RENEWAL QUOTE

Date Quoted:	5/11/2026
Submission Number:	10500892
Quote Number:	31755768 Revision Number: 5230987
Quote Created For:	PARK PLACE WEST HOA
Policy Period:	6/25/2026 12:00:00 AM to 6/25/2027 12:00:00 AM
Renewal Of:	NPP1621107B

Applicant Information
PARK PLACE WEST HOA
305 PARK PL BLVD
ROCKWALL TX 75087

Agency: 944430
THE FITE AGENCY LLC
PO BOX 2074
ROCKWALL TX 75087

Term Length: 12 MONTHS

Underwriter
LUKE JENNETTE
luke.jennette@jjins.com
843-427-3833 x

305 PARK PLACE BLVD , ROCKWALL, TX 75087

Location:

CARRIER AND PREMIUM DISTRIBUTION
CARRIER(S)

LINE OF BUSINESS	CARRIER
Commercial Package	123 - UNITED STATES LIABILITY INSURANCE COMPANY (ADMITTED)

PREMIUM

COVERAGE PART	PREMIUM WITHOUT TERRORISM
GENERAL LIABILITY	$3,147.00
PROPERTY	$3,657.00
DIRECTORS AND OFFICERS	$1,737.00
TRIA Premium:	$0.00
Total Base Premium:	$8,541.00
Fees and Taxes:	
Total Quote Amount:	**$8,541.00**

RENEWAL QUOTE

Date Quoted: 5/11/2026
Submission Number: 10500892
Quote Number: 31755768 Revision Number: 5230987
Quote Created For: PARK PLACE WEST HOA
Policy Period: 6/25/2026 12:00:00 AM to 6/25/2027 12:00:00 AM
Renewal Of: NPP1621107B

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT APPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS. THIS QUOTATION MAY CONTAIN RESTRICTIONS/EXCLUSIONS RELATING TO NY OPERATIONS. PLEASE REVIEW TERMS CAREFULLY AND REQUEST COPIES OF ANY FORMS NEEDED. IF THIS IS A RENEWAL OFFER, PLEASE REVIEW THIS OFFER CAREFULLY BECAUSE PREMIUMS, DEDUCTIBLES, LIMITS, AND/OR EXCLUSIONS HAVE LIKELY CHANGED FROM YOUR CURRENT POLICY

You do not have binding authority on this account. To request binding please contact your underwriter or broker at 800-487-7565. You must receive written confirmation of coverages bound.

UNDERWRITER NOTES

This quote is based upon the following items. Any changes in these items may change the terms and conditions of this quote.

- Please review the Terms and Conditions per the attached company quote.

JOHNSON & JOHNSON, INC.
PO Box 899
Charleston, SC 29402
(800) 487-7565

Enclosed you will find **an admitted** renewal Non Profit Package quote for Park Place West HOA. The Expiring policy number is NPP1621107B and the expiration date is 6/25/2026.

Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.

Section II- Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.

Section III- Provides the Liability Limits of Insurance

Section IV- Lists the required coverage forms, notices, endorsements and exclusions.

Section V- Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A Commercial Umbrella quote that provides higher limits of Liability. It is attached as a separate quote under #CUP026M30J7. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- Endorsement CP 226 TX Absolute Exclusion for Pollution for your review.
- Endorsement L-599 Absolute Exclusion for Pollution, Infectious Agent, Mold, Silica, Asbestos, and Lead with a Hostile Fire Exception for Pollution Only and with a Food Borne Illness Exception for your review.
- Endorsement CAP-249 Pollutants, Communicable Disease, Infectious Agent, Mold, Silica, Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS), Asbestos and Lead Exclusion for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
J&J Renewal
JOHNSON & JOHNSON, INC.
(800) 487-7565

JOHNSON & JOHNSON, INC.
PO Box 899
Charleston, SC 29402
(800) 487-7565

NPP026M42Z0

Quote is valid until 6/25/2026

Re: **Park Place West HOA**
Renewal of: NPP1621107B - Expiration Date: 6/25/2026

To:

Attn:
Commission: _____%

From: J&J Renewal

mail@jjins.com / (800) 487-7565

Please bind effective: ____________________________________
Insured email address: ____________________________________
Insured phone number: ____________________________________

Confirm optional coverages:
☐ Do not include any optional coverages.
☐ Include the following optional coverages
(Taxes & Fees may apply to optional premium if purchased)
☐ Option 1 - (add: $150.00) - Non-Owned & Hired Automobile Liability
☐ Option 2 - (add: *$68.00) - Terrorism Coverage
*See Terrorism Section for Exact Pricing and Terms

☐ **Bind Excess Liability At $1,000,000 - Inquire for higher limits.**

See attached Quote #CUP026M30J7 (separate billing applies).

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

NON PROFIT PACKAGE POLICY INFORMATION	
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XIV

COVERAGE PART	**PREMIUM**
Commercial Property	$3,657.00
Commercial General Liability	$3,147.00
Community Association Directors & Officers Coverage	$1,737.00
PLEASE REFER TO THE EXCESS LIABILITY QUOTE #CUP026M30J7 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.	
TOTAL PREMIUM DUE TO CARRIER	**$8,541.00**

ADDITIONAL COSTS	
Wholesaler Broker Fee	$0.00
TOTAL AMOUNT DUE	**$8,541.00**

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS – VISIT BIZRESOURCECENTER.COM FOR DETAILS

This account is subject to the following - Sections A, B and C:

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

A. Prior To Bind Requirements:

- No Prior to Bind Requirements

B. Items Required Within 21 days of the inception of coverage:

General Liability Requirements

- Association obtains certificates of GL and Worker's Compensation coverage from all contractors

C. Underwriting Notes:

- Call Us! We want to work with you to retain your business!
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.
- If any location is fully protected by an operational sprinkler system covering 100% of the premises, please let us know.
- Please be advised that no application or material information form is required for renewal. Please advise of any changes to the expiring terms.

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 305 Park Place Blvd, Rockwall, TX 75087

Construction: Frame / Protection Class: 2

Property Coverage

Perils: Special
Special Deductibles: Wind and Hail- 5%

Coverage	Limit	Coinsurance	Deductible	Valuation	Rate	Premium
Building	$520,000	80%	$1,000	Replacement Cost	0.655	$3,406
Business Personal Property	$20,000	80%	$1,000	Replacement Cost	0.764	$153
Pool	$15,000	80%	$1,000	Replacement Cost	0.655	$98

Property Coverage Premium for Location #1: $3,657

Liability Coverage

Description	Fire Code	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Community Associations - Not-for-Profit only	0313	68500	Units	150 Per Unit	Incl	9.100	Incl	$1,365
Swimming Pool or Jacuzzi - association risk only		48927	Pool	1 Per Pool	Incl	1000.000	Incl	$1,000
Additional Insured - Townhouse Association		49950	Flat	1 Flat	Incl	0.000	Incl	Incl
Clubhouse / Cabana or Pool/Guard House - Community Association Product	0843	44277	Square Foot	3,116 Per Square Foot	Incl	0.040	Incl	$125
Open Space maintained by the Association		49454	Acre	11 Per Acre	Incl	27.000	Incl	$297
Playground - Association risk only		46671	Playground	3 Per Playground	Incl	45.000	Incl	$135
Streets / Roads - existence and maintenance hazard only		48727	Mile	5 Per Mile	Incl	40.000	Incl	$200
Equestrian Trails - existence hazard only		48729	Mile	1 Per Mile	Incl	25.000	Incl	$25

Liability Coverage Premium for Location #1: $3,147

Community Association Directors & Officers Liability Coverage

Description	Retention (each claim)	Premium
Community Association Directors & Officers Liability	$1,000	$1,737

Community Association Directors & Officers Liability Coverage Premium for Location #1: $1,737

Total for Location: $8,541

III. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence	$1,000,000
Personal Injury and Advertising Injury	$1,000,000
Medical Expense (Any One Person)	$5,000
Damage To Premises Rented to You	$100,000
Products/Completed Ops Aggregate	Included
General Aggregate	$2,000,000
General Liability Deductible	$0

COMMUNITY ASSOC. DIRECTORS & OFFICERS LIABILITY

Claims Made Limit	$1,000,000
Deductible	$1,000

IV. REQUIRED FORMS & ENDORSEMENTS

Community Association Endorsements

CAP	(08/15) Community Association Directors & Officers Liability Coverage Form	CAP-238	(08/17) Amend Definition of Organization
CAP TX M	(04/16) Texas State Amendatory Endorsement	****CAP-249**	**(12/25) Pollutants, Communicable Disease, Infectious Agent, Mold, Silica, Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS), Asbestos and Lead Exclusion**
CAP-226	(08/15) Punitive Damages Sublimit Of Liability Endorsement	Jacket	(07/19) Policy Jacket
CAP-235	(08/15) Data Breach & Identity Theft Endorsement	TX Notice USLI	(10/23) Important Notice

Common Endorsements

Jacket	(07/19) Policy Jacket	TX Notice USLI	(10/23) Important Notice

Property Endorsements

CP 115	(11/04) Outdoor Property Enhancement	CP1030	(06/07) Causes Of Loss - Special Form
CP 117	(11/04) Multiple Deductible Form	CP1032	(08/08) Water Exclusion Endorsement
CP 141 DEP	(04/20) Changes - Actual Cash Value and Depreciation Definition	CP1036	(10/12) Limitations On Coverage For Roof Surfacing
CP 142	(04/14) Protective Devices Or Services Provisions	CP1075	(12/20) Cyber Incident Exclusion
CP 224	(02/11) Asbestos Material Exclusion	IL N 102	(09/19) Texas Flood Insurance Disclosure Notice
CP 225	(02/11) Exclusion - Lead Contamination	IL0017	(11/98) Common Policy Conditions
***CP 226 TX**	**(09/25) Absolute Exclusion for Pollution**	IL0935	(07/02) Exclusion Of Certain Computer-Related Losses
CP 227	(02/11) Mold, Fungus, Bacteria, Virus Or Organic Pathogen Exclusion	IL0953	(01/15) Exclusion Of Certified Acts Of Terrorism
CP0010	(06/07) Building And Personal Property Coverage Form	Notice-Cyber Incident Excl-CY	(10/20) Cyber Incident Exclusion Endorsement Advisory Notice to Policyholders
CP0090	(07/88) Commercial Property Conditions	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
CP0142	(03/12) Texas Changes	TX Legal Notice	(05/15) Texas Disclosure - Legal Suit Against Us
CP0321	(10/12) Windstorm Or Hail Percentage Deductible	TX Notice Excl	(03/16) Advisory Notice to Texas Policyholders

General Liability Endorsements

CG 21 06	(12/23) Exclusion - Access or Disclosure of Confidential or Personal Material or Information	L-278	(03/14) Independent Contractors/Subcontractors Exclusion
CG0001	(12/07) Commercial General Liability Coverage Form	L-500	(02/11) Bodily Injury Exclusion - All Employees, Volunteer Workers, Temporary Workers, Casual Laborers, Contractors, and Subcontractors
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-514 TX	(02/18) Mold, Fungus, Bacteria, Virus and Organic Pathogen Exclusion - Liability
CG0103	(06/06) Texas Changes	L-532	(08/03) Exclusion - Construction Operations
CG2017	(10/93) Additional Insured - Townhouse Associations	L-549	(12/07) Absolute Professional Liability Exclusion
CG2147	(12/07) Employment-Related Practices Exclusion	****L-599**	**(08/25) Absolute Exclusion for Pollution, Infectious Agent, Mold, Silica, Asbestos, and Lead with a Hostile Fire Exception for Pollution Only and with a Food Borne Illness Exception**
CG2173	(01/15) Exclusion Of Certified Acts Of Terrorism	L-600 TX	(03/16) Pre-Existing Or Progressive Damage Or Defect Exclusion
CG4032	(05/23) Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)	L-610	(11/04) Expanded Definition Of Bodily Injury
IL0017	(11/98) Common Policy Conditions	L-783 NPP	(07/18) Amendment of Liquor Liability Exclusion
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	L-787	(05/13) Infringement Of Copyright, Patent, Trademark Or Trade Secret Endorsement
IL0168	(03/12) Texas Changes - Duties	RM TX Notice	(03/19) Notice to Policyholders - Texas
IL0275	(11/13) Texas Changes - Cancellation and Nonrenewal Provisions for Casualty Lines and Commercial Package Policies	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage

For your convenience we have marked the endorsements that have changed for this coming term. Those marked with 1 asterisk (*) are new forms not previously included on this account. Those marked with 2 asterisks (**) are forms that have been on the policy, however have updated language.

V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	Coverage	Additional Premium
Option 1	Non-Owned & Hired Automobile Liability	$150.00

Important Information

- Prior to binding with this optional coverage, we would need to confirm that the applicant does not have a Business Auto policy, does not regularly deliver goods or products and does not require its employees to use their personal vehicle to conduct the applicant's business on a regular basis
- If this coverage is purchased, add L-488 Non-Owned And/Or Hired Auto Liability

	Coverage	Additional Premium
Option 2	Terrorism Coverage	$68.00

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act, is available for an additional premium of 1.00% of the total applicable premium. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section 102(1) of the Act*: The term "act of terrorism" means any act or acts that are 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 an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; 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 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.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a $100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds $100 billion. If the aggregate insured losses for all insurers exceed $100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
	I elect to purchase coverage for certified acts of Terrorism for a premium of $______________.

______________________________ ______________________________
Applicant Name (Print) Named Insured

______________________________ ______________________________
Authorized Signature Date

This endorsement changes insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

ABSOLUTE EXCLUSION FOR POLLUTION

The following supersedes the terms and conditions of this policy. This insurance does not apply to:

any loss, cost, damage or expense arising out of, related to, resulting from, in concurrence or in any sequence with, or which involves, directly or indirectly, in whole or in part, any actual, alleged or threatened:

1. existence of;
2. exposure to;
3. transmission of;
4. absorption of;
5. discharge of;
6. dispersal of;
7. seepage of;
8. release of;
9. escape of;
10. remediation of; or
11. contact with;

any “pollutants”.

This exclusion applies whether or not any of the foregoing are:

1. sudden, accidental or gradual in nature; or
2. expected or intended from the standpoint of any insured.

This exclusion applies whether or not such “loss”, cost, damage or expense arises out of or is caused by, in whole or in part, any actual or alleged:

1. devaluation of property;
2. direct physical loss of or damage to Covered Property;
3. loss of Business Income you sustain due to the necessary suspension of your “operations” during the “period of restoration”;
4. extra expense you incur during the “period of restoration”;
5. the taking or use of any person’s or entity’s property or air space, or the acquisition of or interference with the rights of any person or entity in such property or air space;
6. the testing, monitoring, clean-up, removal, disposal, containment, mitigation, treatment, detoxification or neutralization of any “pollutants” or the failure to do any of the foregoing;
7. the failure to prevent or limit the spread of any “pollutants;
8. the failure to warn or provide sufficient warning of any “pollutants”;
9. the failure to report any “pollutants” to any federal, state or local government agency, body or department having authority or responsibility for public health;
10. any response to or assessment of the actual or alleged effects of any “pollutants”;
11. any litigation or regulatory or administrative proceeding in which any insured may be a party;
12. any water damage or the failure to disclose water damage; or

13. any other action or failure to take action, whether or not related to any of the above, that caused or resulted in or is alleged to have caused or resulted in, directly or indirectly, any loss, cost, damage or expense.

This exclusion applies even if the "pollutants" have a function in or are used by you in your:

1. business;
2. products;
3. operations;
4. premises;
5. site; or
6. location.

H. Definitions 2. deleted in its entirety and replaced with the following:

"Pollutants" mean[s] any:

1. solid;
2. liquid;
3. gaseous;
4. bacterial;
5. fungal;
6. electromagnetic;
7. thermal; or
8. other;

substance or material that can be toxic or hazardous; or cause contamination or irritation to persons, animals, property or the environment, including, but not limited to:

1. smoke;
2. vapor;
3. soot;
4. fumes;
5. gases;
6. acids;
7. alkalis;
8. chemicals;
9. "volatile organic compound";
10. radon;
11. combustion byproducts; and
12. "waste".

"Pollutants" does not mean (1) "pollutants" that escape from heating and air conditioning systems and appliances or (2) common household chemicals used to maintain the Covered Property or (3) damage arising from "pollutants" caused directly by sudden and accidental discharge or overflow of water or any peril which would otherwise be covered under this policy.

Specific examples identified as "pollutants" include, but are not limited to:

1. diesel, kerosene and other fuel oils;
2. carbon monoxide and other exhaust gases;
3. mineral spirits and other solvents;
4. tetrachloroethylene;
5. perchloroethylene (PERC);
6. trichloroethylene (TCE);
7. methylene chloroform;
8. dry cleaning chemicals;
9. chlorofluorocarbons;
10. chlorinated hydrocarbons;
11. adhesives;
12. pesticides;
13. insecticides; and

14. all substances specifically listed, identified, or described as "pollutants" by one or more of the following references:
    a. **Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances**;
    b. **Agency for Toxic Substances And Disease Registry ToxFAQs™**;
    c. **U.S. Environmental Protection Agency EMCI Chemical References Complete Index**; or
    d. Any hazardous substance list maintained by any state, county or other

government agency or department.

H. Definitions, 2. is amended to include the following definitions:

"Volatile organic compound" means any organic compound which discharges, emits or releases gases. Examples include, but are not limited to:

1. formaldehyde;
2. pesticides;
3. adhesives;
4. construction materials made with organic chemicals;
5. solvents;
6. paints;
7. varnishes; and
8. cleaning products.

"Waste" means any property intended to be disposed, recycled, reused or reclaimed by the owner or user thereof.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

This endorsement changes insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

ABSOLUTE EXCLUSION FOR POLLUTION, INFECTIOUS AGENT, MOLD, SILICA, ASBESTOS, AND LEAD WITH A HOSTILE FIRE EXCEPTION FOR POLLUTION ONLY AND WITH A FOOD BORNE ILLNESS EXCEPTION

SECTION I – COVERAGES, **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, Paragraph **2. Exclusions**, **f. Pollution** is deleted in its entirety and replaced with the following:

Pollution, Infectious Agent, Mold, Silica, Asbestos and Lead

1. "bodily injury";
2. "property damage";
3. "personal and advertising injury"; or
4. medical expenses;

arising out of, related to, resulting from, in concurrence or in any sequence with, or which involves, directly or indirectly, in whole or in part, any actual, alleged or threatened:

1. existence of;
2. exposure to;
3. transmission of;
4. ingestion of;
5. inhalation of;
6. absorption of;
7. discharge of;
8. dispersal of;
9. seepage of;
10. release of;
11. escape of;
12. remediation of; or
13. contact with;

any "pollutants", "infectious agent", mold, "silica", asbestos, or lead.

This exclusion applies whether or not any of the foregoing are:

1. sudden, accidental or gradual in nature; or
2. expected or intended from the standpoint of any insured.

This exclusion applies whether or not such "bodily injury", "property damage", "personal and advertising injury" or medical expenses arise out of or are caused by, in whole or in part, any actual or alleged negligence or other wrongdoing with respect to:

1. the devaluation of property;
2. the taking or use of any person's or entity's property or air space, or the acquisition of or interference with the rights of any person or entity in such property or air space;
3. the testing, monitoring, clean-up, removal, disposal, containment, mitigation, treatment, detoxification or neutralization of any "pollutants", "Infectious agent", mold, "silica", asbestos or lead or the failure to do any of the foregoing;

4. the failure to prevent or limit the spread of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead;
5. the failure to warn or provide sufficient warning of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead;
6. the failure to report any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead to any federal, state or local government agency, body or department having authority or responsibility for public health;
7. any response to or assessment of the actual or alleged effects of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead;
8. any litigation or regulatory or administrative proceeding in which any insured may be a party;
9. any water damage or the failure to disclose water damage; or
10. any other action or failure to take action, whether or not related to any of the above, that caused or resulted in or is alleged to have caused or resulted in, directly or indirectly, any “bodily injury”, “property damage”, “personal and advertising injury” or medical expense.

This exclusion applies even if the “pollutant”, “infectious agent”, mold, “silica”, asbestos, or lead has a function in or is used by you in your:

1. business;	4. premises;
2. products;	5. site; or
3. operations;	6. location.

Hostile Fire Exception
This exclusion does not apply to "bodily injury", "property damage", “personal and advertising injury” or medical expense arising out of heat, smoke, or fumes from a "hostile fire" unless that "hostile fire" occurred or originated:

(1) at any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing, or treatment of “waste”; or

(2) at any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or, in any way, to respond to or assess the effects of, "pollutants", “Infectious agent”, mold, “silica”, asbestos or lead.

Food Borne Illness Exception
This exclusion does not apply to “bodily injury”, “property damage”, “personal and advertising injury” or medical expense arising from the consumption of food products intended for human consumption.

SECTION V – DEFINITIONS - Paragraph 15 is deleted in its entirety and replaced with the following:

“Pollutants” mean[s] any:

1. solid;	5. fungal;
2. liquid;	6. electromagnetic;

3. gaseous; 7. thermal; or
4. bacterial; 8. other;

substance or material that can be toxic or hazardous; or cause contamination or irritation to persons, animals, property or the environment, including, but not limited to:

1. smoke;
2. vapor;
3. soot;
4. fumes;
5. gases;
6. acids;
7. alkalis;
8. chemicals;
9. "volatile organic compound";
10. radon;
11. combustion byproducts; and
12. "waste".

Specific examples identified as "pollutants" include, but are not limited to:

1. diesel, kerosene and other fuel oils;
2. carbon monoxide and other exhaust gases;
3. mineral spirits and other solvents;
4. tetrachloroethylene;
5. perchloroethylene (PERC);
6. trichloroethylene (TCE);
7. methylene chloroform;
8. dry cleaning chemicals;
9. chlorofluorocarbons;
10. chlorinated hydrocarbons;
11. adhesives;
12. pesticides;
13. insecticides; and

14. all substances specifically listed, identified, or described as "pollutants" by one or more of the following references:
   a. **Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances**;
   b. **Agency for Toxic Substances And Disease Registry ToxFAQs™**;
   c. **U.S. Environmental Protection Agency EMCI Chemical References Complete Index**; or
   d. Any hazardous substance list maintained by any state, county or other government agency or department.

SECTION V – DEFINITIONS is amended to include the following definitions:

"Infectious Agent" means any organic irritant or contaminant, including but not limited to:

1. virus;
2. pathogen;
3. bacterium;
4. toxin;
5. fungus;
6. protozoan;
7. prion or other abnormal protein;
8. parasite or other organism;
9. any byproducts of 1 through 8 above including but not limited to mycotoxin, mildew and any biogenic aerosol;

whether or not endemic, epidemic or pandemic or of a local, regional, national or international concern.

"Silica" means silica in any form and any of its derivatives, including but not limited to:

1. silica dust;
2. silicon dioxide;
3. crystalline silica;
4. quartz; and
5. non-crystalline (amorphous) silica.

"Volatile organic compound" means any organic compound which discharges, emits or releases gases. Examples include, but are not limited to:

1. formaldehyde;
2. pesticides;
3. adhesives;
4. construction materials made with organic chemicals;
5. solvents;
6. paints;
7. varnishes; and
8. cleaning products.

"Waste" means any property intended to be disposed, recycled, reused or reclaimed by the owner or user thereof.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

This endorsement changes insurance provided under the following policy forms, when purchased:

COMMUNITY ASSOCIATION DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM

POLLUTANTS, INFECTIOUS AGENT, MOLD, SILICA, PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS), ASBESTOS AND LEAD EXCLUSION

Section **III DEFINITIONS, M. "Organic Pathogen"** is deleted in its entirety.

Section **III DEFINITIONS,** is amended to add the following definitions:

"Infectious Agent" means any organic irritant or contaminant, including but not limited to virus, pathogen, bacterium, toxin, fungus, protozoan, prion or other abnormal protein, parasite or other organism, or any byproducts of the foregoing including but not limited to mycotoxin, mildew and any biogenic aerosol, whether or not endemic, epidemic or pandemic or of a local, regional, national or international concern.

"Perfluoroalkyl or polyfluoroalkyl substances" means any

1. chemicals or substances that contain one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:
   a. polymer oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products; or
   b. Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts; or
   c. Perfluoropolyethers (PFPE); or
   d. Fluorotelomer-based substances; or
   e. Side-chain fluorinated polymers;
2. good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph 1.

"Pollutants" means any solid, liquid, gaseous, bacterial, fungal, electromagnetic, thermal or other substance or material that can be toxic or hazardous; or cause contamination or irritation to persons, animals, property or the environment, including, but not limited to smoke, vapor, soot, fumes, gases, acids, alkalis, chemicals, V**olatile Organic Compound**, radon, combustion byproducts and **Waste**. Specific examples identified as **pollutants** include, but are not limited to: diesel, kerosene and other fuel oils, dry cleaning chemicals, carbon monoxide and other exhaust gases, chlorofluorocarbons, mineral spirits and other solvents, chlorinated hydrocarbons, tetrachloroethylene, adhesives, pesticides, insecticides, perchloroethylene (PERC), trichloroethylene (TCE), methylene chloroform, **perfluoroalkyl or polyfluoroalkyl substances** and all substances specifically listed, identified, or described as **pollutants** by one or more of the following references:

1. Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances;
2. Agency for Toxic Substances And Disease Registry ToxFAQs™;
3. U.S. Environmental Protection Agency EMCI Chemical References Complete Index; or
4. any hazardous substance list maintained by any state, county or other government agency or department.

"Silica" means silica in any form and any of its derivatives, including but not limited to silica dust, silicon dioxide, crystalline silica, quartz, and non-crystalline (amorphous) silica.

"Volatile Organic Compound" means any organic compound which discharges, emits or releases gases. Examples include but are not limited to formaldehyde, pesticides, adhesives, construction materials made with organic chemicals, solvents, paint varnishes and cleaning products.

"Waste" means any property intended to be disposed of, recycled, reused or reclaimed by the owner or user thereof.

Section **IV. EXCLUSIONS, (4)**. and **(5)** are deleted in their entirety and replaced with the following:

Any actual or alleged or threatened existence of, exposure to, transmission of, ingestion of, inhalation of, absorption of, discharge of, dispersal of, seepage of, release of, escape of, remediation of or exposure to or contact with any **pollutants**, **infectious agent**, mold, **silica**, asbestos or lead.

1. This exclusion applies whether or not any of the above are sudden, accidental or gradual in nature or expected or intended from the standpoint of any **Insured**.
2. This exclusion applies whether or not such **Loss** arises out of or is caused by, in whole or in part, any actual or alleged negligence or other wrongdoing with respect to:
   a. the devaluation of property;
   b. the taking or use of any person's or entity's property or air space, or the acquisition of or interference with the rights of any person or entity in such property or air space;
   c. the testing, monitoring, clean-up, removal, disposal, containment, mitigation, treatment, detoxification or neutralization of any **pollutants**, **infectious agent**, mold, **silica**, asbestos or lead or the failure to do any of the foregoing;
   d. the failure to prevent or limit the spread of any **pollutants**, **infectious agent**, mold, **silica**, asbestos or lead;
   e. the failure to warn or provide sufficient warning of any **pollutants**, **infectious agent**, mold, **silica**, asbestos or lead;
   f. the failure to report to any **pollutants**, **infectious agent**, mold, **silica**, asbestos or lead to any federal, state or local government agency, body or department having authority or responsibility for public health;
   g. any response to or assessment of the actual or alleged effects of any **pollutants**, **infectious agent**, mold, **silica**, asbestos or lead;

h. any litigation or regulatory or administrative proceeding in which any **insured** may be a party;
i. any water damage or the failure to disclose water damage; or
j. any other action or failure to take action, whether or not related to any of the above, that caused or resulted in or is alleged to have caused or resulted in, directly or indirectly, any **Loss**.

3. This exclusion applies even if the **pollutant**, **infectious agent**, mold, **silica**, asbestos, or lead has a function in or is used by you in your business, products, operations, premises, site, or location.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

USLI.COM
888-523-5545

Community Associations

The all-in-one policy designed for homeowner, townhome and residential condominium associations including directors and officers liability, employment practices liability, general liability, property insurance, umbrella policy, and crime policy.

Why does your Community Association need to purchase all of these coverages?

- Community associations are sued by their employees, committee members and volunteers
- Over 60 percent of the claims against these associations are related to non-monetary issues
- Community associations have an annual budget that is often less than the average cost to defend a claim closed by litigation
- Single dwelling homeowner associations require general liability and property coverage for common areas
- Many condominium and homeowner associations are looking for additional liability limits offered through our umbrella policy

Why choose USLI's Community Association Package:

- Maximize efficiency: One application, quote, underwriter, policy, renewal, and carrier for all claims, with one concurrent effective date

The following are important coverages to have in your policy. Check to make sure you have all of these features:

COVERAGE FEATURES	USLI	COMPETITORS
Manager/Management company automatically named as an additional insured	✓	?
Defense outside the limit of liability		
Non-monetary and breach of contract coverage offered under director's and officers liability		
No exclusion for libel, slander, or defamation under directors and officers liability		
Mental anguish and emotional distress included in the general liability definition of bodily injury		
No general liability deductible		
Property with an outdoor enhancement endorsement		
Umbrella policy excess of general liability, hired and non-owned auto and directors and officers liability		

Why choose to be insured with USLI?

- One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable company that will be there to pay your claim.

USLI.COM
888-523-5545

Why You Need Community Association Directors and Officers Professional Liability Insurance

Why is coverage necessary?

- As a member of the board of your community association, your personal assets are vulnerable based on your decisions and actions enforcing the governing documents, even long after you have left the board
- Over 60% of the claims against the board of a community association are related to non-monetary issues, can generate six-figure defense costs and persist over many years
- Community associations have an annual budget that is often less than the average cost to defend a claim closed by litigation – often beyond the ability of the board to assess members to cover!

What coverage are we offering?

<table>
<tr><th>COVERAGE FEATURES</th><th>USLI</th><th>COMPETITORS</th></tr>
<tr><td>Manager/Management company automatically named as an additional insured</td><td rowspan="10">✓</td><td rowspan="10">?</td></tr>
<tr><td>Defense outside the limit of liability</td></tr>
<tr><td>Non-monetary and breach of contract coverage offered under directors and officers liability</td></tr>
<tr><td>No exclusion for libel, slander or defamation under directors and officers liability</td></tr>
<tr><td>Mental anguish and emotional distress included in the general liability definition of bodily injury</td></tr>
<tr><td>No general liability deductible</td></tr>
<tr><td>Property with an outdoor enhancement endorsement</td></tr>
<tr><td>Umbrella policy excess of general liability, hired and non-owned auto and directors and officers liability</td></tr>
<tr><td>Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses</td></tr>
<tr><td>A.M. Best rated A^{++} carrier and a proud member of the Berkshire Hathaway Group</td></tr>
</table>

Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, **https://www.usli.com/privacy-policy/**.

THE BUSINESS RESOURCE CENTER

Save Time and Money with Free and Discounted Resources

As a policyholder through USLI, you have access to many free and discounted services that will assist you in operating and growing your business through the Business Resource Center (BRC). Consider the following services and associated cost savings when deciding where to place your insurance!

Free

HR Consultation Helpline and Library by PeopleSystems

Speak to a HR expert for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hour regulations and more.

Call 1-877-655-3566. Representatives are available from 8 a.m. to 7:30 p.m. ET. Please have your USLI policy number available for easy registration.

Data Breach Prevention and Response Resources by eRiskHub®

Better understand your exposure to a data breach and the importance of a response plan. Gain access to training videos, risk assessment, and a data breach calculator.

Loss Control Resources on Property Safety, Disaster Preparedness and Recovery

Access a library of articles, checklists and videos for guidance on how to mitigate property-related risks. Along with tips for preparing for natural disasters and severe weather.

Discounted

Background Checks and Screenings by Background Info USA

Packages include security number validation, address tracing, multi-court criminal database, sex offender and OFAC security searches, and more.

Receive your ***first employment/volunteer background check package for free***. Additional screenings start at $10, excluding court and/or state fees.

- 10-panel Drug Screening – $36
- Tenant Screening – $20
- Motor Vehicle Report (MVR) – $5 + state fees
- Credit Report – $10

HR and Payroll Management System by Primepoint

Integrated and customizable solution that saves time and provides business intelligence to manage your business more effectively. Receive 10–25% off.

Employee Workplace Assessment by Talogy

The Caliper Profile is an in-depth assessment to help employers make informed hiring decisions based on objective information. Receive the test and consultation with a representative for $265.

State-specific Compliance Training by Traliant

Immersive learning experiences on topics like sexual harassment and prevention, workplace safety, HR, diversity and inclusion. Receive 10% off.

Stationery, Signage and Promotional Items by ANRO and Conlins Printing

Work directly with the vendor who will guide you through the process of ordering business cards, envelopes, letterhead, banners, lawn signs, table throws, posters and more. Receive 15–30% off.

Additional Online Certifications

- Alcohol Safety by LiquorTraining.com – $11 per server
- Food Handlers and Managers by StateFoodSafety – 10% off
- CPR and First Aid by Protraining – 10% off

Use your policyholder benefits to their fullest.
Visit bizresourcecenter.com to get started.

JOHNSON & JOHNSON, INC.
PO Box 899
Charleston, SC 29402
(800) 487-7565

Enclosed you will find an annual **admitted** Commercial Umbrella Coverage for Park Place West HOA. The quote number is CUP026M30J7.

Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.

Section II- Schedule of Underlying Coverages

Section III- Lists the required coverage forms, notices, endorsements and exclusions.

Section IV- Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
J&J Renewal
JOHNSON & JOHNSON, INC.
(800) 487-7565

JOHNSON & JOHNSON, INC.
PO Box 899
Charleston, SC 29402
(800) 487-7565

CUP026M30J7

Quote is valid until 5/26/2026

Please bind effective: ____________________
Insured email address: ____________________
Insured phone number: ____________________

Confirm optional coverages:
☐ Do not include any optional coverages.
☐ Include the following optional coverages
(Taxes & Fees may apply to optional premium if purchased)
☐ Option 1 - Terrorism Coverage

Re: **Park Place West HOA**

To:

Attn:
Commission: _____%

From: J&J Renewal

mail@jjins.com / (800) 487-7565

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

COMMERCIAL UMBRELLA COVERAGE POLICY INFORMATION	
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XIV
Term Quoted:	Annual

LIMIT OPTIONS	PREMIUM	FEES	AMOUNT DUE
☐ $1,000,000	$1,033	$0.00	$1,033.00

ADDITIONAL COSTS	
Wholesaler Broker Fee	$0

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS – VISIT BIZRESOURCECENTER.COM FOR DETAILS

We have provided a pre-filled application that would assist in satisfying these requirements.

This account is subject to the following - Sections A, B and C:

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted, request additional information (e.g. recent photos of the premises), or rescind this quote if: 1) the information provided in the completed application is different from the original submission, 2) a web search, if completed at our discretion, reveals unsatisfactory results, or

indications of ineligible factors, or 3) there is a significant change in the risk from the date it was quoted.

A. Prior To Bind Requirements:

Confirmation that all of the following are True:

- <CGL>-How many stories is this building?
- </CGL>

B. Items Required Within 21 days of the inception of coverage:

- No 21 Day Subject to Notes

C. Underwriting Notes:

- Please be advised, we have prepared this quote of higher limits of liability based on the information provided for a primary quote. It is valid only over the United States Liability Insurance Group quote provided, however we can consider adjusting it to be valid over other carriers. In addition, we can possibly include other lines of coverage in the underlying such as Automobile Liability and Employer's Liability.
- Please contact me if you wish to discuss further.

II. SCHEDULE OF UNDERLYING COVERAGES

Commercial General Liability	Limits of Liability	
Carrier: United States Liability Insurance Group	Each Occurrence:	$1,000,000
AM Best Rating: A++	Products/Completed Operations Aggregate:	Included
	General Aggregate:	$2,000,000
	Personal & Advertising Injury:	$1,000,000

Automobile Liability	Not Covered

Employers Liability	Not Covered

Professional Liability	Not Covered

Non Profit Liability	Limits of Liability	
Carrier: United States Liability Insurance Group	Combined Single Limit:	$1,000,000
AM Best Rating: A++		

III. REQUIRED FORMS & ENDORSEMENTS

CUP	(07/05) Commercial Umbrella Policy	IUL117	(04/15) Nuclear Energy Liability Exclusion (Broad Form)
CUP113 TX	(12/16) Automobile Liability Exclusion	Jacket	(07/19) Policy Jacket
CUP116	(04/15) Coverage A - Excess Following Form Professional Liability Coverage Endorsement	L 838 PFAS	(03/23) Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
CUP117	(04/15) Coverage A - Excess Following Form Professional Liability Extended Reporting Period Endorsement	L-549	(04/15) Absolute Professional Liability Exclusion
CUP542	(12/20) Exclusion of War and Certified Acts of Terrorism	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
CUP549	(09/16) Exclusion - Unmanned Aircraft	TX Notice Excl	(03/16) Advisory Notice to Texas Policyholders
IUL100	(04/15) Expected or Intended Injury Exclusion	TX Notice USLI	(10/23) Important Notice
IUL109 TX	(11/16) Texas State Amendatory Endorsement		

IV. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	Coverage	Rate
Option 1	Terrorism Coverage	See notes for rate information

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act, is available for 1.0000% of the total applicable premium for this risk. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE – Notice of Terrorism Exclusion. When making your decision whether to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount and limits in this policy applicable to losses arising from events other than acts of terrorism.
- Coverage available under this offer is contingent on the underlying policies providing terrorism coverage and at the same limit as the Schedule of Underlying Coverages

FOR PROCESSING
MAIL TO:
PO BOX 26009
GREENSBORO NC 27420

Johnson & Johnson Preferred Financing

JOHNSON & JOHNSON PREFERRED FINANCING, INC.

PREMIUM FINANCE SECURITY AGREEMENT

Physical Address: 200 Wingo Way, Ste 200, Mt Pleasant SC 29464 ---- Mailing address: PO Box 26009, Greensboro NC 27420

Email:
finance@jjpf.com

Phone: 800-868-5573 Fax:

AGENT/BROKER	BORROWER
The Fite Agency LLC PO Box 2074 Rockwall, TX 75087	PARK PLACE WEST HOA 305 PARK PL BLVD ROCKWALL, TX 75087
972-772-0540 Producer Code 944430	No Phone Number Supplied

A.	TOTAL PREMIUM	$8,541.00
B.	DOWN PAYMENT	$2,135.25
C.	AMOUNT FINANCED	$6,405.75
D.	FINANCE CHARGE Total of Box F plus Box G	$467.05
E.	TOTAL OF PAYMENTS The amount you will have paid after you make all payments as scheduled. (C + D)	$6,872.80
	ANNUAL PERCENTAGE RATE Cost of finance charge at a yearly rate inc set up fee	15.6055%

G. Non Refundable Set Up Fee $20.00

PAYMENT SCHEDULE

NUMBER OF INSTALLMENTS	AMOUNT OF EACH INSTALLMENT	FIRST INSTALLMENT DUE	INSTALLMENT DUE DATES
10	$687.28	7/25/2026	25th

(WHEN PAYMENTS ARE DUE)

SCHEDULE OF POLICIES

POLICY NUMBER	POLICY EFFECTIVE DATE	INSURANCE COMPANY AND MANAGING GENERAL AGENT	TYPE OF COVERAGE	POLICY TERM (months)	GROSS PREMIUM
10500892	6/25/2026	UNITED STATES LIABILITY INS CO Johnson & Johnson Inc 200 WINGO WAY STE 200 Mount Pleasant, SC 29464	Commercial Package	12	$8,541.00
			FIN TXS/FEES		$0.00
			ERN TXS/FEES		$0.00
			FIN TXS/FEES		
			ERN TXS/FEES		
	TOTAL PREMIUMS MUST AGREE WITH BOX "A" ABOVE >>>>				$8,541.00
	SEE PAGE 3 FOR ADDITIONAL PREMIUMS >>>>				

Quote Number: 10921059 JJPF LICENSE NUMBER: 13765784

TO THE BORROWER:

If you sign below, you acknowledge receipt of a copy of this Agreement and you agree to the provisions, BOTH ON THE FIRST AND THE SECOND PAGE OF THIS AGREEMENT. You further agree that you are appointing LENDER your ATTORNEY-IN-FACT to cancel the policies outlined in the Agreement. You further agree that electronic or digital transmissions of this document including but not limited to facsimile transmissions shall be legally binding.

IF FOR ANY REASON YOU DO NOT RECEIVE YOUR PAYMENT COUPONS OR INVOICE FOR INSTALLMENTS DUE, YOU MUST STILL MAKE YOUR PAYMENTS ON THE ABOVE DUE DATE TO THE ABOVE ADDRESS. I UNDERSTAND THAT BY SIGNING THIS AGREEMENT I SHALL BE BOUND FINANCIALLY TO THE TERM AND CONDITIONS OF THE CONTRACT.

X ______________________________ ______________________________
SIGNATURE OF BORROWER(S) OR DULY AUTHORIZED BORROWER(S) DATE

______________________________ ______________________________
PRINTED NAME BORROWERS PHONE NUMBER

PRODUCERS WARRANTIES AND REPRESENTATIONS:

THE UNDERSIGNED WARRANTS AND GUARANTEES:

(1) The Borrower has received a copy of this Agreement, and the Required Federal Truth-In-Lending disclosures for Personal Lines Insurance, if applicable, (2) The policies herein are in full force and effect and the information in the schedule of policies and the premiums are correct, (3) The Borrower has authorized this transaction and recognizes the security interest assigned herein, (4) The Down Payment shown above has been paid by or on behalf of the Borrower, and the Total Premium shown above has been or will be used to purchase insurance policies shown in the Schedule of Policies. (5) There are no exceptions to the policies other than those indicated and the policies comply with LENDER's eligibility requirements. (6) NO AUDIT OR REPORTING FORM POLICIES, POLICIES SUBJECT TO RETROSPECTIVE RATING OR TO MINIMUM EARNED PREMIUMS ARE INCLUDED EXCEPT AS INDICATED AND THAT THE DEPOSIT OR PROVISIONAL PREMIUMS ARE NOT LESS THAN THE ANTICIPATED PREMIUMS TO BE EARNED FOR THE FULL TERM OF THE POLICIES, IF POLICY IS SUBJECT TO A MINIMUM EARNED PREMIUM IT IS _________________. (7) The policies can be cancelled by the Borrower of the company on 10 days notice and the unearned premiums will be computed on the standard short rate or pro rata table except as indicated. Upon cancellation of any of the Scheduled Policies, Producer shall remit to LENDER the full amount of the unearned premium, including unearned commission as well as anyother payments or credits received by Producer, up to the unpaid balance due under this Agreement, within 15 days of receipt. (8) The undersigned represents that a proceeding in bankruptcy, receivership or insolvency has not been instituted by or against the named Borrower or if the named Borrower is the subject of such a proceeding, it is noted on this Agreement in the space in which the Borrower's name and address is placed.

X ______________________________ ______________________________
SIGNATURE OF AGENT OR BROKER DATE

____
PRINTED NAME

PROVISIONS OF YOUR SECURITY AGREEMENT

1. PROMISE OF REPAYMENT: The borrower requests LENDER to pay the premiums on the policies herein. The Borrower promises to pay to LENDER at its office the amount stated in Block E above, according to the Payment Schedule shown, subject to the terms of this Agreement.
2. SECURITY INTEREST: The Borrower assigns to LENDER as security for the total amount payable in this Agreement any and all unearned premiums and dividends which may become payable under the insurance policies and loss payments which reduce the unearned premiums, subject to any mortgagee or loss payee interests. The Borrower gives to LENDER a security interest in all items mentioned in this paragraph.
3. DEFAULT CHARGES: Borrower agrees that if any installment is more than 5 days past due, or minimum number of days permitted by state law, it will pay to LENDER a delinquency charge in an amount up to the maximum permitted by applicable state law. Borrower agrees if default results in cancellation to pay the maximum allowable cancellation charge allowed by applicable state law. For installments in default five days or more (10 days in TX), Borrower will pay: 5% in IL, with a minimum of $1and maximum of $15 for consumer policies; 5% in OH, $10 maximum for consumer policies; $1 minimum but not more than 5% or $5, whichever is less; 5% in Texas.
4. FINANCE CHARGES: The finance charge, show in Box "D" on the front side of this Agreement, begins to accrue on the earliest possible date allowed by applicable state law and continues until all funds are paid in full. Refer to box F plus box G on the security agreement for total.
5. WARRANTY OF ACCURACY: The borrower warrants to LENDER that the insurance policies listed in the above schedule have been issued to the borrower and are in force and the borrower has not assigned any interest in the policies except for the interest of mortgagees and loss payees.
6. REPRESENTATION OF SOLVENCY: The Borrower represents that it is not insolvent or presently the subject of any insolvency proceeding.
7. CANCELLATION: If a default of the terms in this Agreement by the Borrower results in cancellation of any insurance policy listed in the “Schedule of Financed Policies,” the Borrower shall pay Lender an amount not greater than the maximum cancellation charge permitted by law. Cancellation charge shall be $10 in OH; This cancellation charge shall apply each time a Notice of Cancellation is issued for a policy financed hereunder and applies regardless of whether or not the policy is reinstated.
8. POWER OF ATTORNEY - LIMIT OF LIABILITY: The Borrower irrevocably appoints LENDER, or its successors or assigns, its Attorney-in-Fact with full authority to cancel the insurance policies, or any renewal thereof: to receive all sums assigned to LENDER or in which it has granted LENDER a security interest and LENDER may execute and deliver on the Borrower's behalf all documents, instruments of payment, forms and notices of any kind relating to the insurance policies in furtherance of this Agreement. LENDER's liability to any person or corporation on the exercise of its authority to cancel the insurance policies is limited to the amount of the principal balance, except if LENDER willfully fails to deliver the notices required by law. When LENDER effects cancellation in accordance with state law, the Borrower will be responsible for attorney's fees and other cost in any unsuccessful action filed as a result thereof to the extent permitted by applicable state law.
9. MONEY RECEIVED AFTER NOTICE OF CANCELLATION: Any payment made to LENDER after LENDER's Notice of Cancellation of the Insurance policies has been delivered may be credited to the Borrower's account without affecting the acceleration of this Agreement and without any liability or obligation on the LENDER's part to request reinstatement of the canceled policies. Any money LENDER receives from an insurance company shall be credited to the amount due LENDER with any surplus being paid to whomever is entitled to the money. If refund is less than $1, no refund shall be made, (except $5 in TX; $3 in OH). PREAYMENT: Borrower has the right to prepay the entire outstanding balance in full at any time before the due date of the final installment. Upon prepayment in full, or upon cancellation and full payment to LENDER, Borrower will be entitled to receive a refund of the Finance Charge to be computed by the Rule of 78's ("Sum of the Years Digits") method, or as required or permitted by the applicable law, after deducting any fully earned charge permitted by law. If cancellation occurs, the Borrower agrees to pay a Finance Charge on the balance due at the rate on the reverse side of this Agreement until it is paid in full, or until such other date as is required by applicable state law. Borrower agrees to pay LENDER reasonable attorney's fees and collection cost under the terms and condition hereof and to the extent and amount permitted by applicable state law.
10. NON-REFUNDABLE FEES: Part of the finance charge includes a non-refundable fee as follows: $20 if the loan balance is less than $500, $30 if the loan balance is $500-$999, or $40 if the loan balance is greater than $1000 in IL; $20 for loan balance up to $1,000, $25 if loan balance over $1,000 in TX.
11. INSURANCE AGENT OR BROKER: The insurance agent or broker named on this Agreement is the Borrower's agent, not LENDER's and LENDER is not legally bound by anything the agent or broker represents to the Borrower, orally or in writing.
12. SPECIAL INSURANCE POLICIES: If the insurance policy issued to the borrower is auditable or is a reporting form policy or subject to retrospective rating, then the Borrower promises to pay the insurance company the earned premium computed in accordance with the policy provisions which is in excess of the amount of the premium advanced by LENDER which the insurance company retains.
13. SUCCESSORS AND ASSIGN: All legal rights given to LENDER shall benefit LENDER's assign. The Borrower will not assign the policies without LENDER's written consent except for the interest of mortgagees and loss payees.
14. MISSING AND INCORRECT INFORMATION: If the policy has not been issued at the time of signing this Agreement, then Borrower agrees the name of the insurance company and policy numbers may be left blank and may be subsequently inserted in this Agreement. In addition, Borrower authorized LENDER or the agent or broker to correct on this Agreement at any time, if incorrect, the name of the insurance companies, the policy numbers and the installment due dates. LENDER will notify the Borrower of the corrected and/or inserted information.
15. ADDITIONAL PREMIUMS: The money paid by LENDER is only for the premium as determined at the time the insurance policy is issued. LENDER's payment shall not be applied by the insurance company to pay for any additional premiums owed by the insured as a result of any type of misclassification of this risk. The Borrower agrees to pay the company any additional premiums which become due for any reason. LENDER may assign to the company any rights it has against the Borrower for premiums due the company in excess of the premium returned to LENDER.
16. AGENT'S WARRANTIES: To convince LENDER to enter this Agreement and accept the security underlying this Agreement, the person executing this Agreement, if not the Borrower, warrants severally and as the duly authorized agent of the Borrower: that he is the duly authorized agent of the Borrower appointed specifically to enter into this transaction on the Borrower's behalf; that he can perform any act the Borrower could or should perform with respect to this transaction: that he will hold in trust for LENDER any payments made or credit to the Borrower through the undersigned or to the undersigned, directly, indirectly, actually or constructively by any of the insurance companies and that he will pay the monies to LENDER upon demand to satisfy the then outstanding indebtedness of the Borrower.
17. ASSIGNMENT: LENDER's rights under this Agreement shall inure to its successors and assigns. Borrower may not assign this Agreement.
18. DOCUMENT AND GOVERNING LAW: This document is the entire Agreement between LENDER and the Borrower and can only be changed in writing and signed by both parties. The laws of the state of Borrower's residence as set forth above will govern this Agreement. If any provision of this Agreement is held to be invalid or unenforceable, the validity and enforceability of the remaining provisions shall not be impaired.
19. SERVICE CHARGE: The maximum service fee allowable by state regulations will be charged on all returned checks. This same fee will also be assessed if the Insured authorizes a payment from a deposit account through an electronic funds transfer or some method other than a paper check signed by the Insured, and the Insured’s bank or financial institution where the deposit account is maintained refuses to honor such withdrawal or payment request because there are insufficient funds in the account.

JOHNSON & JOHNSON PREFERRED FINANCING, INC

PREMIUM FINANCE SECURITY AGREEMENT

Physical Address: 200 Wingo Way, Ste 200, Mt Pleasant SC 29464 ---- Mailing address: PO Box 26009, Greensboro NC 27420

PHONE: 800-868-5573 FAX:

AGENT/BROKER	BORROWER
The Fite Agency LLC PO Box 2074 Rockwall, TX 75087 972-772-0540	PARK PLACE WEST HOA 305 PARK PL BLVD ROCKWALL, TX 75087 No Phone Number Supplied
Producer Code 944430	

SCHEDULE OF ADDITIONAL POLICIES

POLICY NUMBER	POLICY EFFECTIVE DATE	INSURANCE COMPANY AND MANAGING GENERAL AGENT	TYPE OF COVERAGE	POLICY TERM (months)	GROSS PREMIUM
			FIN TXS/FEES		
			ERN TXS/FEES		
			FIN TXS/FEES		
			ERN TXS/FEES		
			FIN TXS/FEES		
			ERN TXS/FEES		
			FIN TXS/FEES		
			ERN TXS/FEES		
			FIN TXS/FEES		
			ERN TXS/FEES		
			FIN TXS/FEES		
			ERN TXS/FEES		
			FIN TXS/FEES		
			ERN TXS/FEES		
			FIN TXS/FEES		
			ERN TXS/FEES		
			FIN TXS/FEES		
			ERN TXS/FEES		
	TOTAL PREMIUMS FROM PAGE 3 >>>>				

Quote Number:	10921059	

Johnson & Johnson Preferred Financing, Inc,
Processing Address: PO Box 26009, Greensboro NC 27420-6009
Phone: 800-868-5573 * Email: finance@jjpf.com

ACCOUNT INFORMATION FORM

SECTION 1: ACCOUNT INFO

NAME: PARK PLACE WEST HOA

JJPF ACCT # OR CONTRACT ID: 10921059

Billing Address: ______________________________

City: ______________________ **State** __________ **Zip Code:** __________

Daytime Phone: ______________________ **Email:** ______________________

Note: Listing your correct address and phone number on this form does not obligate you to pay your down payment electronically or set up your installments on Automatic Bill Pay – it's our way of collecting accurate data.

SECTION 2: ELECTRONIC DOWN PAYMENT (optional)

ELECTRONIC DOWN PAYMENT INFORMATION – ONE TIME TRANSACTION

By filling out this section and returning it with your signed finance agreement to JJPF, you authorize Johnson & Johnson Preferred Financing to process your down payment from the checking /savings account information listed below. This is a one-time transaction.

ACH Withdrawal (Free Service)	Debit/Credit Card (subject to 3rd Party Fee – call for details)
Routing Number (9 digits): ____________	Card Number: ____________
Checking/Savings Acct Number: ____________	Exp. Date: ________ Security Code: ________
Amount to Draft for Down Payment: ____________	Name on Card: ____________
Select one: ☐ INSURED'S BANK ACCOUNT	City: ____________ ST: ___Zip Code: ________
☐ AGENT'S BANK ACCOUNT	Down Pay Amount not including Fee: ____________
Signature: ____________	Signature: ____________

SECTION 3: AUTOMATIC BILL PAY AUTHORIZATION (optional)

YES! Sign me up for free Automatic Bill Payment

I authorize JJPF to initiate monthly deductions (withdrawals) from my checking/savings account as payments on my account balance become due until the balance is paid in full. I authorize the financial institution on which my checking account is drawn to accept the deductions initiated by JJPF. I have the right to terminate this authorization at any time by notifying JJPF in writing.

Bank Routing Number (9 digits) ____________ **Checking Acct Number:** ____________

Signature: ______________________ **Date:** ____________

To sign up for recurring credit/debit card payments, after your account is created, visit www.jjpf.com

IMPORTANT: FOR ACCURACY PLEASE ATTACH A VOIDED CHECK- Questions? ***Call us at 800-868-5573***