



# ErieSecure Business™ Policy Declarations

## New Declarations

Coverage provided by

**Erie Insurance Company**

100 Erie Insurance Place Erie, PA 16530

erieinsurance.com

### Mailing name and address for Insured

MCCORD POINTE HOMEOWNERS  
ASSOCIATION INC  
3002 E 56TH ST  
INDIANAPOLIS IN 46220-2946



FF1054

### Other Interest

As listed under Schedule of Other Interests

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

MCCORD POINTE HOMEOWNERS ASSOCIATION INC.

### **Legal entity**

Association

### **Agent**

FF2563 STEFFEY INSURANCE AGENCY

### **Policy period**

10/14/2024 to 10/14/2025

### **Policy number**

Q61 0465515

### **Agent address and phone**

STEFFEY INSURANCE AGENCY  
3091 E 98TH ST STE 125  
INDIANAPOLIS, IN 46280-2910  
(800) 881-9731

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**

mail@steffeyins.com

### **Agency website**

http://www.steffeyins.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

## **Premium Summary**

**Total net premium:**

**\$7,062**

Final premium:

**\$7,062.00**

(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		\$5,000 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 - Managers or lessors of premises (CG2011) Designation of premises (part leased to you): See schedule of other interest		
Additional insured - Homeowners, townhouse, or similar associations (EPP1804)		
Cyber suite	\$1,000 Per occurrence	\$50,000 Aggregate
Cyber extortion		\$10,000
Misdirected payment fraud		\$10,000
Computer fraud		\$10,000
Telecommunications fraud		\$10,000
Data breach response expenses		Included
Public relations		\$10,000 Per occurrence
Reputational harm		\$10,000 Per occurrence
Computer attack		Included
Public relations		\$10,000 Per occurrence
Reward payments		Included
Reward payments sublimit per policy period		\$25,000 Per occurrence
Privacy incident liability		Included
Privacy incident defense		
Privacy incident liability		
Network security liability		Included
Network security defense		
Network security liability		
Electronic media liability		Included
Electronic media defense		
Electronic media liability		
Employee dishonesty – Increased coverage Number of employees: 2	\$1,000	\$75,000
Identity recovery – Owners and employees		\$25,000

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)

Abuse or molestation exclusion

Exclusion – Data breach response expenses

Insured name: MCCORD POINTE HOMEOWNERS ASSOCIATION INC.  
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**Property Protection**

	<b>Limit</b>
<b>Blanket coverage</b>	
Blanket coverage - Buildings	\$211,000
Location 1 Building 1	
Location 1 Building 2	
Blanket coverage - Buildings and business personal property	\$1,302,714
Location 1 Building 3	
Location 1 Building 4	
Location 2 Building 1	

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

Address:	5333 COVINGTON AVE	Windstorm/Hail:	Property deductible
City/State:	MCCORDSVILLE, IN	Insured interest:	Condo association
Zip code:	46055	Year built:	2019
County:	Hancock		
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	80003 Fences, entrance walls, or arbors		

*\*Property deductible applies unless otherwise indicated below.*

**Location 1 - Building 1 summary**

<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>
<b>Property coverage part</b>		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket

Insured name: MCCORD POINTE HOMEOWNERS ASSOCIATION INC.  
Policy number: Q61 0465515  
Policy period: 10/14/2024 to 10/14/2025

**Risk information for Location 1 - Building 2**

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Address:	5333 COVINGTON AVE	Windstorm/Hail:	Property deductible
City/State:	MCCORDSVILLE, IN	Insured interest:	Condo association
Zip code:	46055	Year built:	2019
County:	Hancock		
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	80018 Street lights/signs, parking/gas meters, traffic signals, flagpoles, fire alarm, & similar equipment		

*\*Property deductible applies unless otherwise indicated below.*

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**Location 1 - Building 2 summary**

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket

Insured name: MCCORD POINTE HOMEOWNERS ASSOCIATION INC.  
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**Risk information for Location 1 - Building 3**

Address:	5333 COVINGTON AVE	Windstorm/Hail:	Property deductible
City/State:	MCCORDSVILLE, IN	Insured interest:	Condo association
Zip code:	46055	Year built:	2021
County:	Hancock		
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	48925 Swimming pool - noc		

*\*Property deductible applies unless otherwise indicated below.*

**Location 1 - Building 3 summary**

<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>
<b>Property coverage part</b>		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Business personal property: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket

Insured name: MCCORD POINTE HOMEOWNERS ASSOCIATION INC.  
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**Risk information for Location 1 - Building 4**

Address:	5333 COVINGTON AVE	Windstorm/Hail:	Property deductible
City/State:	MCCORDSVILLE, IN	Insured interest:	Condo association
Zip code:	46055	Year built:	2021
County:	Hancock		
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	80014 Pool house		

*\*Property deductible applies unless otherwise indicated below.*

**Location 1 - Building 4 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
<b>Structure level optional coverages and exclusions</b>		
<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>
Sewer and drain back-up	\$500	\$50,000

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**Risk information for Location 1 - Building 5**

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Address:	5333 COVINGTON AVE	Insured interest:	Condo association
City/State:	MCCORDSVILLE, IN		
Zip code:	46055		
County:	Hancock		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: MCCORD POINTE HOMEOWNERS ASSOCIATION INC.  
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**Risk information for Location 1 - Building 6**

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Address:	5333 COVINGTON AVE	Insured interest:	Condo association
City/State:	MCCORDSVILLE, IN		
Zip code:	46055		
County:	Hancock		
Occupancy/Operations:	45523 Lakes, ponds, or reservoirs - existence hazard only		

Insured name: MCCORD POINTE HOMEOWNERS ASSOCIATION INC.  
 Policy number: Q61 0465515  
 Policy period: 10/14/2024 to 10/14/2025

**Risk information for Location 2 - Building 1**

Address:	9735 CHAMBERS DR	Windstorm/Hail:	Property deductible
City/State:	MCCORDSVILLE, IN	Insured interest:	Condo association
Zip code:	46055	Year built:	2023
County:	Hancock		
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	41678 Community recreational facilities		

*\*Property deductible applies unless otherwise indicated below.*

**Location 2 - Building 1 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
Business personal property: Comprehensive perils, Coinsurance N/A, Replacement cost		Blanket
<b>Structure level optional coverages and exclusions</b>		
<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>
Sewer and drain back-up	\$500	\$50,000

**Schedule of Other Interests**

**Additional Insured**

Additional insured - Managers or lessors of premises (CG2011)  
 Ardsley Management  
 Ardsley Management  
 3002 E 56TH ST  
 INDIANAPOLIS IN 46220-2946  
 Designation of premises (part leased to you): ALL

**Schedule of Forms**

Form number	Edition date	Description
CG0001	04/13 *	Commercial General Liability Coverage Form
CG0123	03/97 *	Indiana Changes - Pollution Exclusion
CG2011	04/13 *	Additional Insured - Managers or Lessors of Premises
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)
EPP0001	10/22 *	ErieSecure Business Property Coverage Part
EPP0006	10/19 *	ErieSecure Business Extra Liability Coverages

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**Schedule of Forms - (continued)**

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Form number	Edition date	Description
EPP0008	09/23 *	Policy Change Endorsement - Exclusions
EPP0009	10/19 *	Exclusion - Professional Liability
EPP0011IN	10/19 *	Indiana Liability Change Endorsement
EPP0027	10/19 *	Important Notice to Indiana Policyholders - ErieSecure Business
EPP0094	10/24 *	Premium Audit - Noncompliance Charge
EPP0218	10/19 *	Sewer and Drain Back-Up
EPP0236	10/22 *	Agreed Amount Clause
EPP1804	10/19 *	Additional Insured - Homeowners, Townhouse, or Similar Association
EPP2903	10/19 *	Identity Recovery - Owners and Employees
EPP2905	10/19 *	Employee Dishonesty - Increased Coverage
EPP3208	10/19 *	Exclusion - Lead Liability
EPP3218	10/19 *	Exclusion - Data Breach Response Expenses
EPP4000IN	11/21 *	ErieSecure Business Policy - Indiana
EPP4001	10/19 *	Amendment of Mobile Equipment Definition
EPP4002	10/22 *	Pollutants Redefined
EPP4007	10/19 *	Coverage for Punitive Damages
EPP4500	12/21 *	Cyber Suite Coverage
EPP4502IN	12/21 *	Cyber Suite - Indiana Changes Amendatory Endorsement
EPP4503	12/21 *	Important Notice - Cyber Coverage Resources Available
IL952A	03/21 *	Cap on Losses from Certified Acts of Terrorism
IL985H	03/21 *	Disclosure Pursuant to Terrorism Risk Insurance Act

Home Office • Erie, PA 16530  
Your Agent:



CLAIMS DIRECTORY


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**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 an 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-----

Home Office • Erie, PA 16530  
Your Agent:



CLAIMS DIRECTORY

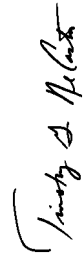
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President and  
Chief Executive Officer

- 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): **1-800-368-6996**

CS4ES9 10/19

CUT ON DOTTED LINE

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