



100 Erie Insurance Place  
Erie, PA 16530

## RENEWAL CERTIFICATE

MAR 4 2022

ERIE INS PROP/CAS CO  
GENERAL LIABILITY POLICY

Agent	ITEM 2. Policy Period	Policy Number
BE2436 ANTIETAM INS ASSOC INC	03/18/22 TO 03/18/23	Q27 6800021 M

## ITEM 1. Named Insured and Address

SPRUCE HILL ESTATES HOA  
C/O CLAGETT MANAGEMENT  
115 N QUEEN ST  
MARTINSBURG WV 25401-3311

## ITEM 3. Other Interest

POLICY PERIOD BEGINS AND ENDS AT 12.01 A.M. STANDARD TIME AT THE STATED ADDRESS OF THE NAMED INSURED.

TYPE OF POLICY - OCCURRENCE  
COUNTY - JEFFERSON

BUSINESS TYPE - OTHER

THE ERIE'S LIMIT OF PROTECTION FOR EACH COVERAGE IS STATED BELOW.  
THIS IS SUBJECT TO ALL APPLICABLE TERMS OF THE POLICY AND ATTACHED FORMS.

## LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT	\$1,000,000
DAMAGE TO PREMISES	
RENTED TO YOU LIMIT	\$1,000,000 ANY ONE PREMISES
MEDICAL EXPENSE LIMIT	\$ 5,000 ANY ONE PERSON
PERSONAL & ADVERTISING INJURY LIMIT	\$1,000,000 ANY ONE PERSON OR ORGANIZATION
GENERAL AGGREGATE LIMIT	\$2,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	INCL IN GENERAL AGGREGATE LIMIT

## COVERAGES &amp; PREMIUMS

PREMISES/OPERATIONS	\$ 205.
PRODUCTS/COMPLETED OPERATIONS	INCLUDED

## OPTIONAL COVERAGES -

DIRECTORS & OFFICERS LIABILITY COVERAGE HOMEOWNERS ASSOCIATION	\$ 362.
\$1,000,000 EACH CLAIM RETROACTIVE DATE 10/26/2006	
\$2,000,000 AGGREGATE	
\$ 1,000 SELF INSURED RETENTION	

SURCHARGE IMPOSED BY THE ST OF WV - - - - -	\$ 3.12
TOTAL DEPOSIT PREMIUM - - - - -	\$ 570.12

APPLICABLE FORMS - SEE SCHEDULE OF FORMS

See Reverse Side

WFS

01/10/22



LOCATION		INSURED OPERATIONS
1. SPRUCE HILL ESTATES, KEARNEYSVILLE, JEFFERSON CO, WV	* *	041669A - HOMEOWNERS ASSOCIATION - RATED AS CLUBS - CIVIC, SERVICE OR SOCIAL - NO BUILDINGS OR PREMISES OWNED OR LEASED EXCEPT FOR OFFICE PURPOSES - OTHER THAN NOT-FOR-PROFIT INCLUDING PRODUCTS - COMPLETED OPERATIONS

	LOCATION	1
CLASS CODE	* 041669A	
PREMIUM BASES	* PER MEMBER	
EXPOSURE	* 96	
PREMISES/OPERATIONS RATE	* .906	
PREMISES/OPERATIONS PREMIUM	* 205. MINIMUM	
PRODUCTS/COMPLETED OPERATIONS RATE	* INCLUDED	
PRODUCTS/COMPLETED OPERATIONS PREMIUM	* INCLUDED	

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ITEM 3. Other Interest

## SCHEDULE OF FORMS

FORM NUMBER	EDITION DATE	DESCRIPTION
CGL	03/01	COMMERCIAL GENERAL LIABILITY POLICY
CG0001	04/13	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
GU42	06/09	WEST VIRGINIA - IMPORTANT NOTICE
ULOW	06/14	COVERAGE FOR PUNITIVE DAMAGES (MD,NC,TN,VA,WI,WV)
GU32	03/01	EXCLUSION - LEAD LIABILITY
IL0021	09/08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
CG2147	12/07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
ULQN	06/14	EXCLUSION - PROFESSIONAL LIABILITY
ULQJ	06/17	EXTRA LIABILITY COVERAGES
CG0099	11/85	CHANGES IN GENERAL LIABILITY FORMS FOR COMMERCIAL PACKAGE POLICIES
ULED	09/05	EXCLUSION - ASBESTOS
CG2662	12/04	WEST VIRGINIA CHANGES - BINDING ARBITRATION
GU30	03/01	AMENDMENT OF POLICY - TWO OR MORE COVERAGE PARTS
CG2167	12/04	FUNGI OR BACTERIA EXCLUSION
CG2170	01/15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL985E*	01/21	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
IL0017	11/98	COMMON POLICY CONDITIONS
UF4812*	03/08	IMPORTANT NOTICE - POLICY SERVICE FEES
UF8385	03/95	IMPORTANT NOTICE
UF6330*	08/09	IMPORTANT NOTICE: DO YOU USE SUBCONTRACTORS?
CG2196	03/05	SILICA OR SILICA-RELATED DUST EXCLUSION
GU136	03/09	AMENDMENT OF MOBILE EQUIPMENT DEFINITION
CG2106	05/14	EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY-WITH LIMITED BODILY INJURY EXCEPTION
CG2109	06/15	EXCLUSION - UNMANNED AIRCRAFT
CG2002	11/85	ADDITIONAL INSURED - CLUB MEMBERS
ULKZ	07/16	DIRECTORS AND OFFICERS LIABILITY COVERAGE - HOMEOWNERS ASSOCIATION



**IMPORTANT - PLEASE READ**

**YOUR RATE FOR YOUR COMMERCIAL GENERAL LIABILITY POLICY IS DETERMINED BY USING ONE OF THE FOLLOWING BASES OF PREMIUM -**

- A) AREA - RATES ARE PER 1000 SQUARE FEET OF AREA**
- B) PAYROLL - RATES ARE PER \$1000 OF PAYROLL**
- C) SALES - RATES ARE PER \$1000 OF SALES**
- D) ADMISSIONS - RATES ARE PER 1000 ADMISSIONS**
- E) COMMISSIONS - RATES ARE PER \$1000 COMMISSIONS**
- F) COST - RATES ARE PER \$1000 COST**
- G) EXPENDITURES - RATES ARE PER \$1000 EXPENDITURES**
- H) OTHER - SEE PREMIUM BASES**

**Q27 6800021**



ERIE INSURANCE GROUP

BUSINESS CATASTROPHE LIABILITY  
COMMERCIAL FIRE  
COMMERCIAL CRIME  
COMMERCIAL GENERAL LIABILITY  
COMMERCIAL INLAND MARINE  
FIVESTAR CONTRACTORS'  
SURETY  
ULTRAFLEX PACKAGE  
ULTRAPACK BUSINESS  
ULTRASURE FOR LANDLORDS  
ULTRASURE FOR PROPERTY OWNERS  
WORKERS' COMPENSATION  
UF-4812 (Ed. 3/08)(r)

## IMPORTANT NOTICE - POLICY SERVICE FEES

### North Carolina and West Virginia

Dear Policyholder:

**SERVICE FEE** - For policies effective on and after March 1, 2008, the following service fee will be applicable to all payment plans.

- **Returned Payment Fee** - A **\$25.00** charge will be applied to your account if your check or other payment is returned unpaid by your financial institution.

If you have any questions concerning this Important Notice, please contact your ERIE Agent.



ERIE INSURANCE GROUP

FIVESTAR CONTRACTORS  
ULTRAFLEX PACKAGE  
COMMERCIAL GENERAL LIABILITY  
(Ed. 8/09) UF-6330

## IMPORTANT NOTICE: DO YOU USE SUBCONTRACTORS?

If you use subcontractors in your business, please read the following notice.

It is important to have and maintain Certificates of Insurance for all subcontractors. This will verify that each subcontractor is adequately insured and may protect your business from costly losses. If you do not have and maintain certificates from subcontractors, their costs will be added to the audited payroll of this policy according to the applicable general liability manual rules for uninsured subcontractors. These rules apply in all states where you operate. Uninsured subcontractors represent a significant increase to your general liability loss exposures and could impact your future insurability with ERIE.

When this liability policy was issued, the premium was based on estimated rating information for your operations. Payrolls were not estimated for subcontractors that you hired during the policy period. Therefore, you will be charged an additional premium for subcontractors who do not provide you with certificates of liability insurance, or those that do not have adequate general liability insurance limits. For a subcontractor, ERIE considers general liability insurance limits of at least \$1,000,000 to be adequate.

When your policy term expires, ERIE may audit your operations and review the subcontractors used during the policy term. The audit will ensure that you pay the appropriate premium for your exposure. As part of the audit process, we will ask you for copies of the Certificates of Insurance for each subcontractor that cover the time period the subcontractor performed work for you. Therefore, you may be required to submit more than one Certificate of Insurance for the same subcontractor. If you do not have the certificates, or cannot produce the certificates at the time of the audit, the subcontractor will be considered uninsured and a premium charge will be made.

If you have any questions regarding this notice, please contact your ERIE agent. Thank you for your business.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

## DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

### SCHEDULE

**Terrorism Premium (Certified Acts) \$ 1 – Commercial Fire.** This is the portion of premium attributable to coverage for terrorism (Certified Acts) under the Commercial Fire Policy.

**Terrorism Premium (Certified Acts) \$ 1 – Commercial General Liability.** This is the portion of premium attributable to coverage for terrorism (Certified Acts) under the Commercial General Liability Policy.

**Terrorism Premium (Certified Acts) \$ 1 – Commercial Inland Marine.** This is the portion of premium attributable to coverage for terrorism (Certified Acts) under the Commercial Inland Marine Policy.

**Terrorism Premium (Certified Acts) \$ 1 – Fivestar Contractors'.** This is the portion of premium attributable to coverage for terrorism (Certified Acts) under the Fivestar Contractors' Policy.

**Terrorism Premium (Certified Acts) \$ 1 – Ultrasure for Landlords.** This is the portion of premium attributable to coverage for terrorism (Certified Acts) under the Ultrasure for Landlords Policy.

Additional Information, if any, concerning the terrorism premium:

#### SCHEDULE – PART II (Refer to Paragraph B. in this endorsement)

**Federal share of Terrorism Losses 80%**

(Applicable if policy is in force)

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

#### A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

#### B. Disclosure of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement) of that portion of the amount of such insured losses that exceeds the applicable

insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

#### C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

