

DECLARATIONS



ERIE INSURANCE EXCHANGE
ULTRAFLEX POLICY

REVISED DECLARATIONS

Agent	ITEM 2. Policy Period	Policy Number
BB1696 C N R INSURANCE INC	07/01/19 TO 07/01/20	Q43 0154351 M

ITEM 1. Named Insured and Address
RIVER OAKS CONDOMINIUM
ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

POLICY PERIOD BEGINS AND ENDS AT 12.01 A.M. STANDARD TIME AT THE STATED ADDRESS OF THE NAMED INSURED.

THE INSURANCE APPLIES TO THOSE PREMISES DESCRIBED AS PER THE ATTACHED SUPPLEMENTAL DECLARATIONS. THIS IS SUBJECT TO ALL APPLICABLE TERMS OF THE POLICY AND ATTACHED FORMS AND ENDORSEMENTS

DEDUCTIBLE (PROPERTY PROTECTION ONLY)- \$ 25,000.

COVERAGES:

PROPERTY PROTECTION - AS PER THE ATTACHED SUPPLEMENTAL DECLARATIONS	DEPOSIT PREMIUM
1. BUILDINGS	\$ INCL
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS	\$
3. INCOME PROTECTION	\$
4. GLASS AND LETTERING	\$
5. SIGNS, LIGHTS AND CLOCKS	\$

LIMITS OF INSURANCE

\$ INCL

EACH OCCURRENCE LIMIT	\$ 1,000,000	
DAMAGE TO PREMISES RENTED TO YOU LIMIT	\$ 1,000,000	ANY ONE PREMISES
MEDICAL EXPENSE LIMIT	\$ 5,000	ANY ONE PERSON
PERSONAL & ADVERTISING INJURY LIMIT	\$ 1,000,000	ANY ONE PERSON OR ORGANIZATION
GENERAL AGGREGATE LIMIT	\$ 2,000,000	
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$ 2,000,000	

OPTIONAL COVERAGES

SEE NEXT PAGE

TOTAL DEPOSIT PREMIUM - - - - - \$ 94,896.

APPLICABLE FORMS - SEE SCHEDULE OF FORMS

OPTIONAL COVERAGES

EARTHQUAKE COVERAGE	\$	INCL
DIRECTORS AND OFFICERS LIABILITY - CONDOMINIUM	\$	INCL
\$ 1,000,000 EACH CLAIM		
\$ 2,000,000 AGGREGATE		
228 UNITS \$ 1,000 SELF INSURED RETENTION		
RETROACTIVE DATE 07/01/2009		
EMPLOYEE DISHONESTY - INCREASED COVERAGE	\$	INCL
\$325,000 - 6 EMPLOYEES		

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RIVER OAKS CONDOMINIUM
ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 1	OCCUPANCY/OPERATIONS
14-24 MILLHAVEN COURT, EDGEWATER, ANNE ARUNDEL CO, MD 21037		FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
BLANKET COVERAGE - BUILDINGS			
\$61,064,500 - LOC 01			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,401,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 2

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

2-12 MILLHAVEN COURT, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES

CO-INS %

AMOUNT OF INSURANCE

1. BUILDINGS

N/A

BLANKET

2. BUSINESS PERSONAL PROPERTY AND
PERSONAL PROPERTY OF OTHERS

3. INCOME PROTECTION

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT

\$ 1,665,500

CONTENTS AMOUNT

\$ 0

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ITEM 1. Named Insured and Address
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ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 3	OCCUPANCY/OPERATIONS
26-34 MILLHAVEN COURT, EDGEWATER, ANNE ARUNDEL CO, MD 21037		FOUR UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,354,000
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 4

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

36-48 MILLHAVEN COURT, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

SIX UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,771,000
\$ 0

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ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 5	OCCUPANCY/OPERATIONS
----- 253-265 TILDEN WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037		----- SIX UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,670,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 6

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

2100-2114 MILLHAVEN DR, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

SEVEN UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,845,000
\$ 0

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ITEM 1. Named Insured and Address
RIVER OAKS CONDOMINIUM
ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 7	OCCUPANCY/OPERATIONS
----- 240-254 TILDEN WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037		----- SEVEN UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,973,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 8

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

2111-2123 MILLHAVEN DR, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

SIX UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES

CO-INS %

AMOUNT OF INSURANCE

1. BUILDINGS

N/A

BLANKET

2. BUSINESS PERSONAL PROPERTY AND
PERSONAL PROPERTY OF OTHERS

3. INCOME PROTECTION

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT

\$ 1,918,000

CONTENTS AMOUNT

\$ 0

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PO BOX 1200
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SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 9	OCCUPANCY/OPERATIONS
2116-2128 MILLHAVEN DR, EDGEWATER, ANNE ARUNDEL CO, MD 21037		SIX UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,653,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 10

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

241-251 TILDEN WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,648,500
\$ 0

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STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 11	OCCUPANCY/OPERATIONS
50-58 MILLHAVEN COURT, EDGEWATER, ANNE ARUNDEL CO, MD 21037		FOUR UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,255,000
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 12

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

226-238 TILDEN WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

SIX UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,852,000
\$ 0

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STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 13	OCCUPANCY/OPERATIONS
----- 213-225 TILDEN WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037		----- SIX UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,843,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 14

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

60-70 MILLHAVEN COURT, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT

\$ 1,536,500

CONTENTS AMOUNT

\$ 0

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ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 15	OCCUPANCY/OPERATIONS
----- 201-211 TILDEN WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037		----- FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,494,000
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 16

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

214-224 TILDEN WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,567,000
\$ 0

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ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 17	OCCUPANCY/OPERATIONS
----- 171-181 TILDEN WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037		----- FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,499,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 18

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

202-212 TILDEN WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,738,000
\$ 0

DECLARATIONS



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RIVER OAKS CONDOMINIUM
ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 19	OCCUPANCY/OPERATIONS
-----	-----	-----
190-200 TILDEN WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037		FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,738,000
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 20

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

2130-2144 MILLHAVEN DR, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

SEVEN UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES

CO-INS %

AMOUNT OF INSURANCE

1. BUILDINGS

N/A

BLANKET

2. BUSINESS PERSONAL PROPERTY AND
PERSONAL PROPERTY OF OTHERS

3. INCOME PROTECTION

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT

\$ 2,061,000

CONTENTS AMOUNT

\$ 0

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ITEM 1. Named Insured and Address RIVER OAKS CONDOMINIUM ASSOCIATION INC PO BOX 1200 STEVENSVILLE MD 21666-1200		ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES ----- 2125-2135 MILLHAVEN DR, EDGEWATER, ANNE ARUNDEL CO, MD 21037	LOCATION 1, BUILDING 21 OCCUPANCY/OPERATIONS ----- FIVE UNIT RESIDENTIAL CONDOMINIUM
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INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,568,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 22

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

2145-2153 MILLHAVEN DR, EDGEWATER,
ANNE ARUNDEL CO, MD 21045

FOUR UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES

CO-INS %
N/A

AMOUNT OF INSURANCE
BLANKET

- 1. BUILDINGS
- 2. BUSINESS PERSONAL PROPERTY AND
PERSONAL PROPERTY OF OTHERS
- 3. INCOME PROTECTION OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,226,500
\$ 0

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ASSOCIATION INC
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SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 23	OCCUPANCY/OPERATIONS
----- 176-188 TILDEN WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037		----- SIX UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,863,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 24

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

164-174 TILDEN WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,633,500
\$ 0

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ASSOCIATION INC
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ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 25	OCCUPANCY/OPERATIONS
----- 2146-2158 MILLHAVEN DR, EDGEWATER, ANNE ARUNDEL CO, MD 21037		----- SIX UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,296,000
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 26

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

250-260 BRAXTON WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,670,000
\$ 0

DECLARATIONS



ERIE INSURANCE EXCHANGE
ULTRAFLEX POLICY

REVISED DECLARATIONS

Agent	ITEM 2. Policy Period	Policy Number
BB1696 C N R INSURANCE INC	07/01/19 TO 07/01/20	Q43 0154351 M

ITEM 1. Named Insured and Address
RIVER OAKS CONDOMINIUM
ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES	LOCATION 1, BUILDING 27	OCCUPANCY/OPERATIONS
262-272 BRAXTON WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037		FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,641,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 28

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

274-284 BRAXTON WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

FIVE UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 1,473,000
\$ 0

DECLARATIONS



ERIE INSURANCE EXCHANGE
ULTRAFLEX POLICY

REVISED DECLARATIONS

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ITEM 1. Named Insured and Address
 RIVER OAKS CONDOMINIUM
 ASSOCIATION INC
 PO BOX 1200
 STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES ----- 223-237 BRAXTON WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037	LOCATION 1, BUILDING 29 OCCUPANCY/OPERATIONS ----- SEVEN UNIT RESIDENTIAL CONDOMINIUM
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INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
COVERAGES	N/A	BLANKET
1. BUILDINGS		
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		
OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION		
EARTHQUAKE		
BUILDING AMOUNT		\$ 2,382,000
CONTENTS AMOUNT		\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 30

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

241-255 BRAXTON WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

SEVEN UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 2,421,500
\$ 0

DECLARATIONS



ERIE INSURANCE EXCHANGE
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ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES ----- 273-285 BRAXTON WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037	LOCATION 1, BUILDING 31 OCCUPANCY/OPERATIONS ----- SIX UNIT RESIDENTIAL CONDOMINIUM
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INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 2,150,500
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 32

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

257-271 BRAXTON WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

SEVEN UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 2,095,500
\$ 0

DECLARATIONS



ERIE INSURANCE EXCHANGE
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ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES ----- 209-221 BRAXTON WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037	LOCATION 1, BUILDING 33 OCCUPANCY/OPERATIONS ----- SIX UNIT RESIDENTIAL CONDOMINIUM
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INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 2,042,000
CONTENTS AMOUNT			\$ 0

SUPPLEMENTAL DECLARATIONS

LOCATION 1, BUILDING 34

LOCATION OF PREMISES

OCCUPANCY/OPERATIONS

202-214 BRAXTON WAY, EDGEWATER,
ANNE ARUNDEL CO, MD 21037

SIX UNIT RESIDENTIAL CONDOMINIUM

INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

PROPERTY PROTECTION

COVERAGES	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS	N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS		
3. INCOME PROTECTION		

OCCURRENCE

OPTIONAL COVERAGES - PROPERTY PROTECTION

EARTHQUAKE

BUILDING AMOUNT
CONTENTS AMOUNT

\$ 2,150,000
\$ 0

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ERIE INSURANCE EXCHANGE
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ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SUPPLEMENTAL DECLARATIONS

LOCATION OF PREMISES ----- 157-169 TILDEN WAY, EDGEWATER, ANNE ARUNDEL CO, MD 21037	LOCATION 1, BUILDING 35 OCCUPANCY/OPERATIONS ----- SIX UNIT RESIDENTIAL CONDOMINIUM
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INTEREST OF NAMED INSURED IN SUCH PREMISES - OWNER

COVERAGES	PROPERTY PROTECTION	CO-INS %	AMOUNT OF INSURANCE
1. BUILDINGS		N/A	BLANKET
2. BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS			
3. INCOME PROTECTION	OCCURRENCE		
OPTIONAL COVERAGES - PROPERTY PROTECTION			
EARTHQUAKE			
BUILDING AMOUNT			\$ 1,965,000
CONTENTS AMOUNT			\$ 0

PROTECTIVE SAFEGUARD WARRANTY - AUTOMATIC SPRINKLER SYSTEM
LOCATION 1 BUILDINGS 1-35

ADDITIONAL PROPERTY NOT COVERED - BUILDING(S)
SOLAR PANELS AND SATELLITE DISHES ATTACHED TO ROOF
OR EXTERIOR OF ALL BUILDINGS
SEE FORM ULQK

INCLUDE SPECIFIED NONCOMPENSATED OFFICERS AS EMPLOYEES
NONCOMPENSATED OFFICERS: JYL DUPONT - PRESIDENT
SHELLEY DRISCOLL - VICE PRESIDENT
JOE KOLB - MEMBER AT LARGE
SEAN SEGRETI - TREASURER
MARGARET PI - MEMBER AT LARGE

SEE FORM ULRU

DECLARATIONS



ERIE INSURANCE EXCHANGE
ULTRAFLEX POLICY

REVISED DECLARATIONS

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ASSOCIATION INC
PO BOX 1200
STEVENSVILLE MD 21666-1200

ITEM 3. Other Interest

SCHEDULE OF FORMS

FORM NUMBER	EDITION DATE	DESCRIPTION
ULF	03/01	ULTRAFLEX PACKAGE POLICY
UF4658	10/13	NOTICE OF UNDERWRITING PERIOD - MARYLAND
UF8705*	06/96	IMPORTANT NOTICE - NO FLOOD COVERAGE
IL985G*	01/15	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
UF4811*	03/08	IMPORTANT NOTICE - POLICY SERVICE FEES
UF6330*	08/09	IMPORTANT NOTICE: DO YOU USE SUBCONTRACTORS?
GU129	12/12	MD AMENDATORY ENDORSEMENT - SUITS AGAINST US CONDITION
FORM SA	11/12	SUBSCRIBERS AGREEMENT
FX0001	11/18 *	ULTRAFLEX COMMERCIAL PROPERTY COVERAGE PART
IL0952	01/15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
ULDR	10/09	AGREED AMOUNT CLAUSE
ULAI	05/15	EARTHQUAKE COVERAGE - 2% DEDUCTIBLE
ULOA	07/16	PRODUCTION OR PROCESS MACHINERY - DEDUCTIBLE
ULBK	07/16	DIRECTORS AND OFFICERS LIABILITY COVERAGE - CONDOMINIUMS
ULOW	06/14	COVERAGE FOR PUNITIVE DAMAGES
CG0001	04/13	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
FX0003	07/16	ULTRAFLEX EXTRA LIABILITY COVERAGES

SCHEDULE OF FORMS (CONTINUED)

FORM NUMBER	EDITION DATE	DESCRIPTION
CG0201	12/17	MARYLAND CHANGES
ULQN	06/14	EXCLUSION - PROFESSIONAL LIABILITY
CG0099	11/85	CHANGES IN GENERAL LIABILITY FORMS FOR COMMERCIAL PACKAGE POLICIES
CG2147	12/07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
IL0021	09/08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
GU30	03/01	AMENDMENT OF POLICY - TWO OR MORE COVERAGE PARTS
CG2167	12/04	FUNGI OR BACTERIA EXCLUSION
ULED	09/05	EXCLUSION - ASBESTOS
CG2170	01/15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL0017	11/98	COMMON POLICY CONDITIONS
GU136	03/09	AMENDMENT OF MOBILE EQUIPMENT DEFINITION
CG2196	03/05	SILICA OR SILICA-RELATED DUST EXCLUSION
CG2673	12/04	MARYLAND CHANGES - PREMIUM AUDIT CONDITION
GU32	03/01	EXCLUSION - LEAD LIABILITY
UF8385	03/95	IMPORTANT NOTICE
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

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ERIE INSURANCE EXCHANGE
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ITEM 1. Named Insured and Address RIVER OAKS CONDOMINIUM ASSOCIATION INC PO BOX 1200 STEVENSVILLE MD 21666-1200		ITEM 3. Other Interest

SCHEDULE OF FORMS (CONTINUED)

FORM NUMBER	EDITION DATE	DESCRIPTION
CG2004	11/85	ADDITIONAL INSURED - CONDOMINIUM UNIT OWNERS
ULAH	06/14	CONDOMINIUM ASSOCIATION COVERAGE
CG0141	03/11	MARYLAND - CONDOMINIUMS
ULQK	02/02	ADDITIONAL PROPERTY NOT COVERED - BUILDING(S)
ULKD	02/02 *	EMPLOYEE DISHONESTY - INCREASED COVERAGE
ULRU	02/03 *	INCLUDE SPECIFIED NONCOMPENSATED OFFICERS AS EMPLOYEES

