

Replacing **NEW**



**AMERICAN EMPIRE  
SURPLUS LINES  
INSURANCE COMPANY**

A DELAWARE STOCK COMPANY; ADMINISTRATIVE OFFICES, CINCINNATI, OHIO

**DECLARATIONS  
COMMERCIAL  
GENERAL LIABILITY POLICY**

Policy No. 9CG55994

Named Insured 527 RUTLEDGE AVE HPR

Mailing Address C/O JL REAL ESTATE, ATTN: JON LIBERATOS  
89 1/2 WENTWORTH ST., CHARLESTON, SC 29401

Southern Cross Underwriters #340T  
20 Wesmark Court  
Sumter, SC 29151

Policy Period From 12/18/2009 To 12/18/2010 12:01 A.M. Standard Time at your mailing address shown above

**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.**

**LIMITS OF INSURANCE**

GENERAL AGGREGATE LIMIT (Other Than Products—Completed Operations)	\$ <u>2,000,000</u>
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$ <u>INCLUDED</u>
PERSONAL AND ADVERTISING INJURY LIMIT Any One Person Or Organization	\$ <u>1,000,000</u>
EACH OCCURRENCE LIMIT	\$ <u>1,000,000</u>
DAMAGE TO PREMISES RENTED TO YOU LIMIT Any One Premises	\$ <u>100,000</u>
MEDICAL EXPENSE LIMIT Any One Person	\$ <u>5,000</u>

Amount and Basis of Deductible \$ NONE per claim for all coverages per attached endorsement.

**FORM OF BUSINESS:**  Individual  Partnership  Joint Venture  Trust  Limited Liability Company

Organization, Including A Corporation (But Not Including A Partnership, Joint Venture or Limited Liability Company)

Business Description: RESIDENTIAL CONDOMINIUM

Location of All Premises You Own, Rent or Occupy: \_\_\_\_\_

527 RUTLEDGE AVE., UNIT A-B, CHARLESTON, SC 29403

527 RUTLEDGE AVE., UNIT C-D, CHARLESTON, SC 29403

CLASSIFICATION	CODE NO.	PREMIUM BASIS*	RATES		ADVANCE PREMIUMS	
			PR/CO	ALL OTHER	PR/CO	ALL OTHER
SEE SLO271						

This company has been approved by the director or his designee of SC Department of Insurance to write business in this State as an eligible surplus lines insurer, but it is not afforded guaranty fund protection.

The foregoing discloses all hazards insured hereunder known to exist at the effective date of this policy, unless otherwise stated herein.

Premium payable at inception: \$ 350

STATE TAX: \$21.00

\*a) Area c) Total Cost m) Admissions p) Payroll s) Gross Sales u) Units

AUDIT PERIOD: ANNUAL (Unless Otherwise Stated)

FORMS APPLICABLE (Insert No. and Edition Date) SEE SCHEDULE OF FORMS AND ENDORSEMENTS

12/29/09

Date

*James E. Mayes, Jr.*

Authorized Representative

# COMMERCIAL PROPERTY COVERAGE PART DECLARATION PAGE

**POLICY NO.** 9LCC-00075 **EFFECTIVE DATE** 12/18/2009

**NAMED INSURED** 527 Rutledge Avenue HPR

DESCRIPTION OF PREMISES						
LOC. NO.	BLDG NO.	LOCATION (STREET, CITY, STATE, ZIP)	CONSTRUCTION	AND	OCCUPANCY	
1	1	527 Rutledge Avenue Unit A-B Charleston, SC 29403	Frame		Residential Condominium	
1	2	527 Rutledge Avenue Unit C-D Charleston, SC 29403	Frame		Residential Condominium	

COVERAGES PROVIDED									
LOC. NO.	BLDG. NO.	COVERAGE	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	VALUATION	COIN-SURANCE**	RATES	PREMIUM	
1	2	Building	280,000	Special	RCV	80%	.73	2,044	
1	1	Building	328,000	Special	RCV	80%	.73	2,394	

\*\*IF EXTRA EXPENSE COVERAGE, LIMITS OF LOSS PAYMENT

**OPTIONAL COVERAGES** APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW

AGREED VALUE				INFLATION GUARD (Percentage)			
LOC. NO.	BLDG NO.	COVERAGE	AMOUNT	LOC. NO.	BLDG. NO.	BUILDING	PERSONAL PROPERTY

  

LOC. NO.	BLDG.	*MONTHLY LIMIT OF INDEMNITY (Fraction)	*MAXIMUM PERIOD OF INDEMNITY (x)	*EXTENDED PERIOD OF INDEMNITY (Days)

\*APPLIES TO BUSINESS INCOME ONLY

**DEDUCTIBLE** \$500 all perils except 2% windstorm or hail in respects to named storm and 5% earthquake

SRO-002 (01/09)