

NPP1580578A

Renewal of Number

*** RENEWAL CERTIFICATE ***

Direct Bill Policy

POLICY DECLARATIONS

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

A Member Company of United States Liability Insurance Group

No. NPP1580578B

NAMED INSURED AND ADDRESS:

KEMPWOOD VILLA TOWNHOME ASSOCIATION INC

PO BOX 430274

HOUSTON, TX 77243

POLICY PERIOD: (MO. DAY YR.) From: 02/21/2020 To: 02/21/2021

12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS: Non-Profit Corporation

BUSINESS DESCRIPTION: Community Association

**IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER NPP1580578A IS RENEWED
FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY.**

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Liability Coverage Part	\$500.00
Directors And Officers Liability Coverage Part	\$978.00

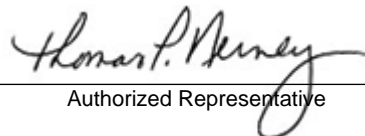
TOTAL: \$1,478.00

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: **AMERICAN CASUALTY INSURANCE AGENCY (5530)**
111 W 6th St
Taylor, TX 76574

Issued: **02/06/2020 10:29 AM**

By: 
Authorized Representative

UPC (08-07)

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS,
COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF,
COMPLETE THE ABOVE NUMBERED POLICY.

EXTENSION OF DECLARATIONS

Policy No. NPP1580578B

Effective Date: 02/21/2020

12:01 AM STANDARD TIME

FORMS AND ENDORSEMENTS

The following forms apply to multiple coverage parts

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CG2173	01/15	Exclusion Of Certified Acts Of Terrorism
IL0017	11/98	Common Policy Conditions
IL0021	09/08	Nuclear Energy Liability Exclusion Endorsement
IL0275	09/07	Texas Changes - Cancellation And Nonrenewal Provisions For Casualty Lines And Commercial Package Policies
L-610	11/04	Expanded Definition Of Bodily Injury
NTE	01/15	Notice Of Terrorism Exclusion
TX NOTICE USLI	03/16	Important Notice
NPP Jacket	09/10	Non Profit Package Policy Jacket

The following forms apply to the Commercial Liability coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CG0001	12/07	Commercial General Liability Coverage Form
CG0068	05/09	Recording And Distribution Of Material Or Information In Violation Of Law Exclusion
CG0103	06/06	Texas Changes
CG2017	10/93	Additional Insured - Townhouse Associations
CG2107	05/14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2147	12/07	Employment-Related Practices Exclusion
IL0168	03/12	Texas Changes - Duties
L 600 TX	03/16	Pre-Existing Or Progressive Damage Or Defect Exclusion
L TX	06-11	Texas State Amendatory Endorsement
L-532	08/03	Exclusion - Construction Operations
L-549	12/07	Absolute Professional Liability Exclusion
* L-783NPP	07/18	Amendment of Liquor Liability Exclusion
Notice-Unmanned Aircraft—GL	05/16	Advisory Notice To Policyholders
* RM TX Notice	03/19	Notice to Policyholders - Texas
TX NOTICE USLI	03/16	Important Notice

The following forms apply to the Directors And Officers Liability coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CAP	08/15	Community Association Directors & Officers Liability Coverage Form
CAP Jacket	08/15	Community Association Directors & Officers Liability Insurance Policy
CAP TX M	04/16	Texas State Amendatory Endorsement
CAP-226	08/15	Punitive Damages Sublimit Of Liability Endorsement
CAP-235	08/15	Data Breach & Identity Theft Endorsement
CAP-238	08/17	Amend Definition of Organization

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

EXTENSION OF DECLARATIONS

Policy No. NPP1580578B

Effective Date: **02/21/2020**

12:01 AM STANDARD TIME

FORMS AND ENDORSEMENTS

TX NOTICE USLI 03/16

Important Notice

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS**Policy No. NPP1580578B**Effective Date: 02/21/2020
12:01 AM STANDARD TIME**LIMITS OF INSURANCE**

Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit (Any One Person/Organization)	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damages To Premises Rented To You (Any One Premises)	\$100,000
Products/Completed Operations Aggregate Limit	Included
General Aggregate Limit	\$2,000,000

LIABILITY DEDUCTIBLE**\$0****LOCATIONS OF ALL PREMISES YOU OWN, RENT OR OCCUPY**

<i>Location</i>	<i>Address</i>	<i>Territory</i>
1	9500 Clanton St, Houston, TX 77080	004

PREMIUM COMPUTATION

<i>Loc</i>	<i>Classification</i>	<i>Code No.</i>	<i>Premium Basis</i>	<i>Rate</i>		<i>Advance Premium</i>	
				<i>Pr/Co</i>	<i>All Other</i>	<i>Pr/Co</i>	<i>All Other</i>
1	Community Associations - Not-for-Profit only	68500	34 Per Unit	Included	5.000	Included	\$170
1	Additional Insured - Townhouse Association	49950	1 Flat	Included	0.000	Included	Included

MINIMUM PREMIUM FOR GENERAL LIABILITY COVERAGE PART: \$500**TOTAL PREMIUM FOR GENERAL LIABILITY COVERAGE PART: \$500 MP**(This Premium may be subject to adjustment.) **MP - minimum premium**

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)**THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.**

DIRECTORS & OFFICERS LIABILITY COVERAGE PART DECLARATIONS

PLEASE READ YOUR POLICY CAREFULLY.

THIS IS A CLAIMS MADE POLICY COVERAGE FORM AND UNLESS OTHERWISE PROVIDED HEREIN, THE COVERAGE OF THIS FORM IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE DURING THE POLICY PERIOD, OR THE EXTENSION PERIOD, IF APPLICABLE. DEFENSE COSTS SHALL BE APPLIED AGAINST THE RETENTION.

No. NPP1580578B

Effective Date: **02/21/2020**

12:01 AM STANDARD TIME

ITEM I. PARENT ORGANIZATION AND PRINCIPAL ADDRESS

**KEMPWOOD VILLA TOWNHOME ASSOCIATION INC
PO BOX 430274
HOUSTON, TX 77243**

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 02/21/2020 To: 02/21/2021

Community Association Directors & Officers Liability - D&O/EPL

ITEM III. LIMITS OF LIABILITY	\$1,000,000	EACH CLAIM
	\$1,000,000	IN THE AGGREGATE

ITEM IV. RETENTION:	\$1,000	EACH CLAIM
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ITEM V. PREMIUM:	\$978
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ITEM VI. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:
See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

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NOTICE OF TERRORISM EXCLUSION

You were notified that under the federal Terrorism Risk Insurance Program Reauthorization Act of 2015 ("The Act"), that you had a right to purchase insurance coverage for losses arising out of acts of terrorism, as *defined in Section 102(1) of the Act*.

You opted not to purchase this coverage.

The War and/or Terrorism Exclusion that is a part of this policy is therefore in full force and effect.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

AMENDMENT OF LIQUOR LIABILITY EXCLUSION

It is agreed:

SECTION I – COVERAGES; COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY; 2. Exclusions; c. Liquor Liability is deleted in its entirety and replaced with the following:

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Actual or alleged violation of any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that insured; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the "occurrence" which caused the "bodily injury" or "property damage", arises or results, directly or indirectly from Paragraph (1), or (2) or (3) above.

However, this exclusion applies only if:

- (1) An insured is in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages; or
- (2) An insured sells, serves or furnishes alcoholic beverages in exchange for a charge, fee or donation of any kind; or
- (3) An insured permits a person to bring alcoholic beverages for consumption on any insured's premises or at any insured's event in exchange for a charge, fee or donation of any kind.

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

NOTICE TO POLICYHOLDERS – TEXAS

United States Liability Insurance Company is required by law to notify its policyholders of loss control information and services made available at no additional cost. Examples of information and services that may be available include, but are not limited to the following:

- Loss prevention tips
- Sample claim scenarios
- Inspections for identification of hazards
- Access to
 - Human Resource information, services and forms
 - Pre-employment and tenant screenings services
 - Data Breach and Cyber Risk assessment services
- Marketing and Social Media tools
- Knowledge and experience of qualified commercial and professional lines underwriters

If you would like to obtain this information or discuss the availability of loss control information, please write or call your retail insurance agent. You may also contact the United States Liability Insurance Company at (888) 523-5545.

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