



Coverage provided by  
**Erie Insurance Company**  
100 Erie Insurance Place Erie, PA 16530  
erieinsurance.com

# ErieSecure Business™ Policy Declarations

## Renewal Certificate

### Mailing name and address for Insured

WARD HALL HOMEOWNERS  
C/O MODERN PROPERTY MANAGEMENT  
1501 N LIMESTONE  
LEXINGTON KY 40505-3246



### **Named Insured's full name**

WARD HALL HOMEOWNERS ASSOCIATION, INC

KK1051

**Legal entity**  
Corporation

### **Agent**

KK1122 CASTLE INSURANCE

### **Policy period**

02/07/2026 to 02/07/2027

### **Policy number**

Q61 0164520

### **Agent address and phone**

CASTLE INSURANCE  
210 BEVINS LN STE F  
GEORGETOWN, KY 40324  
(502)603-0397

Policy period begins at 12:01 A.M. standard time on the effective date and ends at 12:01 A.M. standard time on the expiration date. Standard time is determined at the stated address of the Named Insured.

### **Agency email address**

kris@castleinsuranceky.com

### **Agency website**

<http://www.castleinsuranceky.com>

The insurance applies to those premises described below. This is subject to all applicable terms of the policy and attached forms and endorsements.

## **Policy Discounts**

- Loyalty discount
- Multi-policy
- Payment plan

## **Premium Summary**

<b>Total net premium:</b>	<b>\$864</b>
Kentucky Premium Surcharge:	\$15.55
Kentucky Municipal Tax* Loc. 1 Georgetown:	\$71.88
*Kentucky Municipal Tax amounts include a collection fee	
Final premium:	<b>\$951.43</b>
(This is not a bill. Your invoice will follow in a separate mailing.)	

**Liability Protection**

**Commercial general liability coverage**

Coverage	Deductible	Limit
Bodily injury and property damage		\$1,000,000 Each occurrence
Personal and advertising injury		\$1,000,000 Any one person or organization
Medical expense payments		\$10,000 Any one person
Damage to premises rented to you – Fire legal liability		\$1,000,000 Any one premises
General aggregate		\$2,000,000
Products – Completed operations aggregate		\$2,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included

**Policy Optional Coverages and Exclusions**

Coverage	Deductible	Limit
Additional insured - Homeowners, townhouse, or similar associations (EPP1804)		
Directors and officers liability coverage - Condominiums or homeowners association	\$1,000	\$1,000,000 Each claim/ \$2,000,000 Aggregate
Retroactive date: 02/07/2022		
Number of units: 96		

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)  
 Abuse or molestation exclusion

**Property Protection**

**Risk information for Location 1 - Building 1**

Address:	143 ANNE JENNINGS WAY	Insured interest:	Building owner
City/State:	GEORGETOWN, KY		
Zip code:	40324		
County:	Scott		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

**Schedule of Forms**

Form number	Edition date	Description
CG0001	04/13	Commercial General Liability Coverage Form
CG2106	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG2109	06/15	Exclusion - Unmanned Aircraft
CG2146	07/98	Abuse or Molestation Exclusion
CG2170	01/15	Cap on Losses from Certified Acts of Terrorism
CG4032	05/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
EPP0006	12/24	ErieSecure Business Extra Liability Coverages
EPP0008	09/23	Policy Change Endorsement - Exclusions
EPP0009	10/19	Exclusion - Professional Liability

Insured name: WARD HALL HOMEOWNERS ASSOCIATION, INC

Policy number: Q61 0164520

Policy period: 02/07/2026 to 02/07/2027

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**Schedule of Forms - (continued)**

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<b>Form number</b>	<b>Edition date</b>	<b>Description</b>
EPP0011KY	10/19 *	Kentucky Liability Change Endorsement
EPP0028	10/19 *	Important Notice to Kentucky Policyholders - ErieSecure Business
EPP0094	10/24 *	Premium Audit - Noncompliance Charge
EPP1804	10/19	Additional Insured - Homeowners, Townhouse, or Similar Association
EPP2617	10/22	Directors and Officers Liability Coverage - Condominium or Homeowners Associations
EPP3208	10/19	Exclusion - Lead Liability
EPP4000KY	10/19	ErieSecure Business Policy - Kentucky
EPP4001	10/19	Amendment of Mobile Equipment Definition
EPP4006	10/19	Coverage for Punitive Damages
IL985H	03/21 *	Disclosure Pursuant to Terrorism Risk Insurance Act

Home Office • Erie, PA 16530  
Your Agent:



CLAIMS DIRECTORY


-- FOLD --

**IN THE EVENT OF AN ACCIDENT OR LOSS**

- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
- Do not discuss accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In case of "hit-and-run", you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent or ERIE of the accident or loss.

The ERIE is Above All in SERVICE®.

If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.

  
President and  
Chief Executive Officer

CUT ON DOTTED LINE

-----CUT-ON-DOTTED-LINE-----

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**CLAIM SERVICE** -- For claim service anywhere in U.S. or Canada, call:

- Your Agent
- ERIE Claims Service: **1-800-FOR-ERIE (1-800-367-3743)**
- ERIEGlass<sup>SM</sup> (Auto glass only): **1-800-552-3743**
- FRAUD FINDER<sup>SM</sup> (To report fraud): **1-800-368-6696**

CS4ESB 10/19

CUT ON DOTTED LINE

-----3N17-931H0G-N9-1R9-----

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