property	Including Stock	Monthly Limit	Maximum Period	Extended Period	Including Rent	Excluding Rent	Rental Value
065	001	X								
066	001	X								
067	001	X								
068	001	X								
069	001	X								
070	001	X								
071	001	X								
072	001	X								
073	001	X								
074	001	X								
075	001	X								
076	001	X								
077	001	X								
078	001	X								
079	001	X								
080	001	X								
081	001	X								
082	001	X								
083	001	X								
084	001	X								
085	001	X								
086	001	X								
087	001	X								
088	001	X								
089	001	X								
090	001	X								
091	001	X								
092	001	X								
093	001	X								
094	001	X								
095	001	X								
096	001	X								
097	001	X								
098	001	X								
099	001	X								
100	001	X								
101	001	X								

Quote Number: ZK9461-05
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**ACUITY QUOTATION
 COMMERCIAL PROPERTY RENEWAL**

COMMERCIAL PROPERTY ENDORSEMENTS

Endorsement	Premium
Acuity Advantages	Included
Account Receivable - On-Premises	\$25,000
Additional Reward	5,000
Arson Reward	5,000
Buildings at a Newly Acquired Location	500,000
Business Personal Property at a Newly Acquired Location	250,000
Extra Expense	1,000
Fire Department Service Charge	5,000
Fire Extinguisher Recharge - Portable	Actual Loss Sustained
Fire Extinguishing System Recharging	10,000
Forgery and Alteration	2,500
Lock Replacement	500
Ordinance or Law - Blanket Coverage	10,000
Outdoor Property	5,000
Outdoor Signs	5,000
Personal Computer Coverage	1,000
Personal Effects and Property of Others	5,000
Power Failure and Changes in Temperature or Humidity	5,000
Property in Transit	10,000
Valuable Papers and Records	10,000 of the Limit Shown Above is Automatically Included

This list is intended to provide a basic summary of the coverages and limits of insurance available under the Acuity Advantages endorsement. Only the policy, if issued, will contain the actual coverages, limits, terms and conditions that will apply.

Cap on Losses from Certified Acts of Terrorism	\$	3,689.00
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EQUIPMENT BREAKDOWN OPTION

	Premium
Equipment Breakdown Coverage	\$ 4,635.00

Forms and Endorsements

Includes all state mandatory forms

CP-0090F	07-88	Commercial Property Conditions
IL-0017F	11-98	Common Policy Conditions

Quote Number: ZK9461-05
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ACUITY QUOTATION
COMMERCIAL PROPERTY RENEWAL

Forms and Endorsements

Includes all state mandatory forms

CP-0017R	10-12	Condominium Association Coverage Form
CP-1075F	12-20	Cyber Incident Exclusion
CP-7175	12-23	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
CP-1030F	09-20	Causes of Loss - Special Form
IL-0250F	03-14	Tennessee Changes - Cancellation and Nonrenewal
CP-7094	09-20	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
IL-7082	12-20	Disclosure Pursuant to Terrorism Risk Insurance Act
CP-1034F	10-12	Exclusion of Loss Due to By-Products of Prod. or Proc. Ops (rental prop)
CP-1036F	10-12	Limitations on Coverage for Roof Surfacing
CP-0321R	06-07	Windstorm or Hail Percentage Deductible

State Endorsement Assignment

CP-1036F Excludes cosmetic damage to roof surfacing caused by wind and/or hail.



**ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL**

Applicant's Name and Address:

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION INC
PO BOX 48
CHATTANOOGA TN 37401

Quote Number: ZK9461-05

Date: 08/27/24

Agency Number: 6782

Term: Effective Date: 09-25-24
Expiration Date: 09-25-25

COMMERCIAL GENERAL LIABILITY PREMIUM SUMMARY

General Liability Schedule Premium	\$	3,468.00
General Liability Endorsement Premium		15.00
Directors' and Officers' Liability Premium		350.00
Total Estimated Premium	\$	3,833.00
Cyber Suite Option	\$	318.00

The premiums shown include a charge of \$15.00 for adding terrorism coverage, as described in the attached notices, to your policy.

If you choose to exclude terrorism coverage, as described in the attached notices and where such exclusions are permitted by law, a reduced premium will apply. Please refer to the Terrorism Premium Information page included with this quote.

COMMERCIAL GENERAL LIABILITY SCHEDULE

<u>State</u>	<u>Mod/ Deviation</u>	<u>Rate Age</u>
TN	1.647	246

COMMERCIAL GENERAL LIABILITY LIMITS OF INSURANCE

General Aggregate Limit (Other Than Products-Completed Operations)	\$	2,000,000
Products-Completed Operations Aggregate Limit		1,000,000
Personal and Advertising Injury Limit (Any One Person or Organization)		1,000,000
Each Occurrence Limit		1,000,000
Damage To Premises Rented To You Limit (Any One Premises)		300,000
Medical Expense Limit (Any One Person)		5,000

SCHEDULE OF LIABILITY CLASSIFICATIONS

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
001	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	\$ 27.00
002	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
003	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
004	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
005	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
006	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
007	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
008	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
009	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
010	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00

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ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
011	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
012	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
013	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
014	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
015	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
016	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
017	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
018	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
019	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
020	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00

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ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
021	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
022	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
023	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
024	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
025	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
026	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
027	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
028	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
029	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
030	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00

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ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
031	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
032	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
033	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
034	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
035	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
036	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
037	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
038	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
039	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
040	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00

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ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
041	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
042	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
043	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
044	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
045	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
046	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
047	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
048	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
049	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
050	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00

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ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
051	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
052	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
053	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
054	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
055	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
056	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
057	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	2 UN	26.658	Included	53.00
058	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	26.658	Included	80.00
059	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	2 UN	26.658	Included	53.00
060	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00

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ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
061	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
062	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
063	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
064	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
065	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
066	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
067	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
068	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
069	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
070	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00

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ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
071	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
072	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
073	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
074	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
075	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
076	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
077	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
078	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
079	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
080	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00

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ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
081	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
082	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
083	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
084	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
085	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
086	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
087	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
088	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
089	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
090	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00

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ACUITY QUOTATION**COMMERCIAL GENERAL LIABILITY RENEWAL**

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
091	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
092	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
093	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
094	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
095	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
096	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
097	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
098	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
099	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
100	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00

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ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
				Premises	Products	
101	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	1 UN	26.658	Included	27.00
General Liability Schedule Premium						\$ 3,468.00

¹ UN = Units - Rates Apply Per Unit

ENDORSEMENT PREMIUM SUMMARY

Endorsement	Limit of Insurance	Premium
Cyber Suite	\$ 50,000 1,000 Deductible	\$ 318.00
Acuity Advantages - General Liability		Included
Bail Bonds Supplementary Payment	\$750	
Extended Nonowned Watercraft Coverage	Watercraft is Less Than 51 Feet Long	
Knowledge of Claim or Suit	Broadened	
Newly Acquired Organizations as an Insured	180 Days	
Reasonable Expenses Incurred Supplementary Payment	300	

This list is intended to provide a basic summary of the coverages and limits of insurance available under the Acuity Advantages - General Liability endorsement. Only the policy, if issued, will contain the actual coverages, limits, terms and conditions that will apply.

Endorsement	Premium
Cap on Losses from Certified Acts of Terrorism	\$ 15.00

DIRECTORS' AND OFFICERS' LIABILITY COVERAGE

LIMIT OF LIABILITY AND PREMIUM

Limit for each and every loss and in the aggregate each policy period	\$ 1,000,000
Directors' and Officers' Liability Premium	\$ 350.00

Forms and Endorsements

Includes all state mandatory forms

CG-0001R	12-11	Commercial General Liability Coverage Form
CG-2147F	12-07	Employment - Related Practices Exclusion
CG-2167F	12-04	Fungi or Bacteria Exclusion
CG-2292F	12-07	Snow Plow Operations Coverage

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Forms and Endorsements

Includes all state mandatory forms

CG-7300	04-08	Acuity Advantages - General Liability
CG-2187R	01-15	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Act)
CG-7321	01-15	Cap on Losses from Certified Acts of Terrorism
CG-7323	01-15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
IL-7082	12-20	Disclosure Pursuant to Terrorism Risk Insurance Act
CG-0068F	05-09	Recording and Distribution of Material or Info in Violation of Law Exclusion
CG-2109F	06-15	Exclusion - Unmanned Aircraft
CG-2004F	11-85	Additional Insured - Condominium Unit Owners
CG-2106F	05-14	Exclusion-Access of Confidential or Personal Info/Data with Limited BI
CG-2144F	07-98	Limitation of Coverage to Designated Premises or Project
IL-7149	07-20	Cyber Suite Coverage
IL-7151	07-20	Cyber Suite Schedule
CG-7154	09-05	Directors and Officers Liability Coverage Form - Condominium or Cooperative
IL-0017F	11-98	Common Policy Conditions
IL-0021F	03-14	Nuclear Energy Liability Exclusion - Broad Form
IL-0250F	03-14	Tennessee Changes - Cancellation and Nonrenewal
IL-7012	01-18	Asbestos Exclusion



**ACUITY QUOTATION
CRIME/FIDELITY RENEWAL**

Applicant's Name and Address:

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION INC
PO BOX 48
CHATTANOOGA TN 37401

Quote Number: ZK9461-05

Date: 08/27/24

Agency Number: 6782

Term: Effective Date: 09-25-24
Expiration Date: 09-25-25

CRIME / FIDELITY PREMIUM SUMMARY

Fidelity Coverage Premium	\$	360.00
Total Estimated Premium	\$	360.00

COMMERCIAL FIDELITY SCHEDULE

State	Rate Age
TN	38

DESCRIPTION OF PREMISES

<u>Premises Number</u>	<u>Building Number</u>	<u>Occupancy and Location</u>	<u>Territory</u>
001	001	CONDO 113 CALLAWAY CT CHATTANOOGA TN	331

CRIME / FIDELITY COVERAGES AND PREMIUMS

EMPLOYEE DISHONESTY COVERAGE FORM A - BLANKET

<u>Premises Number</u>	<u>Building Number</u>	<u>Limit of Insurance</u>	<u>Deductible Amount</u>	<u>Premium</u>
001	001	\$ 100,000	\$ 1,000	\$ 360.00

Forms and Endorsements

Includes all state mandatory forms

CR-0001F	10-90	Employee Dishonesty Coverage Form A - Blanket
CR-1000F	04-97	Crime General Provisions
IL-0017F	11-98	Common Policy Conditions
IL-0250F	03-14	Tennessee Changes - Cancellation and Nonrenewal
IL-0030F	09-14	Exclusion of Terrorism



**ACUITY QUOTATION
EXCESS LIABILITY RENEWAL**

Applicant's Name and Address:

THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION INC
PO BOX 48
CHATTANOOGA TN 37401

Quote Number: ZK9461-05

Date: 08/27/24

Agency Number: 6782

Term: Effective Date: 09-25-24
Expiration Date: 09-25-25

EXCESS LIABILITY PREMIUM SUMMARY

Excess Liability Schedule Premium	\$ 4,000.00
Excess Liability Endorsement Premium	11.00
Total Estimated Premium	\$ 4,011.00

The premiums shown include a charge of \$11.00 for adding terrorism coverage, as described in the attached notices, to your policy.

If you choose to exclude terrorism coverage, as described in the attached notices and where such exclusions are permitted by law, a reduced premium will apply. Please refer to the Terrorism Premium Information page included with this quote.

EXCESS LIABILITY LIMITS OF INSURANCE

General Aggregate (Other Than Products-Completed Operations)	\$ 10,000,000
Products-Completed Operations Aggregate	10,000,000
Each Occurrence	10,000,000

Coverage: Occurrence

SCHEDULE OF UNDERLYING INSURANCE

General Liability
Employers Liability

EXCESS LIABILITY SCHEDULE

Estimated Premium	\$ 4,000.00
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Premium Computation: Not Subject to Audit

ENDORSEMENT PREMIUM SUMMARY

Endorsement	Premium
Cap on Losses from Certified Acts of Terrorism	\$ 11.00
Endorsement Premium	\$ 11.00

Quote Number: ZK9461-05
Date: 08/27/24

ACUITY QUOTATION
EXCESS LIABILITY
RENEWAL

Forms and Endorsements

Includes all state mandatory forms

CU-7010	03-03	Nuclear Energy Liability Exclusion Endorsement
CU-7072	01-15	Conditional Exclusion of Terrorism (Relating to Disposition of Fed. Act)
CU-7008	11-05	Asbestos Exclusion
CU-7140	10-20	Cyber Suite Exclusion
CU-7054	03-03	Fungi or Bacteria Exclusion
CU-7037	05-05	Commercial Excess Liability Coverage Form
CU-7067	03-03	War Liability Exclusion
CU-7073	08-05	Tennessee Changes - Cancellation and Nonrenewal
CU-7085	01-15	Cap on Losses from Certified Acts of Terrorism
CU-7087	01-15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
IL-7082	12-20	Disclosure Pursuant to Terrorism Risk Insurance Act
CU-7142	09-20	Communicable Disease Exclusion