



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

Po Box 2915
Bloomington IL 61702-2915

Named Insured

003302 3123 M-27-2159-FA21 F V
STONELEDGE AT LAKE KEOWEE
OWNERS' ASSOCIATION INC
227 HIDDEN SHORES LN
WEST UNION SC 29696-3937



DECLARATIONS AMENDED DEC 20 2022

Policy Number	99-C7-6506-8	
Policy Period	Effective Date	Expiration Date
12 Months	NOV 6 2022	NOV 6 2023
The policy period begins and ends at 12:01 am standard time at the premises location.		

Agent and Mailing Address
JIMMY BOLING INS AGENCY INC
3835 E NORTH ST STE A
GREENVILLE SC 29615-6228

PHONE: (864) 268-0641

ST.
0106-0000

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: Corporation

Reason for Declarations: Your policy is amended DEC 20 2022
DEDUCTIBLES - SECTION I

Endorsement Premium
Decrease \$ 8,974.59

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

COUNTY: OCONEE

Prepared
FEB 28 2023
CMP-4000

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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*
 \$ 38,358,300
 \$ 38,700

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



DECLARATIONS (CONTINUED)

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



ST-0206-0000

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 PIONT 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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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.



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: 204.4

ST-0306-0000

SECTION I - DEDUCTIBLES

Basic Deductible \$30,000

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

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

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 FEB 28 2023
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DECLARATIONS (CONTINUED)

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



ST-0406-0000

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	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
 AGGREGATE LIMITS	
Products/Completed Operations Aggregate	\$2,000,000

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DECLARATIONS (CONTINUED)

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

General Aggregate

\$2,000,000

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
CMP-4240.4	Amendatory Endorsement
FE-6999.3	Terrorism Insurance Cov Notice
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.2	Loss of Income & Extra Expense
CMP-4860	AI Design Person Org
FE-3650	Actual Cash Value Endorsement
CMP-4561.4	Policy Endorsement
FD-6007	Inland Marine Attach Dec

SCHEDULE OF ADDITIONAL INTERESTS

Interest Type: Addl Insured-Section II
Endorsement #: CMP4860
Loan Number: N/A

DUKE ENERGY CAROLINAS LLC
ATTN LEASE ADMINISTRATION
PO BOX 1321
CHARLOTTE NC 282011321

Interest Type: Addl Insured-Section II
Endorsement #: CMP4860
Loan Number: N/A

TAYLOR RENTAL REGISTRATION
SERVICE
ATTN: BETTE TAYLOR
220 HIDDEN SHORES LN
WEST UNION SC 296963937

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DECLARATIONS (CONTINUED)

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



ST-0506-0000

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. Yarell
Secretary

Michael J. Lyman
President

STATE OF CALIFORNIA

IN SENATE

January 11, 2000

REPORT OF THE

COMMISSION ON THE

STATE OF CALIFORNIA

AND THE

LEGISLATURE

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12 Months	NOV 6 2022	NOV 6 2023
The policy period begins and ends at 12:01 am standard time at the premises location.		



STL 0606-0000

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 \$ 36.00

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-8743.1 Inland Marine Computer Prop
- FE-8759 Miscellaneous Articles Form

See Reverse for Schedule Page with Limits

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FEB 28 2023
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-8743.1	Inland Marine Computer Prop	\$ 10,000	\$ 500	Included
	Loss of Income and Extra Expense	\$ 10,000		Included
FE-8759	Miscellaneous Articles Form	\$ 2,000	\$ 250	\$ 36.00

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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FD-6007

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