



NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION

PO Box 8009 - Cary, NC 27512
(919) 821-1299 - www.ncjua-nciua.org

Walden Woods Condominium Association
C/O Elite Management
4112 Blue Ridge Rd Ste 100
Raleigh, NC 27612-4652

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.

To report a claim, using your policy number, visit <https://reportmynccclaim.com/> from your computer or mobile device.

COMMERCIAL POLICY

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION
P.O. Box 8009
Cary, North Carolina 27512**



THIS "POLICY" CONSISTS OF THE POLICY JACKET AND ASSOCIATED DECLARATIONS, COMMERCIAL FORMS AND ENDORSEMENTS ISSUED, IF ANY, AND SOMETIMES MAY BE REFERRED TO AS THE "COMMERCIAL PROPERTY COVERAGE PART."

NOTICE OF NON-COVERAGE

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.

THIS IS AN ACTUAL CASH VALUE POLICY UNLESS OTHERWISE ENDORSED, AND MAY BE SUBJECT TO A COINSURANCE CLAUSE. THE POLICY IS SUBJECT TO A DEDUCTIBLE CLAUSE. YOU SHOULD REVIEW ALL PARTS OF YOUR POLICY CAREFULLY.

NOTICE TO POLICYHOLDER

This policy is a legal contract between you and us. All notices, process or other communications required by or in connection with the policy shall be given to the North Carolina Joint Underwriting Association at its office in Cary, North Carolina, identified below and in accordance with the terms of the policy.

This policy conforms with the laws for the State of North Carolina. Any questions you may have regarding claims under the policy, policy provisions or any servicing problem should be directed to:

1. Your insurance agent; or
2. North Carolina Joint Underwriting Association
Telephone (919) 821-1299 (toll free in N.C. only 1-800-662-7048)
P.O. Box 8009
Cary, North Carolina 27512

Your state insurance department, which has regulatory authority, also is ready to be of assistance to you in matters of insurance. Direct your inquiries to N.C. Department of Insurance, Consumer Division, 1201 Mail Service Center, Raleigh, N.C. 27699-1201. Telephone (919) 807-6750 or toll free (N.C. only) 1-800-546-5664.

Wherever the term "Company" appears in the policy, it shall be construed to apply to the North Carolina Joint Underwriting Association.

PLEASE READ YOUR POLICY CAREFULLY

YOUR POLICY QUICK REFERENCE:

DECLARATIONS PAGE

Your Name – Persons or Entities Insured
Location of Insured Property
Policy Period
Coverages
Amounts of Insurance
Deductible

PLEASE REFER TO YOUR COVERAGE FORMS FOR SPECIFIC COVERAGES

Coverages
Covered Cause of Loss
Exclusions and Limitations
Limits of Insurance
Deductibles (See Declarations)
Cancellation Common Policy Condition
Common Policy Conditions
Loss Conditions
Additional Conditions (See Declarations)
Definitions (See Declarations)

THERE MAY BE STATE AMENDATORY OR OPTIONAL ENDORSEMENTS.

**IN WITNESS WHEREOF, this company has executed these presents.
NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION**

Gina Hardy, General Manager

**NORTH CAROLINA
COMMERCIAL PROGRAM
*NOTICE TO POLICYHOLDERS***

NOTICE OF RATE CHANGE – NORTH CAROLINA

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect August 1, 2025, under the provisions of Articles 45 and 46, Chapter 58 of North Carolina General Statutes.

If your coverage and/or pricing are of concern, there may be other options that your Insurance Producer could discuss with you, such as optional policy forms and deductible modifications. You should direct any questions you have regarding this policy to the Insurance Producer listed on the Policy Declaration.

This Notice to the Policyholder is only a summary for your information, and neither expands nor reduces coverage. The provisions of your policy and any attached endorsements govern coverage in the event of a loss.

**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION**

PO Box 8009 - Cary, NC 27512
(919) 821-1299 - www.ncjua-nciua.org

DECLARATIONS PAGE

COMMERCIAL PROPERTY
Condominium Association
Coverage Form - Broad

NAMED INSURED/MAILING ADDRESS

Walden Woods Condominium Association
C/O Elite Management
4112 Blue Ridge Rd Ste 100
Raleigh, NC 27612-4652

PRODUCER

Producer Code: 912244
Correll Insurance Group LLC
Carter Glass Insurance Agency
5901 Falls Of Neuse Rd
Raleigh, NC 27609-8534
(919) 781-1973

Policy CM00509613

- ☐ New
☒ **Renewal**
☐ Rewrite
☐ Amended Date:

Policy Bill To: Insured
Installments: Monthly Automated

This is not a bill. Policy billing will be sent separately.

This policy is not effective until premium payment is received by the NCJUA on or before 09/01/2025.

If premium payment is not received on or before that date, then this policy will not become effective.

POLICY PERIOD:

Effective Date:
09/01/2025

Expiration Date:
09/01/2026

The terms of this policy shall begin at 12:01 AM Eastern Standard Time at the address(es) shown below.

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. Coverage is provided where a premium or limit of liability is shown for the coverages.

The described location(s) covered by this policy:

1. **4700 Walden Pond DR Raleigh NC 27604-9000**
2. **4702 Walden Pond DR Raleigh NC 27604-3031**
3. **4705 Walden Pond DR Raleigh NC 27604-2747**
4. **4706 Walden Pond DR Raleigh NC 27604-2748**
5. **4707 Walden Pond DR Raleigh NC 27604-2715**
6. **4709 Walden Pond DR Raleigh NC 27604-2772**
7. **4711 Walden Pond DR Raleigh NC 27604-9015**
8. **4712 Walden Pond DR Raleigh NC 27604-9016**
9. **4713 Walden Pond DR Raleigh NC 27604-9018**
10. **4714 Walden Pond DR Raleigh NC 27604-9020**

The described location(s) covered by this policy:

11. **4715 Walden Pond DR Raleigh NC 27604-9022**
12. **4716 Walden Pond DR Raleigh NC 27604-3027**
13. **4717 Walden Pond DR Raleigh NC 27604-9001**
14. **4719 Walden Pond DR Raleigh NC 27604-9004**
15. **4721 Walden Pond DR Raleigh NC 27604-9006**
16. **4718 Walden Pond DR Raleigh NC 27604-2707**
17. **4730 Walden Pond DR Raleigh NC 27604-2707**
18. **4742 Walden Pond DR Raleigh NC 27604-2707**
19. **4600 Millstone DR Raleigh NC 27604-9027**
20. **4602 Millstone DR Raleigh NC 27604-9028**
21. **4604 Millstone DR Raleigh NC 27604-9030**
22. **4801 Walenda DR APT D, Raleigh NC 27604-2701**
23. **4803 Walden CT APT D, Raleigh NC 27604-9012**
24. **4607 Grinding Stone DR Raleigh NC 27604-3028**
25. **4609 Grinding Stone DR Raleigh NC 27604-3029**
26. **4611 Grinding Stone DR Raleigh NC 27604-3030**
27. **4613 Grinding Stone DR Raleigh NC 27604-9024**
28. **4615 Grinding Stone DR Raleigh NC 27604-9025**
29. **4624 Grinding Stone DR Raleigh NC 27604-2700**
30. **4636 Grinding Stone DR Raleigh NC 27604-2700**
31. **4648 Grinding Stone DR Raleigh NC 27604-2704**
32. **4660 Grinding Stone DR Raleigh NC 27604-2704**
33. **4800 Walden CT Raleigh NC 27604-9008**
34. **4801 Walden CT Raleigh NC 27604-9009**
35. **4803 Walden CT Raleigh NC 27604-9011**

The described location(s) covered by this policy:

36. 4805 Walden CT Raleigh NC 27604-9013

Rating Information:

1. 4700 Walden Pond DR Raleigh NC 27604-9000

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units
Units A-D

Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		

DEDUCTIBLES

In case of loss we cover only that part of the loss over the deductible stated below:

Named Storm:

1% / Bldg \$8,502

All Other Perils:

\$10,000

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$850,200 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule				
Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

2. 4702 Walden Pond DR Raleigh NC 27604-3031

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm: 1% / Bldg \$8,502				
All Other Perils: \$10,000				

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$850,200 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule				
Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

3. 4705 Walden Pond DR Raleigh NC 27604-2747

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D
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Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		

DEDUCTIBLES	In case of loss we cover only that part of the loss over the deductible stated below:
Named Storm:	1% / Bldg \$7,513
All Other Perils:	\$10,000

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$751,300 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule				
Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

4. 4706 Walden Pond DR Raleigh NC 27604-2748

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		

DEDUCTIBLES	In case of loss we cover only that part of the loss over the deductible stated below:	
	Named Storm:	1% / Bldg \$7,513
	All Other Perils:	\$10,000

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building	\$751,300	
Ordinance or Law	See Schedule below	
Terrorism		
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule				
Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

5. 4707 Walden Pond DR Raleigh NC 27604-2715

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES	In case of loss we cover only that part of the loss over the deductible stated below:			
	Named Storm:	1% / Bldg \$8,536		
	All Other Perils:	\$10,000		

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

6. 4709 Walden Pond DR Raleigh NC 27604-2772

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

7. 4711 Walden Pond DR Raleigh NC 27604-9015

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

8. 4712 Walden Pond DR Raleigh NC 27604-9016

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

9. 4713 Walden Pond DR Raleigh NC 27604-9018

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

10. 4714 Walden Pond DR Raleigh NC 27604-9020

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

11. 4715 Walden Pond DR Raleigh NC 27604-9022

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

12. 4716 Walden Pond DR Raleigh NC 27604-3027

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

13. 4717 Walden Pond DR Raleigh NC 27604-9001

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

14. 4719 Walden Pond DR Raleigh NC 27604-9004

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

15. 4721 Walden Pond DR Raleigh NC 27604-9006

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

16. 4718 Walden Pond DR Raleigh NC 27604-2707

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units 4718, 4720, 4722, 4724, 4726, 4728				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:		1% / Bldg \$16,277		
All Other Perils:		\$10,000		

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$1,627,700 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$213,000	

TOTAL LOCATION PREMIUM

17. 4730 Walden Pond DR Raleigh NC 27604-2707

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units 4730, 4732, 4734, 4736, 4738, 4740				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES In case of loss we cover only that part of the loss over the deductible stated below: Named Storm: 1% / Bldg \$16,898 All Other Perils: \$10,000				

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$1,689,800 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$222,000	

TOTAL LOCATION PREMIUM

18. 4742 Walden Pond DR Raleigh NC 27604-2707

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units 4742, 4744, 4746, 4748, 4750, 4752				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$16,898	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$1,689,800 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$222,000	

TOTAL LOCATION PREMIUM

19. 4600 Millstone DR Raleigh NC 27604-9027

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

20. 4602 Millstone DR Raleigh NC 27604-9028

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,536	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

21. 4604 Millstone DR Raleigh NC 27604-9030

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:		1% / Bldg \$8,536		
All Other Perils:		\$10,000		

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

22. 4801 Walenda DR APT D, Raleigh NC 27604-2701

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$7,236	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$723,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

Building 2 Description: 0844 - Recreational Facilities - NOC
Clubhouse 1

Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		

DEDUCTIBLES

In case of loss we cover only that part of the loss over the deductible stated below:

Named Storm: 1% / Bldg \$4,199, Personal Property \$100

All Other Perils: \$10,000

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Personal Property Terrorism	\$419,900 \$10,000	
TOTAL BUILDING PREMIUM		

TOTAL LOCATION PREMIUM

23. 4803 Walden CT APT D, Raleigh NC 27604-9012

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES In case of loss we cover only that part of the loss over the deductible stated below: Named Storm: 1% / Bldg \$7,513 All Other Perils: \$10,000				

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$751,300 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule				
Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	
TOTAL LOCATION PREMIUM				

24. 4607 Grinding Stone DR Raleigh NC 27604-3028

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES In case of loss we cover only that part of the loss over the deductible stated below: Named Storm: 1% / Bldg \$7,513 All Other Perils: \$10,000				

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$751,300 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule				
Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

25. 4609 Grinding Stone DR Raleigh NC 27604-3029

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D
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Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		

DEDUCTIBLES	In case of loss we cover only that part of the loss over the deductible stated below:
Named Storm:	1% / Bldg \$8,536
All Other Perils:	\$10,000

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

26. 4611 Grinding Stone DR Raleigh NC 27604-3030

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		

DEDUCTIBLES	In case of loss we cover only that part of the loss over the deductible stated below:	
	Named Storm:	1% / Bldg \$8,536
	All Other Perils:	\$10,000

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building	\$853,600	
Ordinance or Law	See Schedule below	
Terrorism		
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule				
Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

27. 4613 Grinding Stone DR Raleigh NC 27604-9024

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES	In case of loss we cover only that part of the loss over the deductible stated below:			
	Named Storm:	1% / Bldg \$8,536		
	All Other Perils:	\$10,000		

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$853,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

28. 4615 Grinding Stone DR Raleigh NC 27604-9025

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$8,502	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$850,200 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

29. 4624 Grinding Stone DR Raleigh NC 27604-2700

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units 4624, 4626, 4628, 4630, 4232, 4634				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES In case of loss we cover only that part of the loss over the deductible stated below: Named Storm: 1% / Bldg \$16,254 All Other Perils: \$10,000				

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$1,625,400 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$213,000	

TOTAL LOCATION PREMIUM

30. 4636 Grinding Stone DR Raleigh NC 27604-2700

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units 4636, 4638, 4640, 4642, 4644, 4646				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$16,898	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$1,689,800 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$222,000	

TOTAL LOCATION PREMIUM

31. 4648 Grinding Stone DR Raleigh NC 27604-2704

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units 4648, 4650, 4652, 4654, 4656, 4658				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$16,254	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$1,625,400 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$213,000	

TOTAL LOCATION PREMIUM

32. 4660 Grinding Stone DR Raleigh NC 27604-2704

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units 4660, 4662, 4664, 4666, 4668, 4670				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:		1% / Bldg \$16,898		
All Other Perils:		\$10,000		

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$1,689,800 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$222,000	

TOTAL LOCATION PREMIUM

33. 4800 Walden CT Raleigh NC 27604-9008

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:		1% / Bldg \$8,502		
All Other Perils:		\$10,000		

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$850,200 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

34. 4801 Walden CT Raleigh NC 27604-9009

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:		1% / Bldg \$6,814		
All Other Perils:		\$10,000		

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$681,400 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

35. 4803 Walden CT Raleigh NC 27604-9011

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:		1% / Bldg \$7,513		
All Other Perils:		\$10,000		

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$751,300 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

36. 4805 Walden CT Raleigh NC 27604-9013

Building 1 Description: 0331 - Condominiums - Residential (association risk only) - without mercantile occupancies - Up to 10 units Units A-D				
Occupied By	Protection Class	Year Built	Territory Code	Construction Type
LRO	01	1973	921	Frame
Valuation	Coinsurance	BCEG Code		
RC	90	99		
DEDUCTIBLES				
In case of loss we cover only that part of the loss over the deductible stated below:				
Named Storm:			1% / Bldg \$7,236	
All Other Perils:			\$10,000	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
Building Ordinance or Law Terrorism	\$723,600 See Schedule below	
TOTAL BUILDING PREMIUM		

Ordinance or Law Schedule

Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance	Post-Loss Ordinance or Law Option
Yes			\$105,000	

TOTAL LOCATION PREMIUM

Building Coverage will increase according to the RS Means Index at Policy's Anniversary.

Endorsements	Form Number and Edition
FAIR Commercial Policy Jacket	FCJ 01 04 17
Advisory Notice to Policyholders	NP 00 01 06 20
Notice of Rate Change	NP 00 25 08 25
Condominium Association Coverage Form	CP 00 17 10 12
Causes of Loss - Broad Form	CP 10 20 10 12
Commercial Property Conditions	CP 00 90 07 88
North Carolina Changes	CP 01 18 06 23
Exclusion of Loss Due to Virus or Bacteria	CP 01 40 07 06
Calculation of Premium	IL 00 03 09 08
Common Policy Conditions	IL 00 17 11 98
Exclusion of Certain Computer-Related Losses	IL 09 35 07 02
Disclosure Pursuant to Terrorism Risk Insurance Act	IL 09 85 01 15
Condominium Additional Provisions	CP 01 07 06 95

Endorsements	Form Number and Edition
Multiple Deductible Form	CP 03 20 04 18
Amendatory Endorsement	PF 00 30 12 16
North Carolina - Named Storm Percentage Deductible	CP 03 28 10 12
Ordinance or Law Coverage	CP 04 05 09 17
Cyber Incident Exclusion	CP 10 75 12 20
Cannabis Exclusion With Hemp Exception	CP 99 04 12 19
Cap on Losses from Certified Acts of Terrorism	IL 09 52 01 15
Notice of Information Practices	RN 00 18 06 17
Disclosure Notice and Rejection or Selection of Certified Acts of Terrorism Insurance Coverage	RN 00 21 07 16