

***Appendix 14/Insurance Dec Page**
Hunters Creek Homes Inc.

Order: MSFM3HDY4
Address: 401 Cavendish St Lot 113
Order Date: 08-15-2025
Document not for resale
HomeWiseDocs

Crime (Includes Burglary)

Company	Policy Number	Eff Date	Exp Date
West Bend Mutual Insurance Company	B30755101	4/6/2024	4/6/2025

Location 1, Building 1

Basis for coverage:

<u>Coverage</u>	<u>Blanket/Scheduled/ Per Loss</u>	<u>Limit</u>	<u>Deductible</u>
Employee Theft	Blanket	\$50,000	\$500

General Liability

Company	Policy Number	Eff date	Exp date
West Bend Mutual Insurance Company	B30755101	4/6/2024	4/6/2025

Loc 1, Building 1

417 Queens Row Street, Herndon, VA 20170

Loc 2, Building 1

417 Queens Row Street, Herndon, VA 20170

Loc 3, Building 1

417 Queens Row Street, Herndon, VA 20170

Loc 4, Building 1

417 Queens Row Street, Herndon, VA 20170

Coverage

	Limits
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises (Each Occurrence)	\$300,000
Medical Expense (Any One Person)	\$5,000
Directors & Officers	\$1,000,000 with \$1,000 retention

Hazard Schedule

Loc #	Hazard #	Classification	Class Code	Exposure	Premium Basis
1	1	HOMEOWNER, TOWNHOUSE OR SIMILAR ASSOCIATIONS - ASSOCIATION RISK ONLY	86411	273	Other
1	2	Clubs-civic, service or social	41668	2,822	Area - Per 1,000/Sq Ft
2	1	Pool	48925	1	Unit - Per Unit
3	1	Playing Fields (Tennis)	46671	2	Unit - Per Unit
4	1	Park/Playground	46671	1	Unit - Per Unit

Additional Coverages:

additional insured-Club Members-Unit owners
Waiver of Subrogation - Automatic By Contract
Plus Pak-Liability

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Property

Company	Policy Number	Eff Date	Exp Date
West Bend Mutual Insurance Company	B30755101	4/6/2024	4/6/2025

Loc 1, Building 1

417 Queens Row Street Herndon, VA 20170

Subjects of Insurance

Limits

Valuation

Sign

\$5,000

Replacement Cost

Building

\$1,040,000

Replacement Cost

Cause of Loss Special (Including theft)
Coins % 80%
Deductible 2,500

Trees, Shrubs and Plants

\$10,000

Replacement Cost

Cause of Loss Special (Including theft)
Coins % 80%
Deductible 1,000

Additional Coverages:

Property extension endorsement: Format code: , Numeric value: , Number of: ,

Equipment Breakdown: Limit 1: \$50,000, Format code: , Numeric value: , Number of: ,

Employee Dishonesty/Crime: Limit 1: \$50,000, Format code: , Numeric value: , Number of: ,

Loc 2, Building 1

417 Queens Row Street Herndon, VA 20170

Subjects of Insurance

Limits

Valuation

Swimming Pools

\$102,000

Replacement Cost

Cause of Loss Special (Including theft)
Coins % 80%
Deductible 2,500

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Loc 3, Building 1

417 Queens Row Street Herndon, VA 20170

Subjects of Insurance		Limits	Valuation
Outdoor Property		\$25,000	Replacement Cost
Cause of Loss	Special (Including theft)		
Coins %	80%		
Deductible	2,500		

Loc 4, Building 1

417 Queens Row Street Herndon, VA 20170

Subjects of Insurance		Limits	Valuation
Outdoor Property		\$50,000	Replacement Cost
Cause of Loss	Special (Including theft)		
Coins %	80%		
Deductible	2,500		

Commercial Umbrella

Company	Policy Number	Eff date	Exp date
West Bend Mutual Insurance Company	B30755101	4/6/2024	4/6/2025

Named Insured Schedule:
Hunters Creek Homes Association Inc

**Limits of Liability
Occurrence**

Each Occurrence \$2,000,000
AGGREGATE \$2,000,000
Retained Limit \$10,000

Underlying Liability Limits

Auto	\$1,000,000	CSL Each Accident
General Liability	\$1,000,000	Each Occurrence
	\$2,000,000	General Aggregate
	\$2,000,000	Prod Comp Ops Aggregate
	\$1,000,000	Personal & Adv Injury
	\$300,000	Damage to Rented Premises
	\$5,000	Medical Expense

Business Auto

Company	Policy Number	Eff date	Exp date
West Bend Mutual Insurance Company	B30755101	4/6/2024	4/6/2025

Policy Coverages

<u>Coverage</u>	<u>Symbol(s)</u>	<u>Limit/Deductible</u>	
Liability	8 9	\$1,000,000	CSL
Hired/borrowed liability		Yes	States: VA If any basis: Yes
Non-owned auto liability		Yes	States: VA

COVERED AUTO SYMBOLS		
(1) ANY AUTO	(4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER	(7) AUTOS SPECIFIED ON SCHEDULE
(2) ALL OWNED AUTOS	(5) ALL OWNED AUTOS WHICH REQUIRE NO-FAULT COVERAGE	(8) HIRED AUTOS
(3) OWNED PRIVATE PASSENGER AUTOS	(6) OWNED AUTOS SUBJECT TO COMPULSORY U.M. LAW	(9) NON-OWNED AUTOS

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