



Nationwide®

IMPORTANT NOTICE

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What you need to do

Please read this notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

Important Notice Description(s)

Important Notice for Renewal Policies

In an effort to keep your insurance premium as low as possible, we have streamlined your renewal policy. We have not included printed copies of policy forms and endorsements that have not changed from your expiring policy unless they include variable information that is unique to you.

Please refer to your prior policies for printed copies of these forms. If you desire copies, they are available upon request from your agent.

NI 00 04 01 17

Virginia Flood Insurance Notice

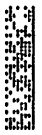
The General Assembly of Virginia enacted and amended section 38.2-2125 of the Code of Virginia. This section mandates that we advise you that your property insurance policy does not provide coverage for flood, surface water, waves, tidal water or other overflow of a body of water. You will not have coverage for property damage from floods unless you take steps to purchase a separate policy of flood insurance. Such a policy may be available from the National Flood Insurance Program. Contents coverage may also be available under the flood policy for an additional premium.

If you would like more information about obtaining flood coverage under the National Flood Insurance Program, please contact your agent.

NI 00 11 01 17

Endorsement Providing Claims Made Coverage

We are providing you with this notice, pursuant to Virginia Administrative Code, Title 14, Section 5-335-30. You have purchased a policy providing liability insurance with a claims-made endorsement. Please read this policy and the claims-made endorsement carefully to understand your coverage. There are certain circumstances in



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which you must be provided the opportunity to purchase an extended reporting period for reporting claims. These are explained in the endorsement.

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Virginia Earthquake Exclusion: ADVISORY NOTICE TO POLICYHOLDERS

Your policy does not protect you against losses from earthquakes. Earthquake coverage is excluded unless purchased by endorsement. Information regarding the availability of earthquake insurance is available from us or your insurance agent.

NI 00 32 01 17

Data Breach & Identity Recovery Services

Through a partnership with Hartford Steam Boiler, you have access to a data breach risk management portal called the eRisk Hub. The portal is designed to help you understand data information exposures, help you plan and be prepared for a data breach, and establish a response plan to manage the costs and minimize the effects of a data breach.

Key features of the portal include:

- **Incident Response Plan Roadmap** – Suggested steps your business can take following data breach incident; having an incident response plan prepared in advance of a breach can be useful for defense of potential litigation
- **Online Training Modules** – Ready-to-use training for your business on privacy best practices and Red Flag Rules
- **Risk Management Tools** – Assist your business in managing data breach exposures including self-assessments and state breach notification laws
- **eRisk Resources** – A directory to quickly find external resources on pre and post-breach disciplines
- **News Center** – Cyber risk stories, security and compliance blogs, security news, risk management events, and helpful industry links
- **Learning Center** – Best practices and white papers written by leading authorities

To access the eRisk Hub portal:

- Enter <https://www.eriskhub.com/nationwide.php> in your browser
- Complete the information, including your name and company; your User ID and Password are case-sensitive
- Enter your assigned access code: **12116-73**
- Enter the challenge word on the screen, and click "Submit" and follow the instructions to complete your profile setup
- You can now login to the portal

You also have access to a help-line to answer breach related questions. Insureds having questions pertaining to how to prepare for a breach, help in identifying a breach, or other questions pertaining to breach related best practices can call our breach preparedness help-line. Experienced professionals are able to provide insights to help insureds understand the complicated environment pertaining to breaches of personal information. The breach preparedness help-line is 877-800-5028.

In addition, you have the ability to purchase Data Compromise Insurance coverage and CyberOne Insurance coverage.

The Data Compromise coverage covers the costs incurred by an insured to respond to a data breach, including expenses related to forensic information technology review, legal review, notification to affected individuals, services to affected individuals, public relations services. Insureds will also have the ability to include Data Compromise Defense and Liability coverage which covers the liability from a suit brought by an individual affected by the data breach.

CyberOne coverage protects businesses against damage to electronic data and computer systems from a virus or other computer attack. It also protects a business's liability to third parties that may have suffered damage due to security weaknesses in the business's computer system.

Identity Recovery Services Information:

Through a partnership Hartford Steam Boiler, you will have access to a Toll-Free Identity Recovery Help Line designed to provide education about identity theft and identity theft risks. The toll-free Help Line is staffed by experienced identity theft counsellors who can answer questions and provide useful information and resources to identity theft victims. The Identity Recovery Help Line number is 877-800-5028.

In addition, you have the ability to buy Identity Recovery insurance coverage as an included element of Data Compromise coverage or separately, on its own. The Identity Recovery coverage insures against the theft of identities of the insured's key owners, officers, and resident family members. The coverage provides the services of an identity theft case manager and pays for various out-of-pocket expenses due to a covered identity theft, including:

- Legal fees for answer of civil judgments and defense of criminal charges
- Phone, postage, shipping fees
- Notary and filing fees
- Credit bureau reports
- Lost Wages and Child or Elder Care
- Mental Health Counseling costs (Not Available in NY)
- Miscellaneous Expense coverage

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CONSUMER REPORT INQUIRY NOTICE

Consumer reports, including credit history may have been ordered from a consumer reporting agency to underwrite and/or rate your insurance policy. You have the right to access this information and request correction of any inaccuracies. Your consumer reports, including your credit history are not affected in any way by our inquiry.

We are committed to respecting your privacy and safeguarding your personal information.

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Nationwide®

NATIONWIDE GENERAL INSURANCE COMPANY
(A STOCK COMPANY)
ONE WEST NATIONWIDE BLVD
COLUMBUS, OH 43215-2220
1-877 On Your Side
1 (877) 669-6877

RENEWAL

PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

COMMON DECLARATIONS

Policy Number: ACP BP013231151961
Named Insured: SPRINGFIELD STATION
HOMEOWNERS ASSOCIATION
Mailing Address: 8811 AQUARY CT
SPRINGFIELD, VA 22153-1255
Agency: THE HILB GROUP OF MARYLAND LLC
Address: 3601 MACCORKLE AVE SE STE 50
CHARLESTON, WV 25304-1421
Agency Phone Number: (866) 375-9078
Producer: ELAINE OBIE
Policy Period: Effective From 12-08-2025 To
12-08-2026
12:01 AM Standard Time at your
principal place of business



Premiums/Fees

Total Annual Premium	\$1,943.00
Total Policy Premium	\$1,943.00

Form of your business entity: Association

IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THIS POLICY,
WE AGREE TO PROVIDE THE INSURANCE STATED IN THIS POLICY.

These Common Policy Declarations, together with the Common Policy Conditions, Coverage Form Declarations,
Coverage Forms and any endorsements issued to form a part thereof, complete the Policy numbered above.



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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

COMMON DECLARATIONS

Policy Number: ACP BP013231151961

Policy Period: From 12-08-2025 To 12-08-2026

SCHEDULE OF NAMED INSUREDS

Named Insured:

SPRINGFIELD STATION HOMEOWNERS ASSOCIATION



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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

PROPERTY DECLARATIONS

Policy Number: ACP BP013231151961

Policy Period: From 12-08-2025 To 12-08-2026

Premises: 001 / Building: 001

Premises Address: 8811 AQUARY CT
SPRINGFIELD, VA 22153-1255

Classification: Homeowners Associations

Construction Type: Frame

Occupancy Type: Building Owner - Lessors risk

GAZEBO, PLAYGROUND EQUIP

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".
Property Coverage is subject to a **\$1,000 Deductible**, unless otherwise stated.

Coverages	Deductible	Limit
Building		Not Provided
Business Personal Property	\$1,000	\$40,500
Additional Coverages - The Coverage Form includes other Additional Coverages not shown		
Business Income		Included
Actual Loss Sustained		12 Months
Waiting Period		0 Hours
Ordinary Payroll		60 Days
Extended Period Of Indemnity		60 Days
Extra Expense		Included
Actual Loss Sustained		12 Months
Waiting Period		0 Hours
Equipment Breakdown	No Separate Deductible	Included
Building Automatic Increase Percentage		Not Provided
Business Personal Property Automatic Increase Percentage		2.9%
Back Up Of Sewer And Drain Water		
Per Building Limit		\$5,000
Back Up Aggregate Limit		\$25,000
Increased Cost of Construction		See Endorsement
Optional Coverages - Other frequently purchased coverage options		
Employee Dishonesty Per Occurrence		\$75,000



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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

PROPERTY DECLARATIONS

Policy Number: ACP BP013231151961

Policy Period: From 12-08-2025 To 12-08-2026

Premises: 001 / Building: 001

Coverages

Deductible

Limit

Optional Coverages - Other frequently purchased coverage options

Ordinance Or Law Coverage

Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)

Not Provided

Demolition Cost And Broadened Increased Costs Of Construction

Not Provided

Virginia (Broad)

Not Provided

Ordinance Or Law Broadened Coverage

Not Provided

Habitational PLUS

Included

Windstorm/Hail Deductible

No Separate Deductible

Optional Increased Limits

Included Limit

Additional Limit

Total Limit

Accounts Receivable

\$25,000

\$25,000

Valuable Papers and Records (At the Described Premises)

\$25,000

\$25,000

Forgery Or Alteration

\$10,000

\$10,000

Money And Securities

Inside the Premises

\$10,000

\$10,000

Outside the Premises (Limited)

\$10,000

\$10,000

Outdoor Signs

\$2,500

\$2,500

Outdoor Trees, Shrubs, Plants And Lawns

\$10,000

\$10,000

Business Personal Property Off Premises

Property Away From Premises

\$15,000

\$15,000

Property Away From Premises - Transit

\$15,000

\$15,000

Electronic Data

\$10,000

\$10,000

Interruption Of Computer Operations

\$10,000

\$10,000

Computer Fraud And Funds Transfer

\$10,000

\$10,000



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PREMIER BUSINESSOWNERS POLICY
HABITATIONAL
PROPERTY DECLARATIONS



Policy Number: ACP BP013231151961

Policy Period: From 12-08-2025 To 12-08-2026

Premises: 001 / Building: 001

Optional Increased Limits	Included Limit	Additional Limit	Total Limit
Business Personal Property Temporarily In Portable Storage Units	\$10,000		\$10,000

PROTECTIVE SAFEGUARDS

Based on information you and/or your agent provided, this premises has Protective Safeguards as identified below. A Protective Safeguards endorsement will be added to your policy based on this information, and you risk the loss of insurance if you fail to maintain, or knew or should have known of any suspension or impairment of any Protective Safeguard(s) identified below. Note that Protective Safeguard(s) must be: in place, operational, and maintained in good working order and you must notify us immediately (at Commercial Lines Service Center by calling (866) 322-3214) in the event of any known or planned disablement of any Protective Safeguard(s).

APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**



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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

LIABILITY DECLARATIONS

Policy Number: ACP BP013231151961

Policy Period: From 12-08-2025 To 12-08-2026

Limits Of Insurance		Limit
Each Occurrence Limit of Insurance	Per Occurrence	\$1,000,000
Medical Payments Sub Limit	Per Person	\$5,000
Tenants Property Damage Legal Liability Sublimit	Per Covered Loss	\$300,000
Personal And Advertising Injury	Per Person Or Organization	\$1,000,000
Products-Completed Operations Aggregate Limit	All Occurrences	\$2,000,000
General Aggregate (Other Than Products-Completed Operations)	All Occurrences	\$2,000,000

Automatic Additional Insureds Status

The following persons or organizations are automatically insureds when you and they have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy.

- Co-Owners of Insured Premises
- Controlling Interest
- Grantor of Franchise or License
- Lessors of Leased Equipment
- Managers or Lessors of Leased Premises
- Mortgagee, Assignee or Receiver
- Owners or Other Interest from Whom Land has been Leased
- State or Political Subdivisions - Permits Relating to Premises

Liability Deductible	Deductible
None	

Optional Coverages	Deductible	Limit
Directors & Officers With Non-Monetary Relief	Per Wrongful Act	\$1,000,000
	Aggregate Limit	\$1,000,000
Retroactive Date	06-21-2022	



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PREMIER BUSINESSOWNERS POLICY
HABITATIONAL
LIABILITY DECLARATIONS

Policy Number: ACP BP013231151961

Policy Period: From 12-08-2025 To 12-08-2026

Optional Coverages	Deductible	Limit
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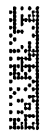
Cyber Coverage

Data Compromise Response Expense

Annual Aggregate Limit		\$50,000
Deductible Per Occurrence	\$1,000	
Forensic IT Sublimit		\$25,000
Legal Review Sublimit		\$25,000
Data Compromise Public Relations Sublimit		\$5,000
Regulatory Fines and Penalties Sublimit		\$25,000
PCI Fines and Penalties Sublimit		\$25,000

Computer Attack

Annual Aggregate Limit		\$50,000
Deductible Per Occurrence	\$1,000	
Loss of Business Sublimit		\$25,000
Computer Attack Public Relations Sublimit		\$5,000
Extortion Sublimit		\$10,000
Misdirected Payment Fraud Sublimit		\$10,000
Computer Fraud Sublimit		\$10,000



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PREMIER BUSINESSOWNERS POLICY

HABITATIONAL

LIABILITY DECLARATIONS

Policy Number: ACP BP013231151961

Policy Period: From 12-08-2025 To 12-08-2026

Optional Coverages	Deductible	Limit
Data Compromise		
Data Compromise Liability & Defense Expense		\$50,000
Deductible Per Occurrence	\$1,000	
Network Security		
Network Security Liability & Defense Expense		\$50,000
Deductible Per Occurrence	\$1,000	
Electronic Media		
Electronic Media Liability & Defense Expense		\$50,000
Deductible Per Occurrence	\$1,000	
Identity Recovery		
Annual Aggregate Limit		\$25,000
Deductible Per Occurrence	None	
Lost Wages and Child and Elder Care Expenses		\$5,000
Mental Health Counseling		\$1,000
Miscellaneous Unnamed Costs		\$1,000



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YO **PREMIER BUSINESSOWNERS POLICY**
HABITATIONAL



Policy Number: ACP BP013231151961

Policy Period: From 12-08-2025 To 12-08-2026

FORMS AND ENDORSEMENTS SUMMARY

Form Number	Title
PBDS01 01 18	Premier Businessowners Declarations
PB0002 06 24	Premier Businessowners Property Coverage Form
PB0006 06 24	Premier Businessowners Liability Coverages Form
PB0009 06 24	Premier Businessowners Common Policy Conditions
PB0008 06 24	Nuclear Energy Exclusion
PB0412 01 01	Limitation Of Coverage To Designated Premises
PB0523 07 15	Cap on Losses from Certified Acts of Terrorism
PB0564 01 20	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
PB1478 01 17	Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)
PB1531 12 24	Cannabis Property Exclusion With Hemp Exception
PB1533 12 24	Cannabis Liability Exclusion With Hemp Exception
PB1560 06 24	Cyber Incident Property Exclusion
PB1701 11 14	Condominium Association Coverage
PB1803 06 24	Cyber Incident Liability Exclusion
PB1804 12 23	Exclusion - Violation of Law Addressing Data Privacy
PB2003 01 17	Habitational PLUS Endorsement
PB4151 01 17	Directors and Officers Liability (Cooperatives Or Condominiums) With Non-Monetary Relief
PB5422 04 06	Amendment - Employee Dishonesty Optional Coverage - Condominium, Townhouse Or Homeowners Association
PB6005 11 09	Additional Insured - Homeowners Associations
PB9045 06 24	Virginia Amendatory Endorsement
PB9074 06 24	Cyber Suite Coverage Endorsement
PB9083 06 21	Named Insureds Endorsement
PB9101 09 23	PFC/PFAS Exclusion



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**PREMIER BUSINESSOWNERS POLICY
HABITATIONAL**

Policy Number: ACP BP013231151961

Policy Period: From 12-08-2025 To 12-08-2026

FORMS AND ENDORSEMENTS SUMMARY

Form Number	Title
PB9104 09 23	Exclusion - Communicable Disease Classified As An Epidemic, Pandemic, or Public Health Emergency

IMPORTANT NOTICES

Form Number	Title
NI0062 01 21	Notice of Terrorism Insurance Coverage
NI0067 01 17	Virginia Customer Service Notification
NI0018 01 17	Flood Insurance Notice
NI9009 01 17	Information for Insureds Who Have Tenants
NI0004 01 17	Important Notice for Renewal Policies
NI0011 01 17	Virginia Flood Insurance Notice
NI0012 01 17	Endorsement Providing Claims Made Coverage
NI0032 01 17	Virginia Earthquake Exclusion
NI0035 01 17	Data Breach & Identity Recovery Services
NI0075 01 17	Consumer Report Inquiry Notice
NI9019 04 22	Virginia Cyber Suite Endorsement Providing Claims Made Coverage

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its Secretary and President.

Dennis J. [Signature]

Secretary

Mark A. Bueren

President

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PFC/PFAS EXCLUSION

This endorsement modifies insurance provided under the following:

PREMIER BUSINESSOWNERS LIABILITY COVERAGE FORM

A. The following exclusion is added to Paragraph 2. EXCLUSIONS of Section I. – COVERAGES, A. COVERAGE A.– BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

2. EXCLUSIONS

This insurance does not apply to:

"PFC/PFAS"

- a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of, any "PFC/PFAS"; or
- b. Any loss, cost or expense arising out of, in whole or in part, the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "PFC/PFAS", by any insured or by any other person or entity.

This exclusion applies regardless of whether any other cause, event, material, substance, good or product contributed concurrently or in any sequence to such injury or damage. This exclusion also applies regardless of whether any "PFC/PFAS" is contained, used, included, involved or incorporated intentionally, accidentally or unknowingly in or on a good or product, component part of a good or product, or otherwise by any insured or by any other person or entity. This exclusion applies regardless of whether the inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of any "PFC/PFAS" occurs within or outside any building or other structure.

B. The following exclusion is added to Paragraph 2. EXCLUSIONS of Section I. – COVERAGES, B. COVERAGE B.– PERSONAL AND ADVERTISING INJURY LIABILITY:

2. EXCLUSIONS

This insurance does not apply to:

"PFC/PFAS"

- a. "Personal and advertising injury" which would not have occurred, in whole or in part, but for the actual, alleged, threatened, suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of, any "PFC/PFAS"; or
- b. Any loss, cost or expense arising out of, in whole or in part, the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "PFC/PFAS", by any insured or by any other person or entity.

This exclusion applies regardless of whether any other cause, event, material, substance, good or product contributed concurrently or in any sequence to such injury or damage. This exclusion also applies regardless of whether any "PFC/PFAS" is contained, used, included, involved or incorporated intentionally, accidentally or unknowingly in or on a good or product, component part of a good or product, or otherwise by any insured or by any other person or entity. This exclusion applies regardless of whether the inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of any "PFC/PFAS" occurs within or outside any building or other structure.

C. The following definition is added to Section V. DEFINITIONS:

"PFC/PFAS" means:

- a. Any fluorosurfactant, perfluorinated chemical or compound, or perfluoroalkyl or polyfluoroalkyl substance, including but not limited to any per- or polyfluorinated acid (including, without limitation, perfluorooctanoic acid (PFOA), perfluorooctanesulfonic acid (PFOS), and per- and polyfluoroether carboxylic acids), per- or polyfluorinated sulfonamide, per- or polyfluorinated iodide, per- or polyfluorinated aldehyde, per- or polyfluorinated sulfonyl fluoride, per- or polyfluorinated fluorotelomer substance or per- or polyfluorinated sulfonamido substance; or
- b. any perfluoroalkane or polyfluoroalkane



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substance, including but not limited to carbon tetrafluoride, perfluorooctane, and perfluoro-2-methylpentane; or

c. any fluorinated polymers, including but not limited to fluoropolymers, perfluoropolyethers and side-chain-fluorinated polymers; or

any of the associated homologues, isomers, salts, esters, alcohols, acids, precursor chemicals and derivatives, and related degradation or by-products of any such constituent.

The addition of this endorsement does not imply that other policy provisions, including but not limited to any pollution exclusion, do not exclude coverage for PFC/PFAS-related injury, damage, loss, cost or expense.

ALL OTHER CONDITIONS AND PROVISIONS OF THE POLICY REMAIN UNCHANGED BY THIS ENDORSEMENT