



Truck Insurance Exchange

A Reciprocal Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

PRECISION PORTFOLIO POLICY

For

DREXEL WOODS HOME OWNERS ASSOCIATION, INC
6400 BALTIMORE NATIONAL PIKE
BOX 158
CATONSVILLE MD 21228

By

ANDREW DICEA
11 NEWBURG AVE
CATONSVILLE MD 21228-5172

In witness whereof, the Company has executed this policy and, where required by law, has caused this policy to be countersigned by its duly Authorized Representative.

A handwritten signature in black ink, appearing to read "Andrew Dicea", written in a cursive style.

President

A handwritten signature in black ink, appearing to read "Owen Hill", written in a cursive style.

Secretary

PRECISION AMERICA HABITATIONAL PROGRAM - BASIC

DREXEL WOODS HOME OWNERS ASSOCIATION, INC
6400 BALTIMORE NATIONAL PIKE
BOX 158
CATONSVILLE MD 21228

Policy No. PAS 12639433

Policy Effective Date: 05/22/2020

Policy Expiration Date: 05/22/2021

PAGE 1 OF 1

INSURANCE COVERAGE CHANGE/PREMIUM CHANGE NOTICE

It is our goal to provide you with complete information on your insurance coverage. Insurance coverages are modified from time to time and we want you to be aware of these changes and how they may impact your business. The policy now in effect will terminate at 12:01 A.M. on the Policy Effective Date indicated above. The changes listed below will be incorporated into the policy at the Policy Effective Date indicated above.

Should you have any questions please contact your agent for further explanation of policy changes or call (877) 411-4249

CHANGED POLICY EXPIRATION DATE TO 05-22-2021
CHANGED PROPERTY LOC 1 BLDG 1 YEAR OF CONSTRUCTION TO 2020

BILL	POLICY NUMBER	PRODUCER NUMBER	ACCOUNT NUMBER	AUDIT PERIOD
D	PAS 12639433	91395K	F007037853-001-00001	NONE

BRANCH GR GRAND RAPIDS

RENEWAL EFF 05/22/2021



**TRUCK INSURANCE EXCHANGE
COMMON POLICY DECLARATIONS
PRECISION AMERICA
HABITATIONAL PROGRAM - BASIC**

This policy consists of the declarations as well as the coverage forms and endorsements listed on the Forms and Endorsements Applicable List.

NAMED INSURED AND MAILING ADDRESS
DREXEL WOODS HOME OWNERS ASSOCIATION, INC 6400 BALTIMORE NATIONAL PIKE BOX 158 CATONSVILLE MD 21228

AGENCY NAME AND SERVICING ADDRESS
ANDREW DICEA 1002 FREDERICK RD CATONSVILLE MD 21228-5043 (443) 315-5145

BRANCH NAME AND SERVICING ADDRESS
GRAND RAPIDS PO Box 2248 Grand Rapids, MI 49501-2248

POLICY PERIOD
FROM 05/22/2021 12:01 A.M. TO 05/22/2022 12:01 A.M.
Standard Time At Your Mailing Address Shown Above

BUSINESS ENTITY: SUBCHAPTER S CORPORATION

BUSINESS DESCRIPTION: PLANNED UNIT DEVELOPMENTS (PUD'S) - NO BUILDING/STRUCTURES OR BUSINESS PERSONAL PROPERTY

POLICY PREMIUMS

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.

This policy consists of the following coverage parts for which a premium is indicated. This premium may be subject to adjustment.

	PREMIUM
BUSINESSOWNERS	\$ 1,171.00
CYBER LIABILITY AND DATA BREACH RESPONSE	\$ 35.00
TERRORISM PREMIUM	\$ 24.00
TOTAL ANNUAL PREMIUM	\$ 1,230.00

Countersigned by _____	Authorized Representative	_____	Date
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04/21/2021

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D	PAS 12639433	91395K	F007037853-001-00001	NONE

BRANCH: GR GRAND RAPIDS

RENEWAL EFF 05/22/2020



**PRECISION PORTFOLIO POLICY
BUSINESSOWNERS PROPERTY DECLARATIONS
PRECISION AMERICA
HABITATIONAL PROGRAM - BASIC**

For descriptions of premiums, see the attached Businessowners Property Schedule. Insurance at the described premises applies only for coverage for which a limit of insurance is shown. These may be found in these declarations and the attached schedules.

PRIMARY PROPERTY COVERAGE	DEDUCTIBLE	LIMITS
SCHEDULED BUILDINGS		\$0
ADDITIONAL COVERAGES	DEDUCTIBLE	LIMITS
ACCOUNTS RECEIVABLE - ON PREMISES* / OFF PREMISES	\$2,500	\$5,000/ \$2,500
CRIME CONVICTION REWARD	NONE	\$5,000
DEBRIS REMOVAL	N/A	INCLUDED
EDP - EQUIPMENT, MEDIA AND RECORDS*	\$2,500	\$5,000
EMPLOYEE DISHONESTY*	\$2,500	\$5,000
FIRE DEPARTMENT SERVICE CHARGE	NONE	\$1,000
FIRE EXTINGUISHER RECHARGE EXPENSE	NONE	\$2,500
FORGERY AND ALTERATION	\$2,500	\$2,500
MASTER KEY	NONE	\$5,000
MONEY ORDERS & COUNTERFEIT PAPER CURRENCY	\$2,500	\$1,000
MONEY AND SECURITIES* INSIDE THE PREMISES AND OUTSIDE THE PREMISES	\$2,500	\$5,000
NEWLY ACQUIRED OR CONSTRUCTED BUILDINGS	\$2,500	\$250,000
OUTDOOR PROPERTY*	\$2,500	\$2,500
OUTDOOR SIGNS*	\$2,500	\$2,500
PERSONAL EFFECTS	\$2,500	\$2,500
PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$2,500	\$100,000
PERSONAL PROPERTY - OFF PREMISES	\$2,500	\$5,000
POLLUTANT CLEAN UP AND REMOVAL (EACH LOCATION)	\$2,500	\$10,000
PRESERVATION OF PROPERTY	NONE	30 DAYS
VALUABLE PAPERS AND RECORDS - ON PREMISES* / OFF PREMISES	\$2,500	\$5,000/ \$2,500

* The limits for these coverages may be increased. Contact your agent.

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**PRECISION PORTFOLIO POLICY
 BUSINESSOWNERS PROPERTY SCHEDULE
 PRECISION AMERICA
 HABITATIONAL PROGRAM - BASIC**

LOCATION 01 BUILDING # N/A 6701 DREXELWOOD DR CATONSVILLE MD

PREMISES PRIMARY:

OCCUPANCY: PLANNED UNIT DEVELOPMENTS (PUD'S) - NO BUILDING/STRUCTURES OR BUSINESS PERSONAL PROPERTY

INSURED'S INTEREST: OWNER

CONSTRUCTION: Fire Resistive

PROTECTION CLASS: 001

	DEDUCTIBLE	LIMIT
The following coverages apply to the Location stated above:		
SCHEDULED BUILDINGS		\$0
ASSOCIATION FEES AND EXTRA EXPENSE	NONE	\$100,000
AUTOMATIC INFLATION GUARD	NONE	8%
GLASS - EXTERIOR	\$2,500	INCLUDED
GLASS - INTERIOR (ALL FLOORS)	\$2,500	INCLUDED
SPECIFIED PROPERTY (POOLS, FENCES, WALLS & WALKWAYS)	\$2,500	\$2,500

* The limits for these coverages may be increased. Contact your agent.

BUSINESSOWNERS PROPERTY

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**PRECISION PORTFOLIO POLICY
BUSINESSOWNERS LIABILITY DECLARATIONS**

**PRECISION AMERICA
HABITATIONAL PROGRAM - BASIC**

COVERAGES AND LIMITS OF INSURANCE

Some of these coverages are sub-limits or are subject to aggregate limits. Refer to your policy to determine how they apply.

Liability and Medical Expenses	\$1,000,000
Liability and Medical Expenses - Aggregate	\$2,000,000
Tenants Liability	\$ 75,000
Medical Expenses (any one person)	\$ 5,000
DIRECTORS & OFFICERS LIABILITY - EACH CLAIM	\$1,000,000
DIRECTORS & OFFICERS LIABILITY - ANNUAL AGGREGATE	\$1,000,000
SELF-INSURED RETENTION - EACH CLAIM	\$ 500
RETROACTIVE DATE	05/22/2017

BUSINESSOWNERS LIABILITY

INSURED'S COPY

9S2354 Ed. 11-08

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**PRECISION PORTFOLIO POLICY
 BUSINESSOWNERS LIABILITY SCHEDULE
 PRECISION AMERICA**

LOC #	CLASS CODE	LOCATION ADDRESS (IF APPLICABLE) CLASSIFICATION NAME	RATING BASIS	ANNUAL EXPOSURE
01	8641Q	6701 DREXELWOOD DR CATONSVILLE MD ZIP CODE: 21228-2408 PLANNED UNIT DEVELOPMENTS (PUD'S) - NO BUILDING/STRUCTURES OR BUSINESS PERSONAL PROPERTY	NOT APPLICABLE	INCLUDED

BUSINESSOWNERS LIABILITY

9S2355 Ed. 11-08

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04/16/2020

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BILL	POLICY NUMBER	TC	PRODUCER NUMBER	AC	ACCOUNT NUMBER	AUDIT
D	PAS 12639433		91395K		F007037853-001-00001	NONE

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RENEWAL EFF 05/22/2020



**PRECISION PORTFOLIO POLICY
SUPPLEMENTAL DECLARATIONS
PRECISION AMERICA
HABITATIONAL PROGRAM - BASIC**

COVERAGE PART(S) AND FORM OR ENDORSEMENT NUMBER	FORM OR ENDORSEMENT NAME AND FORM OR ENDORSEMENT SUPPLEMENTAL INFORMATION
LIABILITY E3331-ED3 0807	LIMITATION OF COVERAGE TO DESIGNATED PREMISES PREMISES: ALL PREMISES DESCRIBED IN THE BUSINESSOWNERS PROPERTY SCHEDULE

COMMERCIAL GENERAL LIABILITY

9S5008 Ed. 3-00

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04/16/2020

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