

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL LIABILITY DECLARATIONS

Policy Number: **ACP BPHM2203510305**

Policy Period:  
From **09-26-18** To **09-26-19**

### LIMITS OF INSURANCE

Each Occurrence Limit of Insurance	Per Occurrence	<b>\$1,000,000</b>
Medical Payments Coverage Sub Limit	Per Person	<b>\$5,000</b>
Tenants Property Damage Legal Liability Sub Limit	Per Covered Loss	<b>\$300,000</b>
Personal and Advertising Injury	Per Person Or Organization	<b>\$1,000,000</b>
Products – Completed Operations Aggregate	All Occurrences	<b>\$2,000,000</b>
General Aggregate (Other than Products – Completed Operations)	All Occurrences	<b>\$2,000,000</b>

### AUTOMATIC ADDITIONAL INSURED STATUS

The following persons or organizations are automatically insureds when you and they have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy.

Co-Owners of Insured Premises  
Controlling Interest  
Grantor of Franchise or License  
Lessors of Leased Equipment  
Managers or Lessors of Leased Premises  
Mortgagee, Assignee or Receiver  
Owners or Other Interest from Whom Land has been Leased  
State or Political Subdivisions - Permits Relating to Premises

### PROPERTY DAMAGE DEDUCTIBLE

NONE

### OPTIONAL COVERAGES

Directors & Officers Liability	Per Occurrence	<b>\$1,000,000</b>
Directors & Officers Liab-Retro Date 09/26/08	Aggregate	<b>\$1,000,000</b>

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHM2203510305**

Policy Period:  
From **09-26-18** To **09-26-19**

Description of Premises Number: **001** Building Number: **001** Construction: **FRAME**  
Premises Address **45 BLUE RIDGE DR N** **MARION NC** **28752-7964**  
Premises ID  
Occupancy **OL** Classification: **HOMEOWNERS ASSOCIATIONS**

Described as: **GUARD HOUSE(ENTRANCE TO THE CLUB)**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **250** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE	
Building - Replacement cost		<b>\$29,800</b>
Business Personal Property -		<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form includes other Additional Coverages not shown.</b>		
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit		<b>INCLUDED</b>
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period		<b>INCLUDED</b>
Equipment Breakdown		<b>INCLUDED</b>
Automatic Increase in Insurance - Building		<b>2%</b>
Automatic Increase in Insurance - Business Personal Property		<b>NOT PROVIDED</b>
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)		<b>\$5,000</b>
Appurtenant Structures - 10% of Building Limit of Insurance - maximum \$50,000 any one structure		<b>INCLUDED</b>
Increased Cost of Construction		<b>\$25,000</b>
<b>OPTIONAL INCREASED LIMITS</b>	<b>Included Limit</b>	<b>Additional Limit</b>
Account Receivable	<b>\$25,000</b>	<b>\$25,000</b>
Valuable Papers and Records (At the Described Premises)	<b>\$25,000</b>	<b>\$25,000</b>
Forgery and Alteration	<b>\$10,000</b>	<b>\$10,000</b>
Money and Securities - Inside the Premises	<b>\$10,000</b>	<b>\$10,000</b>
Outside the Premises (Limited)	<b>\$10,000</b>	<b>\$10,000</b>
Outdoor Signs	<b>\$2,500</b>	<b>\$2,500</b>
Outdoor Trees, Shrubs, Plants and Lawns	<b>\$10,000</b>	<b>\$10,000</b>
Business Personal Property Away From Premises	<b>\$15,000</b>	<b>\$15,000</b>
Business Personal Property Away From Premises - Transit	<b>\$15,000</b>	<b>\$15,000</b>
Electronic Data	<b>\$10,000</b>	<b>\$10,000</b>
Interruption of Computer Operations	<b>\$10,000</b>	<b>\$10,000</b>
Building Property of Others	<b>\$10,000</b>	<b>\$10,000</b>
<b>OPTIONAL COVERAGES - Other frequently purchased coverage options.</b>		
Employee Dishonesty		<b>NOT PROVIDED</b>
Ordinance or Law - 1 - Loss to Undamaged Portion		<b>NOT PROVIDED</b>
2 - Demolition Cost and Broadened Increased Cost of Construction		<b>NOT PROVIDED</b>
Ordinance or Law Broadened		<b>NOT PROVIDED</b>

### PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL PROPERTY DECLARATIONS

Policy Number: **ACP BPHM2203510305**

Policy Period:  
From **09-26-18** To **09-26-19**

Description of Premises Number: **001** Building Number: **002** Construction: **JOISTED MASONRY**  
Premises Address **45 BLUE RIDGE DR N** **MARION NC 28752-7964**  
Premises ID  
Occupancy **OL** Classification: **FENCES (HABITATIONAL)**

Described as: **SIGN**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **250** Deductible, unless otherwise stated.

COVERAGES	LIMITS OF INSURANCE	
Building - Replacement cost		<b>\$1,800</b>
Business Personal Property -		<b>NOT PROVIDED</b>
<b>ADDITIONAL COVERAGES - the Coverage Form includes other Additional Coverages not shown.</b>		
Business Income - ALS - 12 Months - NO Hour Waiting Period - 60 Day Ordinary Payroll Limit		<b>INCLUDED</b>
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**PB 81 01 (04-11)**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

Page 1 of 2

DIRECT BILL LB7Q

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INSURED COPY

UID Z1

35 12617



57 141 35 PZ

LINVILLE FALLS CLUB POA INC  
219 CATAWBA DR  
MARION, NC 28752-8550

**Enclosed you will find your Nationwide policy or an amendment to that policy.  
We look forward to continuing to provide your insurance protection.**

**If you have any questions, please contact:**

Claims: 1-800-421-3535

Billing Inquiry: 1-888-508-8622

AGENCY - 320024947

Address: DEBRA R WHITTEMORE  
PO BOX 458  
MARION NC 28752-0458

Phone: 828-652-2551

Email:

Thank you for placing your trust in us. *Nationwide is On Your Side<sup>SM</sup>*.

★★★★★★

**IMPORTANT INSURANCE INFORMATION**

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Please read this Notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

**CONSUMER REPORT INQUIRY NOTICE**

Consumer reports, including credit history may have been ordered from a consumer reporting agency to underwrite and/or rate your insurance policy. You have the right to access this information and request correction of any inaccuracies. Your consumer reports, including your credit history are not affected in any way by our inquiry.

We are committed to respecting your privacy and safeguarding your personal information.



**COM-PAK SUMMARY**

PRINTED 07/31/2018

ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43215-2220

Number: ACP 2203510305 Effective from 09/26/2018 to 09/26/2019

Named Insured: LINVILLE FALLS CLUB POA INC

Mailing Address: 219 CATAWBA DR  
MARION, NC 28752-8550

Agency Name: DEBRA R WHITTEMORE 32 88354-001 35

Agency Address: MARION NC 28752-0458 (828)652-2551

Producer: DEBRA R WHITTEMORE

Division	Program	Total Premium
A	PREMIER BUSINESSOWNERS - HABITATIONAL (NATIONWIDE)	\$550.00

Not a bill. Your bill is sent separately.  
NI

Estimated Total Premium: \$ 550.00

This Com-Pak is a portfolio of individual policies which serves to combine various insurance coverages written under a group of separate contracts of insurance.

PAKSUM 01 08



# PREMIER BUSINESSOWNERS - HABITATIONAL (NATIONWIDE)

NW-CP-1310-0517-00

L87Q N

INSURED COPY

ACP 22-0-3510305

35 0012607

★★★★★★

**IMPORTANT INSURANCE INFORMATION**

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Please read this Notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

**NORTH CAROLINA – NOTICE OF EXCLUSION – FLOOD, EARTHQUAKE, MUDSLIDE, MUDFLOW, AND LANDSLIDE**

**WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS, OR LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.**

## IMPORTANT FLOOD INSURANCE NOTICE

Thank you for the opportunity to provide your important insurance protection. As your insurance provider, we like to keep you informed of important issues that can potentially impact your property assets. This letter is to remind you of the importance of considering flood insurance and the importance of reviewing your policies on a regular basis.

Your Commercial Property (Premier Businessowners, and/or Commercial Property) and Farmowners' policy does not cover damage from floods to any property resulting directly or indirectly from "water." Excluded "water" losses include, but are not limited to those caused by flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not. These types of loss or damage caused by "Water" are excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. You will need to read your policy for all of the details about excluded water losses. This is just a summary of the excluded water losses to highlight some important flood-related issues.

In most communities, you can obtain flood insurance through your agent that is backed by the federal government's National Flood Insurance Program. In those qualifying communities, you can obtain flood insurance protection for your property regardless of your flood zone or flood risk.

Your agent can assist you in 1) determining if your community participates in the National Flood Insurance Program, 2) assessing your flood risk, and 3) understanding flood policy availability. To learn more about flood insurance and your risk of flooding access the National Flood Insurance Program's consumer website at [www.FloodSmart.gov](http://www.FloodSmart.gov).

As you consider the risk of flooding in your area and consider your options for obtaining valuable protection, consider that:

- All property is in a flood zone, regardless of whether an area has been defined as high risk or low risk.
- Nearly 25% of all flood claims are for properties located in lower-risk flood areas or locations where flooding is not expected.
- Floods can happen anywhere, at any time, causing anguish, destruction, and financial damage.
- Changing weather patterns, as well as residential and business development, may increase your chance of experiencing a flood.
- Flooding can occur as a result of clogged, overloaded, or inadequate storm drains. You don't have to live near a body of water to be flooded.
- Federal disaster assistance is often a loan and must be repaid with interest.
- Your commercial property and/or farmowner policies exclude loss by flooding.

Ask your agent about obtaining flood insurance for commercial property today. Thank you for choosing us to meet your insurance needs. We value your business.

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**IMPORTANT INSURANCE INFORMATION**

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Please read this Notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

**DATA BREACH & IDENTITY RECOVERY SERVICES****Data Breach Services Information:**

Through a partnership with Hartford Steam Boiler, you have access to a data breach risk management portal called the eRiskHub®. The portal is designed to help you understand data information exposures, help you plan and be prepared for a data breach, and establish a response plan to manage the costs and minimize the effects of a data breach.

Key features of the portal include:

- Incident Response Plan Roadmap – suggested steps your business can take following data breach incident. Having an incident response plan prepared in advance of a breach can be useful for defense of potential litigation.
- Online Training Modules – ready-to-use training for your business on privacy best practices and Red Flag Rules.
- Risk Management Tools- assist your business in managing data breach exposures including self-assessments and state breach notification laws.
- eRisk Resources – a directory to quickly find external resources on pre and post-breach disciplines.
- News Center – cyber risk stories, security and compliance blogs, security news, risk management events, and helpful industry links.
- Learning Center – best practices and white papers written by leading authorities.

To access the eRiskHub®portal:

- Enter <https://www.eriskhub.com/nationwide> in your browser.
- Complete the information, including your name and company. Your User ID and Password are case-sensitive.
- Enter your assigned access code: **12116-73**.
- Enter the challenge word on the screen, and click "Submit" and follow the instructions to complete your profile setup.
- You can now login to the portal.

You also have access to a help-line to answer breach related questions. Insureds having questions pertaining to how to prepare for a breach, help in identifying a breach, or other questions pertaining to breach related best practices can call our breach preparedness help-line. Experienced professionals are able to provide insights to help insureds understand the complicated environment pertaining to breaches of personal information. The breach preparedness help-line is 877-800-5028.

In addition, you have the ability to purchase Data Compromise Insurance coverage and CyberOne Insurance coverage.

The Data Compromise coverage covers the costs incurred by an insured to respond to a data breach, including expenses related to forensic information technology review, legal review, notification to affected individuals, services to affected individuals, public relations services. Insureds will also have the ability to include Data Compromise Defense and Liability coverage which covers the liability from a suit brought by an individual affected by the data breach.

CyberOne coverage protects businesses against damage to electronic data and computer systems from a virus or other computer attack. It also protects a business's liability to third parties that may have suffered damage due to security weaknesses in the business's computer system.

**Identity Recovery Services Information:**

Through a partnership Hartford Steam Boiler, you will have access to a Toll-Free Identity Recovery Help Line designed to provide education about identity theft and identity theft risks. The toll-free Help Line is staffed by experienced identity theft counsellors who can answer questions and provide useful information and resources to identity theft victims. The Identity Recovery Help Line number is 877-800-5028.

In addition, you have the ability to buy Identity Recovery insurance coverage as an included element of Data Compromise coverage or separately, on its own. The Identity Recovery coverage insures against the theft of identities of the insured's key owners, officers, and resident family members. The coverage provides the services of an identity theft case manager and pays for various out-of-pocket expenses due to a covered identity theft, including:

- Legal fees for answer of civil judgments and defense of criminal charges
- Phone, postage, shipping fees
- Notary and filing fees
- Credit bureau reports
- Lost Wages and Child or Elder Care
- Mental Health Counseling costs (Not Available in NY)
- Miscellaneous Expense coverage



NATIONWIDE MUTUAL INSURANCE CO  
 ONE NATIONWIDE PLAZA  
 COLUMBUS, OH 43215-2220

32 88354  
 RENEWAL

## PREMIER BUSINESSOWNERS POLICY

### PREMIER HABITATIONAL COMMON DECLARATIONS

Policy Number: ACP BPHM 2203510305

Named Insured: LINVILLE FALLS CLUB POA INC

Mailing Address: 219 CATAWBA DR  
 MARION, NC 28752-8550

Agency: DEBRA R WHITTEMORE  
 Address: MARION NC 28752-0458

Agency Phone Number: (828)652-2551

Policy Period: Effective From 09-26-18 To 09-26-19  
 12:01 AM Standard Time at your principal place of business.

Form of your business entity: CORPORATION

Description of your business: HOMEOWNERS ASSOCIATION

IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THIS POLICY,  
 WE AGREE TO PROVIDE THE INSURANCE STATED IN THIS POLICY.

**CONTINUATION PROVISION:** If we offer to continue your coverage and you or your representative do not accept, this policy will automatically terminate on the expiration date of the current policy period stated above. Failure to pay the required premium when due shall mean that you have not accepted our offer to continue your coverage. This policy will terminate sooner if any portion of the current policy period premium is not paid when due.

**RENEWAL POLICY NOTICE:** In an effort to keep insurance premiums as low as possible, we have streamlined your renewal policy by not including printed copies of policy forms or endorsements that have not changed from your expiring policies, unless they include variable information that is unique to you. Refer to your prior policies for printed copies of these forms. If you have a need for any form, they are available by request from your agent.

**FLOOD INSURANCE:** The North Carolina Department of Insurance requires us to advise you that your Policy does NOT provide flood coverage. You will not have coverage for property damage from floods unless you take steps to purchase a separate policy of flood insurance. If you would like information about obtaining flood insurance, please contact your agent shown on your Policy Declarations or this company at 1-866-322-3214

TOTAL POLICY PREMIUM \$ 550.00

Previous Policy Number			
ACP BPHM 2203510305	ENTRY DATE	07-12-18	Countersignature _____ Date _____

These Common Policy Declarations, together with the Common Policy Conditions, Coverage Form Declarations, Coverage Forms and any endorsements issued to form a part thereof, complete the Policy numbered above.

PB 81 00 (01-01)

Page 1 of 2

DIRECT BILL L87Q

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UID Z1

35 12612

# PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

## SCHEDULE OF NAMED INSUREDS

Policy Number: ACP BPHM 2203510305

From 09-26-18

Policy Period:  
To 09-26-19

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Named Insured:

LINVILLE FALLS CLUB POA INC

# NATIONWIDE MUTUAL INSURANCE COMPANY

## MUTUAL COMPANY CONDITIONS ENDORSEMENT

### POLICYHOLDER MEMBERSHIP IN THE COMPANY

(Applicable Only to Policies Issued by Nationwide Mutual Insurance Company in States other than the State of Texas)

Because this policy is issued by Nationwide Mutual Insurance Company (the "Company"), the first named insured listed on the declarations page ("named insured") is a member of the Company issuing the policy while this or any other policy issued by the Company is in force. While a member, the named insured is entitled to one vote only – regardless of the number of policies issued to the named insured – either in person or by proxy at meetings of members of the Company.

The annual meeting of members of the Company will be held each year at the Home Office of the Company in Columbus, Ohio, at 10 a.m. on the first Thursday of April. If the Board of Directors of Nationwide Mutual Insurance Company should elect to change the time or place of that meeting, the Company will mail notice of the change to the member's last known address. The Company will mail this notice at least 10 days in advance of the meeting date.

This policy is non-assessable, meaning that the named insured is not subject to any assessment beyond the premiums required for each policy term.

### POLICYHOLDER DIVIDEND PROVISIONS

The named insured is entitled to any Dividends which are declared by the Board of Directors of the Company in accordance with law and which are applicable to coverages provided in this policy.

### POLICYHOLDER MEMBERSHIP IN THE COMPANY IN TEXAS

(Applicable Only to Policies Issued by Nationwide Mutual Insurance Company in the State of Texas)

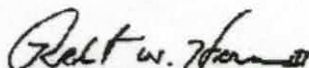
**1. MUTUALS – MEMBERSHIP AND VOTING NOTICE.** The named insured is notified that, by virtue of this policy, the named insured is a member of the Nationwide Mutual Insurance Company of Columbus, Ohio, (the "Company") and is entitled, as is lawfully provided in the charter, constitution, and by-laws to vote either in person or by proxy in any or all meetings of said Company. Each member is entitled to only one vote regardless of the number of policies owned. The annual meetings of the members of the Company are held in the Home Office, at Columbus, Ohio, on the first Thursday of April, in each year, at 10:00 o'clock a.m.

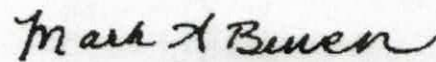
**2. MUTUALS – PARTICIPATION CLAUSE WITHOUT CONTINGENT LIABILITY.** No Contingent Liability: This policy is non-assessable. The named insured is a member of the Company and shall participate, to the extent and upon the conditions fixed and determined by the Board of Directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

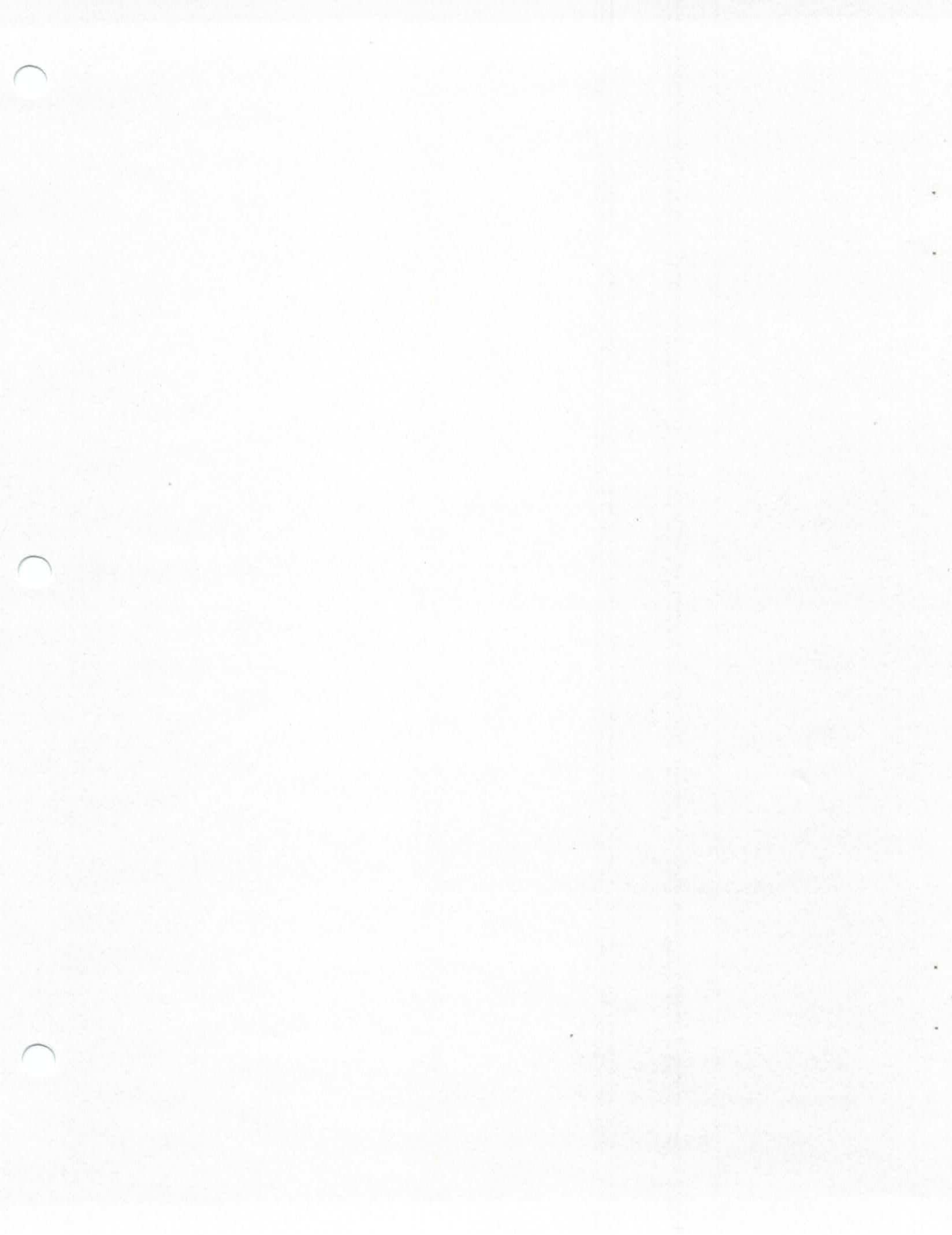
### POLICYHOLDER DIVIDEND PROVISIONS

The named insured shall be entitled to participate in a distribution of the surplus of the Company, as determined by its Board of Directors from time to time, after approval in accordance with the provision of the Texas Insurance Code, of 1951, as amended.

IN WITNESS WHEREOF: Nationwide Mutual Insurance Company has caused this policy to be signed by its President and Secretary, and countersigned by a duly authorized representative of the Company.

  
Secretary

  
President



# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

Policy Number: **ACP BPHM2203510305**

Policy Period:  
From **09-26-18** To **09-26-19**

Additional Interest: Interest Number: Loan Number:  
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# PREMIER BUSINESSOWNERS POLICY

## PREMIER HABITATIONAL

### MORTGAGEE ASSIGNMENT INFORMATION

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Policy Period:  
From **09-26-18** To **09-26-19**

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# PREMIER BUSINESSOWNERS POLICY

PREMIER HABITATIONAL

## FORMS AND ENDORSEMENTS SUMMARY

Policy Period:

Policy Number: **ACP BPHM2203510305**

From **09-26-18** To **09-26-19**

FORM NUMBER	TITLE
LI0021	0101 NUCLEAR ENERGY LIABILITY EXCLUSION
PB0002	1114 PREMIER BUSINESSOWNERS
PB0006	1114 PREMIER BUSINESSOWNERS LIABILITY COVERAG
PB0009	1114 PREMIER BUSINESSOWNERS COMMON POLICY CON
PB0412	0101 LIMITATION OF COVERAGE TO DESIGNATED PREMISES
PB2998	0908 EXCLUSION - VIOLATION OF CONSUMER PROTEC
PB2999	0215 EXCLUSION - FUNGI OR BACTERIA
PB4100	0515 DIRECTORS AND OFFICERS LIABILITY (COOPER
PB6005	1109 ADDITIONAL INSURED - HOMEOWNERS ASSOCIAT
PB9032	1114 NORTH CAROLINA AMENDATORY ENDORSEMENT
PB1504	1114 ACCESS OR DISCLOSURE OF CONFIDENTIAL OR
PB0523	0715 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

### IMPORTANT NOTICES

IN7395	0107 NC - NOTICE OF EXCLUSION-FLOOD, EARTHQUAKE, MUDSLIDE, MUDFLO
IN7404	0107 IMPORTANT FLOOD INSURANCE NOTICE
IN7809	1115 DATA BREACH & IDENTITY RECOVERY SERVICES