

STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

11350 Johns Creek Parkway
Duluth, GA 30098-0001

770-418-5000

Named Insured

AT2

R-27-1270-FBCE F V

002484 3125

STONELEDGE AT LAKE KEOWEE
HOMEOWNERS ASSOCIATION
227 HIDDEN SHORES LN
WEST UNION SC 29696-3937

Policy Number	99-C7-6506-8	
Policy Period	Effective Date	Expiration Date
12 Months	NOV 6 2014	NOV 6 2015
The policy period begins and ends at 12:01 am standard time at the premises location.		

Agent and Mailing Address

JIMMY BOLING
3835 E NORTH ST STE A
GREENVILLE SC 29615-6228

PHONE: (864) 268-0641



Residential Community Association Policy

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: HOMEOWNERS ASSOCIATION

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

POLICY PREMIUM \$ 25,290.00

- Discounts Applied:
- Renewal Year
- Protective Devices
- Age of Building
- Multiple Unit
- Claim Record

COUNTY: OCONEE

Prepared
SEP 12 2014
CMP-4000

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for STONELEDGE AT LAKE KEOWEE
 Policy Number 99-C7-6506-8

SECTION I - PROPERTY BLANKET

Coverage A - Buildings
 Coverage B - Business Personal Property

Limit of Insurance*
 \$ 27,437,700
 \$ 27,200

Location Number	Location of Described Premises
001	BLDG 2 335,333,331,329,327,325,323 BLUE WATER WAY
002	BLDG 4 230,228,226,224,222,220 HIDDEN SHORES LN
003	BLDG 5 219,221,223,225,227 HIDDEN SHORES LN
004	BLDG 8 418,420,422,424 SUNSET POINT DR
005	BLDG 1 328,326,324,322 BLUE WATER WAY
006	BLDG 6 400,402,404 SUNSET POINT DR
007	BLDG 7 410,412,414,416 SUNSET POINT DR
008	BLDG 23 606,604,602 DRIFTWOOD LN

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for STONELEDGE AT LAKE KEOWEE
 Policy Number 99-C7-6506-8

Location Number	Location of Described Premises
009	BLDG 22 576,578,580,582 SUNSET POINT DR
010	BLDG 14 510,512,514,516,518 SUNSET POINT DR
011	BLDG 15 520,522,524,526 SUNSET POINT DR
012	BLDG 16 528,530,532 SUNSET POINT DR
013	BLDG 17 534,536,538,540 SUNSET POINT DR
014	BLDG 18 542,544,546,548 SUNSET POINT DR
015	BLDG 19 550,552,554,556,558,560 SUNSET POINT DR
016	BLDG 20 562,564,566,568,570 SUNSET POINT DR
017	BLDG 21 572,574 SUNSET POINT DR
018	BLDG 3 321,319,317,315 BLUE WATER WAY

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for STONELEDGE AT LAKE KEOWEE
 Policy Number 99-C7-6506-8

Location Number	Location of Described Premises
019	BLDG 10 436,438,440 SUNSET POINT DR

AUXILIARY STRUCTURES

Location Number	Description
001A	8 DOUBLE GARAGES
001B	19 SINGLE GARAGES
010A	CLUBHOUSE
010B	Pool
010B	POOL
010C	DOCK
010D	DOCK
010E	DOCK
010F	DOCK
010G	DOCK
010H	DOCK
010I	DOCK
010J	DOCK
010K	DOCK
010L	DOCK

* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.



RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for STONELEDGE AT LAKE KEOWEE
 Policy Number 99-C7-6506-8

**SECTION I - INFLATION COVERAGE INDEX(ES)**

Inflation Coverage Index: 146.2

SECTION I - DEDUCTIBLES

Basic Deductible \$10,000

Special Deductibles:

Money and Securities	\$250	Employee Dishonesty	\$250
Equipment Breakdown	\$2,500		

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for STONELEDGE AT LAKE KEOWEE
Policy Number 99-C7-6506-8

Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for STONELEDGE AT LAKE KEOWEE
 Policy Number 99-C7-6506-8

Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records	
On Premises	\$10,000
Off Premises	\$5,000

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

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

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$2,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$4,000,000

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for STONELEDGE AT LAKE KEOWEE
Policy Number 99-C7-6506-8

General Aggregate

\$4,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4100	Businessowners Coverage Form
FE-6999.1	*Terrorism Insurance Cov Notice
CMP-4240.1	Amendatory Endorsement
CMP-4550	Residential Community Assoc
CMP-4746	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705	Loss of Income & Extra Expnse
FD-6007	Inland Marine Attach Dec
	* New Form Attached

SCHEDULE OF ADDITIONAL INTERESTS

Interest Type: Mortgagee
Endorsement #: N/A
Loan Number: 0056781842

FRANKLIN AMERICAN MORTGAGE CO
 ISAOA/ATIMA
 CENTRAL LOAN ADMIN & REPORTING
 PO BOX 202028
 FLORENCE SC 29502-2028

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for STONELEDGE AT LAKE KEOWEE
Policy Number 99-C7-6506-8

0507-S1--0001

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Younell
Secretary

Edward J. Root Jr.
President

NOTICE TO POLICYHOLDER:

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

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

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

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

Please keep this with your policy.

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for STONELEDGE AT LAKE KEOWEE
Policy Number 99-C7-6506-8

Your coverage amount....

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

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STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

11350 Johns Creek Parkway
Duluth, GA 30098-0001

INLAND MARINE ATTACHING DECLARATIONS

Policy Number	99-C7-6506-8	
Policy Period	Effective Date	Expiration Date
12 Months	NOV 6 2014	NOV 6 2015
The policy period begins and ends at 12:01 am standard time at the premises location.		

R-27-1270-FBCE F V

Named Insured

STONELEDGE AT LAKE KEOWEE
HOMEOWNERS ASSOCIATION
227 HIDDEN SHORES LN
WEST UNION SC 29696-3937



0607-S1-00001

ATTACHING INLAND MARINE

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual Policy Premium Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

FE-8739 Inland Marine Conditions
FE-8743 Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

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SEP 12 2014
FD-6007

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743	Inland Marine Computer Prop	\$ 10,000	\$ 500	Included
	Loss of Income and Extra Expense	\$ 10,000		Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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