

12-0679-00  
 NEWMAN-CRANE & ASSOC INS INC  
 PO BOX 568946  
 ORLANDO FL 32856-8946

07-06-2016



P.O. BOX 30660, LANSING, MICHIGAN 48909-8160 • 517-323-1200

AUTO-OWNERS INSURANCE COMPANY  
 AUTO-OWNERS LIFE INSURANCE COMPANY  
 HOME-OWNERS INSURANCE COMPANY  
 OWNERS INSURANCE COMPANY  
 PROPERTY-OWNERS INSURANCE COMPANY  
 SOUTHERN-OWNERS INSURANCE COMPANY

OAK HOLLOW HOMEOWNERS ASSOCIATION  
 INC  
 PO BOX 620921  
 OVIEDO FL 32762-0921

**You may view your policy online at  
[www.auto-owners.com](http://www.auto-owners.com).**

To enroll, use the policy number **72981583**  
 and Personal ID code (PID) **34R 3P9 V7P**.

Once enrolled, you may choose to stop  
 receiving the paper policy in the mail.

Your agency's phone number is 407-859-3691

RE: Policy 142382-72981583-16

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have.

Auto-Owners and its affiliate companies offer a variety of programs, each of which has its own eligibility requirements, coverages and rates. In addition, Auto-Owners also offers many billing options. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company, program, and billing option may be most appropriate for you.

Auto-Owners Insurance Company was formed in 1916. The Auto-Owners Insurance Group is comprised of five property and casualty companies and a life insurance company. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need.

*~ Serving Our Policyholders and Agents Since 1916 ~*

**NOTICE OF CHANGE IN POLICY TERMS  
EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR  
PERSONAL INFORMATION**

Dear Policyholder,

Your enclosed renewal policy includes a new endorsement titled, Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception, form number 55592 (2-14).

This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information. This is a reduction in coverage.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners Insurance agency.

**NOTICE OF CHANGE IN POLICY TERMS  
PRODUCTS-COMPLETED OPERATIONS HAZARD AMENDATORY**

Dear Policyholder:

Effective at your renewal, form 55637 (9-14) Products-Completed Operations Hazard Amendatory will attach to your policy. This form removes the sentence "Products or operations for which the classification, shown in the Declarations, states that products-completed operations are included," from the definition of "Products-Completed Operations Hazard." This change has been made for clarification purposes.

Please review the enclosed policy Declarations carefully. This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

If you have questions regarding your policy or this notice, please contact your Auto-Owners Insurance Agency.

INSURANCE COMPANY  
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY NEWMAN-CRANE & ASSOC INS INC  
12-0679-00 MKT TERR 051 407-859-3691

INSURED OAK HOLLOW HOMEOWNERS ASSOCIATION  
INC

ADDRESS PO BOX 620921

OVIEDO FL 32762-0921

**TAILORED PROTECTION POLICY DECLARATIONS**

Renewal Effective 09-04-2016

**POLICY NUMBER** 142382-72981583-16

Company Use 72-23-FL-1409

Company  
Bill

**Policy Term**

12:01 a.m. to 12:01 a.m.  
09-04-2016 09-04-2017

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

**COMMON POLICY INFORMATION**

**Business Description:** Homeowners Assn

**Entity:** Corporation

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):

PREMIUM

COMMERCIAL GENERAL LIABILITY COVERAGE \$394.00

MINIMUM PREMIUM ADJUSTMENT (GL) \$124.00

**TOTAL** \$518.00

**PAID IN FULL DISCOUNT** \$4.00

**TOTAL POLICY PREMIUM IF PAID IN FULL** \$514.00

**THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.**

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):  
55156 (07-12)

A merit rating plan factor of 0.95 applies.

Countersigned By: NEWMAN-CRANE & ASSOC INS INC

SOUTHERN-OWNERS INS. CO.

Issued 07-06-2016

AGENCY NEWMAN-CRANE & ASSOC INS INC  
12-0679-00 MKT TERR 051Company POLICY NUMBER 142382-72981583-16  
Bill 72-23-FL-1409

INSURED OAK HOLLOW HOMEOWNERS ASSOCIATION

Term 09-04-2016 to 09-04-2017

55040 (11-87)

## COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal Injury And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Assn Directors/Officers Errors and Omissions Agg	\$1,000,000
Assn Directors/Officers Errors and Omissions Occ	\$1,000,000
<b>COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT</b>	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55300.

**AUDIT TYPE:** Non-Audited

Forms that apply to this coverage:

59350 (01-15)	55146 (06-04)	55091 (10-08)	55010 (03-10)	55084 (06-04)
IL0021 (07-02)	55296 (09-09)	55300 (07-05)	CG0220 (03-12)	IL0017 (11-85)
55513 (11-11)	55592 (02-14)	55637 (09-14)		

SOUTHERN-OWNERS INS. CO.

Issued 07-06-2016

AGENCY NEWMAN-CRANE & ASSOC INS INC  
12-0679-00 MKT TERR 051Company POLICY NUMBER 142382-72981583-16  
Bill 72-23-FL-1409

INSURED OAK HOLLOW HOMEOWNERS ASSOCIATION

Term 09-04-2016 to 09-04-2017

**LOCATION 0001 - BUILDING 0001****Location:** 650 Kelly Green St Oviedo, FL 32765-8988**Territory:** 006**County:** Seminole

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 25		\$193.00
Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit)	41670	Prem/Op Prod/Comp Op	Prem/Op Prem 25 25	Each 1 1.433 .015	\$36.00 \$1.00
Parks Or Playgrounds	46671	Prem/Op Prod/Comp Op	Playgrounds 1 1	Each 1 122.137 37.881	\$122.00 \$38.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY****PREMIUM**

TERRORISM - CERTIFIED ACTS SEE FORM: 59350

\$4.00

**LOCATION 0001****\$394.00**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**A. The following is added to Paragraph 2. Exclusion  
Section I - Coverage A - Bodily Injury And  
Property Damage Liability:**

This insurance does not apply to:

**Access Or Disclosure Of Confidential Or  
Personal Information And Data-related  
Liability**

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of non-public information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), hard or floppy disks,

CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

**B. The following is added to Paragraph 2. Exclusions  
of Section I - Coverage B - Personal Injury And  
Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Access Or Disclosure Of Confidential Or  
Personal Information**

"Personal injury" and "advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

All other policy terms and conditions apply.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PRODUCTS-COMPLETED OPERATIONS HAZARD AMENDATORY**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**Under SECTION V- DEFINITIONS, 17.**

"Products-completed operations hazard" is deleted and replaced by the following.

**17. "Products-completed operations hazard":**

- a.** Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
  - (1)** Products that are still in your physical possession; or
  - (2)** Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
    - (a)** When all of the work called for in your contract has been completed.
    - (b)** When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.

- (c)** When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- b.** Does not include "bodily injury" or "property damage" arising out of:
  - (1)** The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured; or
  - (2)** The existence of tools, uninstalled equipment or abandoned or unused materials.

All other policy terms and conditions apply.

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM AND IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE**

It is agreed:

1. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible because of the application of any provision which results in a cap on our liability for payments for terrorism losses in accordance with the terms of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
2. Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:
  - a. the Secretary of Homeland Security; and
  - b. the Attorney General of the United Statesto be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
3. Under the federal Terrorism Risk Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:
  - a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
  - b. (1) if the act of terrorism is:
    - a) a violent act; or
    - b) an act that is dangerous to human life, property or infrastructure; and(2) if the act is committed:
    - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
    - b) to influence the policy or affect the conduct of the United States government by coercion.

All other policy terms and conditions apply.

## IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States government by coercion.

Subject to the policy terms and conditions, this policy provides insurance coverage for acts of terrorism as defined in the Act.

Any coverage for certain commercial lines of property and casualty insurance provided by your policy for losses caused by certified acts of terrorism are partially paid by the federal government under a formula established by federal law. Under this formula, the government will reimburse us for 85% of such covered losses that exceed the statutory deductible paid by us. However, beginning January 1, 2016 the share will decrease 1% per calendar year until it equals 80%. **You should also know that in the event aggregate insured losses exceed \$100 billion during any year the Act is in effect, then the federal government and participating United States insurers that have met their insurer deductible shall not be liable for the payment of any portion of that amount of the loss that exceeds \$100 billion. In the event that aggregate insured losses exceed \$100 billion annually, no additional claims will be paid by the federal government or insurers.** This formula is currently effective through December 31, 2020 unless extended.

The premium charge, if any, for this coverage is shown separately on the attached Declarations page. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.

Please contact us if you would like to reject coverage for certified acts of terrorism.