

Commercial Package Policy

Thank you for choosing
The Hanover
for your Business
Insurance needs.

1-21/2007-12/2007
Insured Copy



IMPORTANT NOTICE TO POLICYHOLDERS

Summary of Form Changes

THIS NOTICE CONTAINS IMPORTANT SUMMARY INFORMATION ABOUT CHANGE IN COVERAGE. PLEASE READ IT CAREFULLY.

THIS NOTICE DOES NOT PROVIDE ANY COVERAGE AND DOES NOT REPLACE ANY PROVISIONS IN YOUR POLICY. 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.

The Hanover Insurance Group, in an effort to further address the needs of our policyholders, has modified some of the Life Sciences General Liability endorsements to clarify coverage intent.

The following is a list of endorsements that may attach to your policy at renewal. However, please note that not all endorsements listed below are included on a particular policy. Please read your policy language carefully for the coverage you are afforded. If you have any questions or concerns, please contact your Insurance Agent or Broker.

The endorsements are:

- 421-3162 Restriction of Coverage – Life Sciences
- 421-3579 Products-Completed Operations Hazard Redefined for Life Sciences
- 421-3580 Exclusion – Healthcare Professional Services with Person and Advertising injury Exception
- 421-3584 Exclusion – Your Product Being Tested in a Human Clinical Trial
- 421-3585 Exclusion – Healthcare Professional Services
- 421-5090 Exclusion – Human Clinical Trial, Life Science Products and Healthcare Professional Services



RBQ J585761 02

Citizens Insurance Company of America (A Stock Company)
808 North Highlander Way, Howell, MI 48843-1070
Commercial Line Policy
Common Declarations

AE

Policy Number	Policy Period		Coverage is Provided in the:	Agency Code
	From	To		
RBQ J585761 02	10/29/2025	10/29/2026	Citizens Insurance Company of America	5103392

Named Insured and Address :

VILLAGE OF FOUNTAINVIEW CONDO
C/O FIRSTSERVICE RESIDENTIAL
5301 LIMESTONE ROAD, SUITE 228
WILMINGTON DE 19808

Agent :

AP BENEFITS ADVISORS
DBA BHI STE 405
111 CONTINENTAL DR
NEWARK DE 19713

Branch : Maryland

Policy Period : **From** 10/29/2025 **To** 10/29/2026

12:01 A.M. Standard Time at Your Mailing Address Shown Above.

Business Description: RESIDENTIAL CONDOMINIUM BUILDING

Legal Entity: Association

In Consideration of the premium, insurance is provided the Named Insured with respect to those premises described in the attached schedule(s) for which a specific limit of insurance is shown. This is subject to all terms of this policy including Common Policy Conditions. Coverage Parts, Forms and Endorsements may be subject to adjustment and/or a policy minimum premium.

Commercial Property Coverage	Not Covered
Commercial General Liability Coverage	\$14,677.00
Commercial Inland Marine Coverage	Not Covered
Commercial Crime Coverage	Not Covered
Commercial Auto Coverage	\$257.00
Total Surcharges Premium	N/A
Additional Premium For Policy Minimum	N/A
** Total	\$14,934.00

**INCLUDES PREMIUM, IF ANY, FOR TERRORISM; REFER TO DISCLOSURE NOTICE

Countersigned _____ By _____

Monthly - 20% Down



VILLAGE OF FOUNTAINVIEW
CONDO

RBQ J585761 02

AP BENEFITS ADVISORS

Group Number ZJA



VILLAGE OF FOUNTAINVIEW
CONDO

RBQ J585761 02

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Additional Named Insured
CONDOMINIUM ASSOCIATION

Additional Named Insured
ASSOCIATION

Locations of All Premises You Own, Rent or Occupy

Location: 1

1000 FOUNTAINVIEW CIR
CIRCLE
Newark DE
19713

Location: 2

3000 FOUNTAINVIEW CIR
Newark DE
19713

Location: 3

2,4,6,8,10 FOUNTAINVIEW DR
Newark DE
19713

Location: 4

13,15,17,19 FOUNTAINVIEW DR
Newark DE
19713

Location: 5

14,16,18,20,22 FOUNTAINVIEW DR
Newark DE
19713

Location: 6

26,28,30,32,34,36 FOUNTAINVIEW
DR
Newark DE
19713

Location: 7

1,3,5,7,9 FOUNTAINVIEW DR
Newark DE
19713

Location: 8

2000 FOUNTAINVIEW CIR
Newark DE
19713



RBQ J585761 02

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Forms Applicable to all Coverage Parts:

*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
401-1337	02/16	Trade Or Economic Sanctions Endorsement
401-1374	12/20	Disclosure Pursuant To Terrorism Risk Insurance Act
401-1377	06/20	Company Address Listing
* 401-1425	06/24	Important Notice To Policyholders Summary Of Form Changes
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
* IL 02 37	03/25	Delaware Changes- Termination Provisions
SIG 11 00	11/17	Signature Page



VILLAGE OF FOUNTAINVIEW
CONDO

RBQ J585761 02

AP BENEFITS ADVISORS

Commercial General Liability Coverage Part Declaration

Audit Frequency: Not Auditable

Limits of Insurance:

General Aggregate Limit	\$2,000,000
Products-Completed Operations are Included in the General Aggregate Limit	
Each Occurrence Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit, Any One Person	\$10,000
General Liability Deductible:	
Total Advance Commercial General Liability Premium	\$14,677.00

THIS POLICY CONTAINS AGGREGATE LIMITS; REFER TO SECTION III - LIMITS OF INSURANCE FOR DETAILS

Forms Applicable to General Liability Coverage Parts:

*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
421-0022	12/90	Asbestos Liability Exclusion
421-2915	06/15	Commercial General Liability Broadening Endorsement
421-2916	06/15	Commercial General Liability Enhancement Endorsement
*		
421-5286	01/25	Exclusion - Cyber Incident - Cyber Content
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
CG 00 69	12/23	Exclusion - Violation Of Law Addressing Data Privacy
CG 20 04	11/85	Additional Insured - Condominium Unit Owners
CG 21 06	12/23	Exclusion - Access Or Disclosure Of Confidential Or Personal Material Or Information
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/15	Cap On Losses From Certified Acts of Terrorism
CG 21 76	01/15	Exclusion of Punitive Damages Related To A Certified Act Of Terrorism
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion
IL 01 51	01/12	Delaware Changes - Civil Union



VILLAGE OF FOUNTAINVIEW
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RBQ J585761 02

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Commercial General Liability Classification Schedule Declaration

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	DE	001	62003	334	64 Number Of Units	Each	62.909	\$4,026.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	DE	001	48925	334	1 Each Pool	Each	543.873	\$544.00

Products – Completed Operations are Included in the General Aggregate Limit

Swimming Pools

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
2	DE	001	62003	334	64 Number Of Units	Each	62.909	\$4,026.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
3	DE	001	62003	334	5 Number Of Units	Each	62.909	\$315.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
4	DE	001	62003	334	4 Number Of Units	Each	62.909	\$252.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
5	DE	001	62003	334	5 Number Of Units	Each	62.909	\$315.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
6	DE	001	62003	334	6 Number Of Units	Each	62.909	\$377.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
7	DE	001	62003	334	5 Number Of Units	Each	62.909	\$315.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)



VILLAGE OF FOUNTAINVIEW
CONDO

RBQ J585761 02

AP BENEFITS ADVISORS

Commercial General Liability Classification Schedule Declaration

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
8	DE	001	62003	334	64 Number Of Units	Each	62.909	\$4,026.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

Miscellaneous/Optional General Liability Coverages

Advance Premium

Terrorism Premium	\$55.00
CGL Enhancement	\$426.00

Additional Premium for Coverage Minimum: N/A

Total Advance General Liability Premium \$14,677.00

Subline 334 **Premises and Operations**



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Business Auto Coverage Declaration

This Policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "Autos" shown as a covered "Autos". "Autos" are shown as covered "Autos" for a particular coverage by the entry of one or more of the symbols from the Covered Auto section of the Business Auto Coverage form next to the name of the coverage.

<u>Coverages</u>	<u>Covered Auto</u>	<u>Limit-</u>	<u>Premium</u>
	Entry of one or more of the symbols from the Covered Autos Section of the Business Auto Coverage Form shows which Autos are covered Autos)	The most we will pay for any one accident or loss	
Liability	8,9	\$1,000,000	\$257.00

Schedule of Hired or Borrowed Covered Auto Coverage and Premium Liability Coverage - Rating Basis, Cost of Hire

<u>State</u>	<u>Estimated Cost of Hire</u>	<u>Rate for Each \$100 Cost of Hire</u>	<u>Factor</u>	<u>Premium</u>
DE	If Any	Include	N/A	\$159.00

Cost of Hire means the total amount you incur for the Hire of "Autos" you don't own (not including "Autos" you borrow or rent from your partners, your employees, or their family members). Cost of Hire does not include charges for services performed by motor carriers of property or passengers.

Schedule for Non-Ownership Liability

<u>Named Insured's Business</u>	<u>Rating Basis</u>	<u>Number of Employees</u>	<u>Premium</u>
Other Than A Social Service Agency	# of Employees	5	\$98.00

Additional For Commercial Auto Minimum N/A

Estimated Total Premium \$257.00



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Forms Applicable to Business Auto Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
CA 00 01	03/06	Business Auto Coverage Form
CA 01 77	04/12	Delaware Changes
CA 02 55	04/12	Delaware Changes - Cancellation and Nonrenewal

IL 02 37 03 25

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DELAWARE CHANGES – TERMINATION PROVISIONS

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
 FARM COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

A. With respect to the:

Farm Property – Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form;
 Commercial Property Coverage Part; and
 Capital Assets Program (Output Policy) Coverage Part;

If the policy covers a building that contains no more than four dwelling units, one of which is the insured's principal place of residence, or covers the insured's household personal property in a residential building, the following applies:

1. Paragraphs **2.** and **3.** of the **Cancellation** Common Policy Condition are replaced by the following:
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation along with the reasons for cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.

After coverage has been in effect for more than 60 days or after the effective date of a renewal of this policy, no notice of cancellation will be issued by us unless it is based on at least one of the following reasons:

- (1) Nonpayment of premium;

- (2) Discovery of fraud or material misrepresentation made by you or with your knowledge in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
- (3) Discovery of willful or reckless acts or omissions on your part that increase any hazard insured against;
- (4) The occurrence of a change in the risk that substantially increases any hazard insured against after insurance coverage has been issued or renewed;
- (5) A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any covered property or its occupancy that substantially increases any hazard insured against;
- (6) A determination by the Insurance Commissioner that the continuation of the policy would place us in violation of the Delaware insurance laws; or

(7) Real property taxes owing on the insured property have been delinquent for two or more years and continue delinquent at the time notice of cancellation is issued.

3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us. If we cancel this policy for a reason other than nonpayment of premium, the cancellation notice will be delivered by certified mail or by USPS Intelligent Mail barcode.

2. The following Condition is added:

Nonrenewal

- a. If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal to the first Named Insured, at least 30 days before the expiration date, or the anniversary date if this is a policy written for a term of more than one year or with no fixed expiration date.
- b. Any notice of nonrenewal will include the reason(s) for nonrenewal and will be mailed or delivered to the first Named Insured at the last mailing address known to us. If we decide not to renew this policy for a reason other than nonpayment of premium, the notice of nonrenewal will be delivered by certified mail or by USPS Intelligent Mail barcode.
- c. If notice is mailed, proof of mailing will be sufficient proof of notice.

3. If Cancellation Changes **CP 02 99** is attached to the Commercial Property Coverage Part, Paragraph **E.2.** of that form is replaced by the following:

2. Pay property taxes that are owing and have been outstanding for more than two years following the date due, except that this provision will not apply where you are in a bona fide dispute with the taxing authority regarding payment of such taxes.

B. With respect to the:

Commercial General Liability Coverage Part; Commercial Property – Legal Liability Coverage Form; Commercial Property – Mortgageholders Errors And Omissions Coverage Form; Employment-Related Practices Liability Coverage Form; Farm Liability Coverage Form; Liquor Liability Coverage Part; Medical Professional Liability Coverage Part; Pollution Liability Coverage Part; and Products/Completed Operations Liability Coverage Part:

- 1. Paragraph **2.** of the **Cancellation** Common Policy Condition is replaced by the following:
- 2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 60, but not more than 120, days before the effective date of cancellation if we cancel for any other permissible reason.

2. The following Condition is added and supersedes any other condition to the contrary:

Nonrenewal

- a. If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal to the first Named Insured, at least 60, but not more than 120, days before the expiration date, or the anniversary date if this is a policy written for a term of more than one year or with no fixed expiration date.
- b. Any notice of nonrenewal will be mailed or delivered to the first Named Insured at the last mailing address known to us.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CYBER INCIDENT – CYBER CONTENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following is added to **SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2 Exclusions** and **SECTION I – COVERAGES, COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY, 2 Exclusions:**

This insurance does not apply to:

Cyber Incident

"Bodily injury", "property damage" or "personal and advertising injury" caused by, arising out of or as a consequence of a "cyber incident".

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other similar cost or expense incurred by you or others arising out of a "cyber incident".

B. For the purposes of this endorsement, the following definitions are added to **SECTION V – DEFINITIONS:**

1. "Cyber content" means the electronic display, electronic transmission, or electronic dissemination of information through any network or through an insured's system, including through email or any insured's internet website.
2. "Cyber incident" means any:
 - a. Unauthorized access to or use of any computer system;
 - b. Malicious code, virus or any other harmful code that is directed at, enacted upon or

introduced into any computer system and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system or otherwise disrupt its normal functioning or operation;

- c. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation; or
- d. Alleged or actual unintentional and unauthorized:
 - (1) Infringement of a collective mark, service mark, service name, trademark, trade dress, domain name, commercial logo, commercial slogan, commercial symbol, commercial title, copyright, name of a product, service or entity, or title of an artistic or literary work;
 - (2) Plagiarism or unauthorized use of protected literary or artistic work, format, character or performance;
 - (3) Invasion or interference with the right of publicity including name, persona, voice or likeness; or
 - (4) Defamation, libel, slander, trade libel, false light or other tort directly arising from the disparagement of or harm to the reputation or character of any person or entity;

resulting directly from "cyber content" of the insured entity.

ALL OTHER POLICY TERMS, CONDITIONS, AND EXCLUSIONS REMAIN UNCHANGED.

