



**QBE INS  
CORPORATION**

Member of the QBE Insurance Group

# Condominium Policy

## ■ Declarations

**POLICY PERIOD**

**FROM:** 04/30/04 **TO:** 04/30/05

12:01 A.M. Standard Time at your mailing address

**POLICY NUMBER** CAU206951-2

**ANNUAL PREMIUM**

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 STATED IN THIS POLICY.

**NAMED INSURED** VILLAGE OF A THOUSAND PINES CONDOMINIUM

**MAILING ADDRESS** C/O STERLING SERVICES  
531 CONCORD STREET  
HOLLISTON, MA 01746

## ■ Directory of Declarations

DECLARATIONS TITLE	PAGE NO.
POLICY DECLARATIONS	1
DESCRIPTION OF PREMISES DECLARATIONS	2
PROPERTY DIRECT COVERAGES DECLARATIONS	3,4
PROPERTY CONSEQUENTIAL COVERAGES DECLARATIONS	5
PROPERTY ADDITIONAL CAUSES OF LOSS DECLARATIONS	6
PROPERTY SUPPLEMENTARY PAYMENTS DECLARATIONS	6
EARTHQUAKE AND "VOLCANIC ERUPTION" DECLARATIONS	6
LIABILITY COVERAGE DECLARATIONS	7
DIRECTORS AND OFFICERS LIABILITY COVERAGE DECLARATIONS	8
ENVIRONMENTAL IMPAIRMENT LIABILITY COVERAGE DECLARATIONS	9
AMENDATORY DECLARATIONS	10

RODMAN INSURANCE AGENCY, INC. 145 ROSEMARY STREET #A, NEEDHAM, MA 02494

COUNTERSIGNED \_\_\_\_\_ BY \_\_\_\_\_

(DATE) (AUTHORIZED REPRESENTATIVE)



Community Association Underwriters of America, Inc.  
2 CAUFIELD PLACE, NEWTOWN, PA 18940

**Property Coverage****■ Declarations**

(#) WHERE SHOWN ON THE DECLARATIONS REFERS TO POLICY PAGE NUMBERS

## VALUATION (14)

A/C	MEANS ACTUAL COST (16)	G/R/C	MEANS GUARANTEED REPLACEMENT COST (16)
A/C/V	MEANS ACTUAL CASH VALUE (15)	I/R/C	MEANS INCREASED REPLACEMENT COST (15)
A/L/S	MEANS ACTUAL LOSS SUSTAINED (16)	M/V	MEANS MARKET VALUE (15)
A/V	MEANS APPRAISED VALUE (16)	R/C	MEANS REPLACEMENT COST (15)
F/V	MEANS FACE VALUE (16)		

**PROPERTY DIRECT COVERAGE DECLARATIONS**

COVERAGE	LIMIT OF INSURANCE	VALUATION	DEDUCTIBLE
<b>BUILDINGS AND STRUCTURES (1)</b>			
BUILDINGS (1)	Guaranteed Replacement Cost	G/R/C	\$5,000
STRUCTURES (1)	Guaranteed Replacement Cost	G/R/C	\$5,000
<b>"UNITS" (1)</b>			
ORIGINAL SPECIFICATIONS (1)	Guaranteed Replacement Cost	G/R/C	\$5,000
ADDITIONAL INSTALLATIONS (1)	Guaranteed Replacement Cost	G/R/C	\$5,000
COMMUNITY PERSONAL PROPERTY (2)	Guaranteed Replacement Cost	G/R/C	\$5,000
STRUCTURAL GLASS AND SIGNS (2)	Guaranteed Replacement Cost	G/R/C	\$5,000
BRIDGES, BULKHEADS, DOCKS, PIERS, RETAINING WALLS, WHARVES (2)	\$10,000	R/C	\$500
SATELLITE DISHES AND ANTENNAS (2)	\$10,000	R/C	\$500
NATURAL PROPERTY (2)	\$10,000	R/C	\$0
Maximum per tree, plant, shrub, or lawn	\$500	R/C	\$0
<b>NEWLY ACQUIRED OR CONSTRUCTED PROPERTY (3)</b>			
NEWLY ACQUIRED BUILDINGS AND STRUCTURES (3)	\$250,000	R/C	\$5,000
NEWLY CONSTRUCTED BUILDINGS AND STRUCTURES (3)	\$250,000	R/C	\$5,000
NEWLY ACQUIRED COMMUNITY PERSONAL PROPERTY (3)	\$250,000	R/C	\$5,000
"MONEY" AND "SECURITIES" (3)	\$15,000	F/V, M/V	\$0
COMPUTER EQUIPMENT, "MEDIA" AND SUPPLIES (3)	\$25,000	R/C	\$500