



Coverage provided by

Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530

erieinsurance.com

ErieSecure Business™ Policy Declarations

Revised Declarations

Mailing name and address for Insured

HARRODSBURG SQUARE COA
870 CORPORATE DR STE 402
LEXINGTON KY 40503-5420



Named Insured's full name

HARRODSBURG SQUARE COA

KK1438

Legal entity

Association

Agent

KK1438 JOHN G KING INSURANCE AGY INC

Policy period

06/15/2026 to 06/15/2027

Policy number

Q61 0691730

Agent address and phone

JOHN G KING INSURANCE AGY INC
271 W SHORT ST STE 812
LEXINGTON, KY 40507-1217
(859)252-6155

Policy period begins at 12:01 A.M. standard time on the effective date and ends at 12:01 A.M. standard time on the expiration date. Standard time is determined at the stated address of the Named Insured.

Agency email address

jay@johngkinginsurance.com

Agency website

<http://www.johngkinginsurance.com>

The insurance applies to those premises described below. This is subject to all applicable terms of the policy and attached forms and endorsements.

Policy Discounts

Multi-policy

Payment plan

Premium Summary

Total net premium:	\$92,242
Kentucky Premium Surcharge:	\$11.59
Kentucky Municipal Tax* Loc. 1 Lexington-Fayette:	\$4,796.58
*Kentucky Municipal Tax amounts include a collection fee	
Final premium:	\$97,050.17
(This is not a bill. Your invoice will follow in a separate mailing.)	

Liability Protection

Commercial general liability coverage

Coverage	Deductible	Limit
Bodily injury and property damage		\$2,000,000 Each occurrence
Personal and advertising injury		\$2,000,000 Any one person or organization
Medical expense payments		\$10,000 Any one person
Damage to premises rented to you – Fire legal liability		\$2,000,000 Any one premises
General aggregate		\$4,000,000
Products – Completed operations aggregate		\$4,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included

Policy Optional Coverages and Exclusions

Coverage	Deductible	Limit
Additional insured - Condominium unit owners (CG2004)		
Condominium association		
Directors and officers liability coverage - Condominiums or homeowners association	\$1,000	\$1,000,000 Each claim/ \$2,000,000 Aggregate
Retroactive date: 05/01/2020		
Number of units: 110		
Employment practices liability	\$2,500	\$50,000 Aggregate
Number of full time employees: 2		
Third party EPL		
Employment practices liability - Wage and hour defense costs		\$10,000
Waiver of charitable immunity		

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
Abuse or molestation exclusion

Property Protection

Risk information for Location 1 - Building 1

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$50,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
Policy period: 06/15/2026 to 06/15/2027

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Risk information for Location 1 - Building 1

Location 1 - Building 1 summary (*continued*)

Building: Comprehensive perils, 100% coinsurance, Extended replacement cost	\$2,128,017
Income protection	Actual loss sustained
Period of indemnity - 18 months	

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$2,128,017

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
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Risk information for Location 1 - Building 2

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$65,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 2 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Extended replacement cost		\$2,265,390
Income protection		Actual loss sustained
Period of indemnity - 18 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$2,265,390

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
Policy period: 06/15/2026 to 06/15/2027

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Risk information for Location 1 - Building 3

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$120,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 3 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Extended replacement cost		\$5,496,704
Income protection		Actual loss sustained
Period of indemnity - 18 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$5,496,704

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
Policy period: 06/15/2026 to 06/15/2027

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Risk information for Location 1 - Building 4

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$75,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 4 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Extended replacement cost		\$4,592,120
Income protection		Actual loss sustained
Period of indemnity - 18 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$4,592,120

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
Policy period: 06/15/2026 to 06/15/2027

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Risk information for Location 1 - Building 5

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$90,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 5 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Extended replacement cost		\$4,853,728
Income protection		Actual loss sustained
Period of indemnity - 18 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$4,853,728

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
Policy period: 06/15/2026 to 06/15/2027

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Risk information for Location 1 - Building 6

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$55,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 6 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Extended replacement cost		\$2,577,794
Income protection		Actual loss sustained
Period of indemnity - 18 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$2,577,794

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
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Risk information for Location 1 - Building 7

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$65,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
	41678 Community recreational facilities		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 7 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Extended replacement cost		\$3,051,587
Income protection		Actual loss sustained
Period of indemnity - 18 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$3,051,587

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
Policy period: 06/15/2026 to 06/15/2027

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Risk information for Location 1 - Building 8

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$65,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 8 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Extended replacement cost		\$1,472,754
Income protection		Actual loss sustained
Period of indemnity - 18 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$1,472,754

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
Policy period: 06/15/2026 to 06/15/2027

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Risk information for Location 1 - Building 9

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$45,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 9 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Extended replacement cost		\$1,801,382
Income protection		Actual loss sustained
Period of indemnity - 18 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$1,801,382

Insured name: HARRODSBURG SQUARE COA
Policy number: Q61 0691730
Policy period: 06/15/2026 to 06/15/2027

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Risk information for Location 1 - Building 10

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1972
County:	Fayette	Annual sales/revenue:	\$90,000
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 10 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Extended replacement cost		\$3,096,839
Income protection		Actual loss sustained
Period of indemnity - 18 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$3,096,839

Risk information for Location 1 - Building 11

Address:	750 SHAKER DR	Windstorm/Hail:	\$10,000
City/State:	LEXINGTON, KY	Insured interest:	Condo association
Zip code:	40504	Year built:	1995
County:	Fayette		
Property deductible*:	\$25,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	48925 Swimming pool - noc		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 11 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		\$50,000
Structure level optional coverages and exclusions		
Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Earthquake – Building	10%	\$50,000

Schedule of Forms

Form number	Edition date	Description
CG0001	04/13 *	Commercial General Liability Coverage Form
CG2004	11/85 *	Additional Insured - Condominium Unit Owners
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
CG2146	07/98 *	Abuse or Molestation Exclusion
CG2170	01/15 *	Cap on Losses from Certified Acts of Terrorism
CG2403	11/85 *	Waiver of Charitable Immunity
CG4032	05/23 *	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
EPP0001	12/24 *	ErieSecure Business Property Coverage Part
EPP0006	12/24 *	ErieSecure Business Extra Liability Coverages
EPP0008	09/23 *	Policy Change Endorsement - Exclusions
EPP0009	10/19 *	Exclusion - Professional Liability
EPP0010KY	10/19 *	Kentucky Property Change Endorsement
EPP0011KY	10/19 *	Kentucky Liability Change Endorsement
EPP0028	10/19 *	Important Notice to Kentucky Policyholders - ErieSecure Business
EPP0051	10/19 *	Important Notice - Data Breach Response Expenses Coverage
EPP0094	10/24 *	Premium Audit - Noncompliance Charge
EPP0208	10/19 *	Earthquake Coverage
EPP0222	12/24 *	Windstorm or Hail - Deductible
EPP0224	10/22 *	Extended Replacement Cost
EPP0230	10/22 *	Building Ordinance or Law - Increased Coverage
EPP0236	10/22 *	Agreed Amount Clause
EPP2617	10/22 *	Directors and Officers Liability Coverage - Condominium or Homeowners Associations

Schedule of Forms - (continued)

Form number	Edition date	Description
EPP3208	10/19 *	Exclusion - Lead Liability
EPP3700KY	09/23 *	Employment Practices Liability - Kentucky
EPP3701	12/21 *	Employment Practices Liability - Wage and Hour Defense Costs
EPP4000KY	10/19 *	ErieSecure Business Policy - Kentucky
EPP4001	10/19 *	Amendment of Mobile Equipment Definition
EPP4006	10/19 *	Coverage for Punitive Damages
EPP4019	01/20 *	EPL Policyholder Letter
EPP4020	10/19 *	Legal Advice Line
EPP8200	10/19 *	Condominium Association Coverage
IL952A	03/21 *	Cap on Losses from Certified Acts of Terrorism
IL985H	03/21 *	Disclosure Pursuant to Terrorism Risk Insurance Act

Home Office • Erie, PA 16530
Your Agent:



CLAIMS DIRECTORY

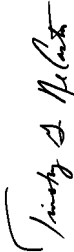
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IN THE EVENT OF AN ACCIDENT OR LOSS

- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
- Do not discuss an accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In case of "hit-and-run", you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent or ERIE of the accident or loss.

The ERIE is Above All in SERVICE®.

If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.


President and
Chief Executive Officer

CUT ON DOTTED LINE

ENTFOLDEN-NO-TO

Home Office • Erie, PA 16530
Your Agent:



CLAIMS DIRECTORY

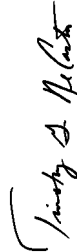
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President and
Chief Executive Officer

CLAIM SERVICE -- For claim service anywhere in U.S. or Canada, call:

- Your Agent
- ERIE Claims Service: **1-800-FOR-ERIE (1-800-367-3743)**
- ERIEGlassSM (Auto glass only): **1-800-552-3743**
- FRAUD FINDERS[®] (To report fraud): **1-800-368-6696**

3N17-GB1166-N0-119

CUT ON DOTTED LINE

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