

POLICY NUMBER: BOP 5001896 17
Renewal of BOP 5001896 16



BUSINESSOWNERS
MM CW BPB DEC0 08 21


BUSINESSOWNERS POLICY DECLARATIONS

Company Name: Millers Capital Insurance Co.	
Producer Name: L and W INSURANCE INC - 1082	
Named Insured: Beacon Hill Townhomes Condominium	
Mailing Address: c/o Savoia Property Management PO Box 155 Norwood, PA 19074	
Policy Period	
From: 08-22-2023	
To: 08-22-2024	At 12:01 AM* Standard Time at your mailing address shown above
*Exceptions: 12:00 PM in Michigan and North Carolina	

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

Description Of Business	
<input type="checkbox"/> Individual	<input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> Limited Liability Company
<input checked="" type="checkbox"/> Organization, including a corporation	(but not including a partnership joint venture or limited liability company)
Business Description: Condominiums Residential	

The Total Annual Premium is	\$46,838	, and is payable
\$46,838	at inception, and at each anniversary.	
Advance Premium:		
Policies Subject To Premium Audit:		
Audit Period:	<input type="checkbox"/> Annually	<input type="checkbox"/> Semi-annually <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly

Countersignature Of Authorized Representative
Name: Joseph Begyn Title: VP, Underwriting and Risk Services Signature:  Date: 06-27-2023

Property Schedule

COINSURANCE CONTRACT

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

THIS POLICY EXCLUDES COVERAGE FOR DAMAGE DUE TO FLOOD, SURFACE WATER, WAVES, TIDAL WATER OR ANY OVERFLOW OF A BODY OF WATER.

INFORMATION REGARDING FLOOD INSURANCE CAN BE OBTAINED FROM YOUR AGENT OR BY CONTACTING THE NATIONAL FLOOD INSURANCE PROGRAM.

Policy level Coverage Details, Additional Coverages, Coverage Extensions and Optional Coverages

See the Businessowners Coverage Form for definition of each coverage.

Property Coverage Limits Of Insurance		
Coverage	Limit Of Insurance/Extended Number Of Days	
Employee Dishonesty	\$50,000	Per Occurrence

Premises Information			
Premises Number	Building Number	Premises Address:	
1	1	1-15 West Court Wilmington, DE 19810	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 04
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance

Millers Capital Insurance Company

Insured: Beacon Hill Townhomes

Effective: 08-22-2023

Policy Number: 5001896 17

BUSINESSOWNERS

Property Schedule 09 20

Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
1	1	Building	No	4%	N/A	Blanket Group 1

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
1	\$5,000	See Endorsement MM CW BPP 0007	\$500	1%

Building level Coverage Details, Additional Coverages, Coverage Extensions and Optional Coverages

See Businessowners Coverage Form for definition of each coverage.

Property Coverages

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Location: 1**Building: 1**

Coverage	Limit Of Insurance
Roof Surfacing Limitation	See Endorsement BP 1481

Premises Information

Premises Number	Building Number	Premises Address:	
2	1	2-20 West Court Wilmington, DE 19810	
		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 04
Premises	Building	Mortgageholder Name:	Mortgageholder Address:

Millers Capital Insurance Company

Insured: Beacon Hill Townhomes

Effective: 08-22-2023

Policy Number: 5001896 17

BUSINESSOWNERS

Property Schedule 09 20

Number	Number		
---------------	---------------	--	--

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
2	1	Building	No	4%	N/A	Blanket Group 1

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
2	\$5,000	See Endorsement MM CW BPP 0007	\$500	1%

Property Coverages

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Location: 2**Building: 1**

Coverage	Limit Of Insurance
Roof Surfacing Limitation	See Endorsement BP 1481

Premises Information

Premises Number	Building Number	Premises Address:
3	1	101-123 Center Court Wilmington, DE 19810
		Class Description : Condominium - Residential Condominium (Association risk only)
		Construction Type : Frame
		Protection Class : 04

Millers Capital Insurance Company

Insured: Beacon Hill Townhomes

Effective: 08-22-2023

Policy Number: 5001896 17

BUSINESSOWNERS

Property Schedule 09 20

Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
3	1	Building	No	4%	N/A	Blanket Group 1

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
3	\$5,000	See Endorsement MM CW BPP 0007	\$500	1%

Property Coverages

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Location: 3**Building: 1**

Coverage	Limit Of Insurance
Roof Surfacing Limitation	See Endorsement BP 1481

Premises Information

Premises Number	Building Number	Premises Address:
4	1	100-110 Center Court Wilmington, DE 19810
		Class Description : Condominium - Residential Condominium (Association risk only)
		Construction Type : Frame
		Protection Class : 04

Millers Capital Insurance Company

Insured: Beacon Hill Townhomes

Effective: 08-22-2023

Policy Number: 5001896 17

BUSINESSOWNERS

Property Schedule 09 20

Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
4	1	Building	No	4%	N/A	Blanket Group 1

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
4	\$5,000	See Endorsement MM CW BPP 0007	\$500	1%

Property Coverages

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Location: 4**Building: 1**

Coverage	Limit Of Insurance
Roof Surfacing Limitation	See Endorsement BP 1481

Premises Information

Premises Number	Building Number	Premises Address:
5	1	112-124 Center Court Wilmington, DE 19810
		Class Description : Condominium - Residential Condominium (Association risk only)
		Construction Type : Protection Class : 04

Millers Capital Insurance Company

Insured: Beacon Hill Townhomes

Effective: 08-22-2023

Policy Number: 5001896 17

BUSINESSOWNERS

Property Schedule 09 20

		Frame	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
5	1	Building	No	4%	N/A	Blanket Group 1

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
5	\$5,000	See Endorsement MM CW BPP 0007	\$500	1%

Property Coverages

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Location: 5**Building: 1**

Coverage	Limit Of Insurance
Roof Surfacing Limitation	See Endorsement BP 1481

Premises Information

Premises Number	Building Number	Premises Address:
6	1	201-219 East Court Wilmington, DE 19810
		Class Description : Condominium - Residential Condominium (Association risk only)

		Construction Type : Frame	Protection Class : 04
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
6	1	Building	No	4%	N/A	Blanket Group 1

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
6	\$5,000	See Endorsement MM CW BPP 0007	\$500	1%

Property Coverages

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Location: 6	Building: 1
Coverage	Limit Of Insurance
Roof Surfacing Limitation	See Endorsement BP 1481

Premises Information

Premises Number	Building Number	Premises Address:
7	1	200-216 East Court Wilmington, DE 19810
		Class Description : Condominium - Residential Condominium (Association risk only)

Millers Capital Insurance Company

Insured: Beacon Hill Townhomes

Effective: 08-22-2023

Policy Number: 5001896 17

BUSINESSOWNERS

Property Schedule 09 20

		Construction Type : Frame	Protection Class : 04
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
7	1	Building	No	4%	N/A	Blanket Group 1

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
7	\$5,000	See Endorsement MM CW BPP 0007	\$500	1%

Property Coverages

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Location: 7**Building: 1**

Coverage	Limit Of Insurance
Roof Surfacing Limitation	See Endorsement BP 1481

Premises Information

Premises Number	Building Number	Premises Address:
8	1	218-226 East Court Wilmington, DE 19810
		Class Description : Condominium - Residential Condominium

Millers Capital Insurance Company

Insured: Beacon Hill Townhomes

Effective: 08-22-2023

Policy Number: 5001896 17

BUSINESSOWNERS

Property Schedule 09 20

		(Association risk only)	
		Construction Type : Frame	Protection Class : 04
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
8	1	Building	No	4%	N/A	Blanket Group 1

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
8	\$5,000	See Endorsement MM CW BPP 0007	\$500	1%

Property Coverages

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Location: 8**Building: 1**

Coverage	Limit Of Insurance
Roof Surfacing Limitation	See Endorsement BP 1481

Premises Information

Premises Number	Building Number	Premises Address:
9	1	228-236 East Court Wilmington, DE 19810

Millers Capital Insurance Company

Insured: Beacon Hill Townhomes

Effective: 08-22-2023

Policy Number: 5001896 17

BUSINESSOWNERS

Property Schedule 09 20

		Class Description : Condominium - Residential Condominium (Association risk only)	
		Construction Type : Frame	Protection Class : 04
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

Schedule Property

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
9	1	Building	No	4%	N/A	Blanket Group 1

Deductibles

Deductibles (Apply Per Location, Per Occurrence)				
Premises Number	Property Deductible	Water Damage Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
9	\$5,000	See Endorsement MM CW BPP 0007	\$500	1%

Property Coverages

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Location: 9**Building: 1**

Coverage	Limit Of Insurance
Roof Surfacing Limitation	See Endorsement BP 1481

Blanket

Blanket Insurance

Millers Capital Insurance Company**Insured:** Beacon Hill Townhomes**Effective:** 08-22-2023**Policy Number:** 5001896 17**BUSINESSOWNERS****Property Schedule 09 20**

Indicate the type of property to be blanketed and the blanket limit of insurance.	
Type Of Property	Limit Of Insurance
Blanket Group 1	\$19,666,955

Liability Schedule

The Limits of Insurance set forth in the Coverage Forms and endorsements that form this policy shall not be combined, pooled, stacked or joined in any way to create a higher Limit of Insurance for a covered loss or portion of covered loss.

Liability Coverage and Optional Coverages

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

See Businessowners Coverage Form BP 0003 for definition of each coverage.

Applies:	
Policy Level	
Coverage	Limit Of Insurance
Per Occurrence Liability Limit	\$1,000,000
Product Completed Operations Aggregate Limit	\$2,000,000
General Aggregate Limit	\$2,000,000
Medical Limit	\$5,000
Condominium Directors & Officers	See Endorsement BP 1724
Hired and Non-Owned Auto Liability	See Endorsement BP 0404

Location Level Coverages

Applies:	
Location: 1	Building: 1
1-15 West Court Wilmington, DE 19810	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 2	Building: 1
2-20 West Court Wilmington, DE 19810	
Damage To Premises Rented To You	\$50,000

Applies:	
Location: 3	Building: 1
101-123 Center Court Wilmington, DE 19810	

Damage To Premises Rented To You	\$50,000
----------------------------------	----------

Applies:

Location: 4 Building: 1
100-110 Center Court Wilmington, DE 19810

Damage To Premises Rented To You	\$50,000
----------------------------------	----------

Applies:

Location: 5 Building: 1
112-124 Center Court Wilmington, DE 19810

Damage To Premises Rented To You	\$50,000
----------------------------------	----------

Applies:

Location: 6 Building: 1
201-219 East Court Wilmington, DE 19810

Damage To Premises Rented To You	\$50,000
----------------------------------	----------

Applies:

Location: 7 Building: 1
200-216 East Court Wilmington, DE 19810

Damage To Premises Rented To You	\$50,000
----------------------------------	----------

Applies:

Location: 8 Building: 1
218-226 East Court Wilmington, DE 19810

Damage To Premises Rented To You	\$50,000
----------------------------------	----------

Applies:	
Location: 9	Building: 1
228-236 East Court Wilmington, DE 19810	
Damage To Premises Rented To You	\$50,000

DECLARATIONS
DATA RESPONSE, CYBER LIABILITY AND DATA PROTECTION
COVERAGE FORM ENDORSEMENT

INSURING AGREEMENTS I.A. THROUGH I. D. AND I.G. THROUGH I.I. PROVIDE COVERAGE ON AN INCIDENT DISCOVERED AND REPORTED BASIS. INSURING AGREEMENTS I.E. INFORMATION SECURITY LIABILITY AND I.F. WEBSITE MEDIA LIABILITY PROVIDE COVERAGE ON A CLAIMS MADE AND REPORTED BASIS.

AMOUNTS INCURRED AS CLAIMS EXPENSES, WHICH INCLUDE DEFENSE COSTS, WILL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE DEDUCTIBLE. THE COMPANY WILL NOT BE LIABLE FOR ANY CLAIMS EXPENSES OR FOR ANY CLAIM OR LOSS AFTER THE LIMIT OF LIABILITY HAS BEEN EXHAUSTED.

THIS INSURANCE CONSISTS OF THIS DECLARATIONS PAGE, THE DATA RESPONSE, CYBER LIABILITY AND DATA PROTECTION COVERAGE FORM ENDORSEMENT, THE CANCELLATION AND NON-RENEWAL PROVISIONS OF THE POLICY TO WHICH THE COVERAGE FORM ENDORSEMENT IS ATTACHED, AND ANY ENDORSEMENTS ATTACHED TO AND MADE A PART OF THE COVERAGE FORM ENDORSEMENT. READ THIS ENTIRE INSURANCE CAREFULLY TO DETERMINE THE EXTENT OF COVERAGE.

Item 1. Named Insured: Beacon Hill Townhomes

Address: c/o Savoia Property Management PO Box 155
Norwood, PA 19074

Item 2. Policy Period:

From: 08-22-2023

To: 08-22-2024

Both dates at 12:01 a.m. Local Time at the Address stated in **Item 1.**

Item 3. Retroactive Date:08-22-2019

Item 4. Insuring Agreements

I.A. Data Response Services

I.B. Privacy Liability

I.C. Regulatory Defense and Penalties

I.D. PCI Fines, Expenses and Costs

I.E. Information Security Liability

I.F. Website Media Liability

I.G. Data Protection Loss

I.H. Business Interruption Loss

I.I. Extortion Expense

Item 5. Limits of Liability:

Coverage Form Aggregate Limit of Liability \$ 50,000

Data Response Services Sublimit \$ Included

PCI Fines, Expenses and Costs Sublimit \$ 25,000

Website Media Liability Sublimit \$ 10,000

Data Protection Loss Sublimit \$ 10,000

Business Interruption Loss Sublimit \$ 10,000

Extortion Expense Sublimit \$ 10,000

Item 6. Deductible: \$ 2,500
(Applicable to all Insuring Agreements except Insuring Agreement I.A. Data Response Services)

Item 7. Premium: \$1,216

Item 8. Forms and endorsements at inception: See Forms Schedule



COMMERCIAL LIABILITY UMBRELLA DECLARATIONS

Company Name:	Millers Capital Insurance Co.		
Producer Name:	L and W INSURANCE INC - 1082		
Named Insured:	Beacon Hill Townhomes Condominium		
Mailing Address:	c/o Savoia Property Management PO Box 155 Norwood, PA 19074		
Policy Period			
From:	08-22-2023		
To:	08-22-2024	At 12:01 AM* Standard Time at your mailing address shown above	
*Exceptions: 12:00 PM in Michigan and North Carolina			

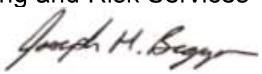
IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE TO PROVIDE YOU WITH THE INSURANCE AS STATED IN THIS POLICY.

Description Of Business	
Business Description:	Condominiums - Residential

Entity Type	
Entity Type:	Association, Labor Union, Religious Organization
Other Entity Type:	

Umbrella Policy – Limits Of Insurance	
Each Occurrence Limit	\$ 1,000,000
Personal And Advertising Injury Limit	\$ 1,000,000
Aggregate Limit	\$ 1,000,000
SIR Limit	\$ 10,000

Umbrella Policy – Premium	
Premium Shown Is Payable:	
At Inception	\$ 1,450

Countersignature Of Authorized Representative	
Name:	Joseph Begyn
Title:	VP, Underwriting and Risk Services
Signature:	
Date:	07-05-2023

SCHEDULE OF UNDERLYING INSURANCE

Businessowners Liability	Company: Millers Capital Insurance Co	
	Policy Number: BOP 5001896	
	Policy Period: 08-22-2023 To 08-22-2024	
	Limit Of Insurance:	
	Each Occurrence	\$1,000,000
	General Aggregate	\$2,000,000



Wrap+®

CRIME
DECLARATIONS

POLICY NO. 105533078

Travelers Casualty and Surety Company of America
Hartford, Connecticut
(A Stock Insurance Company, herein called the Company)

ITEM 1	<p>NAMED INSURED:</p> <p>BEACON HILL TOWNHOMES CONDOMINIUM</p> <p>D/B/A:</p> <p>Principal Address: PO BOX 1119 CHADDS FORD, PA 19317-0658</p> <p><i>SEE NEXT PAGE FOR ADDRESS CHANGE</i></p>
ITEM 2	<p>POLICY PERIOD:</p> <p>Inception Date: February 2, 2021 Expiration Date: February 2, 2024 12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.</p>
ITEM 3	<p>ALL NOTICES OF CLAIM OR LOSS MUST BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW:</p> <p>Email: BSIclaims@travelers.com Fax: 1-888-460-6622</p> <p>Mail: Travelers Bond & Specialty Insurance Claim P.O. Box 2989 Hartford, CT 06104-2989</p> <p>Overnight Mail: Travelers Bond & Specialty Insurance Claim One Tower Square, S202A Hartford, CT 06183</p> <p>For questions related to claim reporting or handling, please call 1-800-842-8496.</p>
ITEM 4	<p>COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:</p> <p>Crime</p>

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES ENDORSEMENT

This endorsement modifies the following:

Crime

It is agreed that:

1. As of the Effective Date of this endorsement, the Declarations is amended, as indicated below by ☒:



ITEM 1:



NAMED INSURED:



D/B/A:



Principal Address:
c/o Savoia Property Management
P O Box 155
NORWOOD, PA 19074



ITEM 2:

POLICY PERIOD:

Inception Date:

Expiration Date:

12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.



ITEM 5: (but only for direct loss that the Insured sustains which is directly caused by a **Single Loss Discovered** on or after the Effective Date of this endorsement)

CRIME		
	Single Loss Limit of Insurance	Single Loss Retention
<input type="checkbox"/> Insuring Agreement A. Fidelity 1. Employee Theft 2. ERISA Fidelity 3. Employee Theft of Client Property		
<input type="checkbox"/> Insuring Agreement B. Forgery or Alteration		
<input type="checkbox"/> Insuring Agreement C. On Premises		

Issuing Company: Travelers Casualty and Surety Company of America

Effective Date: December 06, 2022

Policy Number: 105533078

CRI-7112 Rev. 12-14

Page 1 of 3

©2014 The Travelers Indemnity Company. All rights reserved

ITEM 5

CRIME		
Insuring Agreement	Single Loss Limit of Insurance	Single Loss Retention
A. Fidelity 1. Employee Theft 2. ERISA Fidelity 3. Employee Theft of Client Property	\$300,000 \$300,000 Not Covered	\$3,000 \$0
B. Forgery or Alteration	Not Covered	
C. On Premises	Not Covered	
D. In Transit	Not Covered	
E. Money Orders and Counterfeit Money	Not Covered	
F. Computer Crime 1. Computer Fraud 2. Computer Program and Electronic Data Restoration Expense	Not Covered Not Covered	
G. Funds Transfer Fraud	Not Covered	
H. Personal Accounts Protection 1. Personal Accounts Forgery or Alteration 2. Identity Fraud Expense Reimbursement	Not Covered Not Covered	
I. Claim Expense	\$5,000	\$0

ITEM 5. (Cont'd)	<p>If "Not Covered" is inserted above opposite any specified Insuring Agreement, or if no amount is included in the Limit of Insurance, such Insuring Agreement and any other reference thereto is deemed to be deleted from this Crime Policy.</p> <p>Policy Aggregate Limit of Insurance: <input type="checkbox"/> Applicable <input checked="" type="checkbox"/> Not Applicable</p> <p>If a Policy Aggregate Limit of Insurance is applicable, then the Policy Aggregate Limit of Insurance for each Policy Period for Insuring Agreements A through H, inclusive, is: Not Applicable</p> <p>If a Policy Aggregate Limit of Insurance is not included, then this Crime Policy is not subject to a Policy Aggregate Limit of Insurance as set forth in Section V. CONDITIONS B. PROVISIONS AFFECTING LOSS ADJUSTMENT AND SETTLEMENT 1. <u>Limit of Insurance</u> a. <u>Policy Aggregate Limit of Insurance</u>.</p> <p>Cancellation of Prior Insurance: By acceptance of this Crime Policy, the Insured gives the Company notice canceling prior policies or bonds issued by the Company that are designated by policy or bond numbers Not Applicable, such cancellation to be effective at the time this Crime Policy becomes effective.</p> <p>INSURED'S PREMISES COVERED:</p> <p>All Premises of the Insured in the United States of America, its territories and possessions, Canada, or any other country throughout the world, except:</p> <p>Not Applicable</p>
ITEM 6	<p>PREMIUM FOR THE POLICY PERIOD:</p> <p>\$1,497.00 Policy Premium</p> <p>\$499.00 Annual Installment Premium</p>
ITEM 7	<p>FORMS AND ENDORSEMENTS ATTACHED AT ISSUANCE: ACF-7006-0511; CRI-3001-0109; CRI-19060-0713; CRI-19072-0315; CRI-7132-0515; CRI-19101-1117; CRI-19086-0719; CRI-4018-0109; CRI-5039-0613; CRI-19097-0517</p>

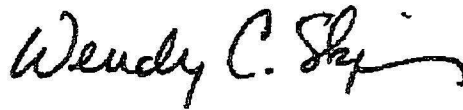
THE DECLARATIONS, THE APPLICATION, THE CRIME TERMS AND CONDITIONS, ANY PURCHASED INSURING AGREEMENTS, AND ANY ENDORSEMENTS ATTACHED THERETO, CONSTITUTE THE ENTIRE AGREEMENT BETWEEN THE COMPANY AND THE NAMED INSURED.

Countersigned By

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its authorized officers.



President



Corporate Secretary