



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

Po Box 2915  
Bloomington IL 61702-2915

**Named Insured**

AT2 001559 3125 M-27-2159-FA21 F V  
STONELEDGE AT LAKE KEOWEE  
OWNERS' ASSOCIATION INC  
227 HIDDEN SHORES LN  
WEST UNION SC 29696-3937



**RENEWAL DECLARATIONS**

<b>Policy Number</b>	99-C7-6506-8	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	NOV 6 2023	NOV 6 2024
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

**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

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

POLICY PREMIUM \$ 45,021.00

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

COUNTY: OCONEE

Prepared  
SEP 12 2023  
CMP-4000

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0108-ST--0001

## 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\*  
 \$ 40,602,100  
 \$ 41,100

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

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RENEWAL DECLARATIONS (CONTINUED)

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



0208-ST--0001

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

## 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.

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**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: 216.3

**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

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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

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**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

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

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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**

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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
	<b>LIMIT OF INSURANCE</b>
<b>AGGREGATE LIMITS</b>	
Products/Completed Operations Aggregate	\$2,000,000

**RENEWAL 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
- FE-6999.3 \*Terrorism Insurance Cov Notice
- CMP-4240.4 Amendatory Endorsement
- 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
- \* New Form Attached

**SCHEDULE OF ADDITIONAL INTERESTS**

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

**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

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

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SEP 12 2023  
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RENEWAL DECLARATIONS (CONTINUED)

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



0506-ST-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. Yourell*  
Secretary

*Michael F. Tignor*  
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.<sup>®</sup> 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<sup>®</sup> 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

Po Box 2915  
 Bloomington IL 61702-2915

**Named Insured**

M-27-2159-FA21 F V

STONELEDGE AT LAKE KEOWEE  
 OWNERS' ASSOCIATION INC  
 227 HIDDEN SHORES LN  
 WEST UNION SC 29696-3937



**INLAND MARINE ATTACHING DECLARATIONS**

<b>Policy Number</b>	<b>99-C7-6506-8</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	NOV 6 2023	NOV 6 2024
The policy period begins and ends at 12:01 am standard time at the premises location.		

0608-ST-0001

**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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 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
FE-8759	Loss of Income and Extra Expense	\$	10,000		Included
	Miscellaneous Articles Form	\$	2,000	\$ 250	\$ 36.00

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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SEP 12 2023  
FD-6007

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In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

**POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**

Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism 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. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 80% beginning on January 1,

2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.3

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0708-ST-0001

## IMPORTANT NOTICE . . . Data Compromise Coverage Now Available

Nearly all businesses collect and retain personal information about their clients, employees and business associates. Yet many businesses lack the resources to respond effectively in the event this data is stolen or released when it is in their care, custody or control.

If a data breach occurs, a business may be required to notify all parties who were affected by the breach, effectively communicate the nature of the loss or disclosure and, if warranted, provide credit monitoring assistance and identity restoration case management service to those affected. Many states already require businesses to provide these services.

Data Compromise coverage may help a business respond to the expense of service obligations following a covered data breach.

### Coverage Summary

Data Compromise coverage is designed to help a business investigate a data breach, notify individuals and provide credit monitoring, case management and other services that help prevent identity theft and fraud following a covered breach of non-public personal information. Data Compromise coverage may be available for certain necessary and reasonable expenses including:

- Legal and forensic information technology reviews;
- Notification to affected individuals; and
- Service to affected individuals including:
  - Informational materials;
  - Toll-free help line;
  - Credit report monitoring; and
  - Identity restoration case management.

If you choose to purchase Data Compromise coverage, Identity Restoration coverage will be included for your business.

No one can predict if a covered data breach will occur, but you are able to protect your business from certain response costs a breach may create. If you are interested in adding Data Compromise coverage to your policy, contact your State Farm® agent to see if your business qualifies.

553-3447.1 (C)

