



Business Catastrophe Liability Application

Application to:

Erie Insurance Exchange

The Applicant applies for insurance and represents the following to be true.

Applicant	Business name	Policy period:
Tanyard Springs HOA		04/01/2022 - 04/01/2023
Mailing address		Federal ID number
7811 Montrose Rd Ste 110		26-1778023
Potomac, MD 20854-3349		Phone
		(301) 468-8919
County		
Anne Arundel		
FIPS Code		
003		

Agent number and name	Legal entity	Business inception year
DB3241	Corporation	2010
Cascade Insurance Group Llc		

Operations
Homeowners association

Limit of liability	GL code	Judgment factor	VCR
\$5,000,000	68500	1.00	0.00

Schedule of underlying insurance	Insurer	Policy number	Policy period	Limits	Premium
ErieSecure Business	EIC		04/01/2022 - 04/01/2023		\$3,737
Each occurrence				\$1,000,000	
Personal & advertising injury				\$1,000,000	
General aggregate				\$2,000,000	
Products-completed operations aggregate				\$2,000,000	



ERIE Agent
DB3241
CASCADE INSURANCE
GROUP LLC
<http://www.cascadeig.com>

Applicant
Tanyard Springs HOA

Policy number

Policy optional coverages and exclusions:

Designated construction project(s) aggregate limit
Designated construction project(s): All projects
Exclusion - Automobile liability

Yes No



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Applicant
 Tanyard Springs HOA

Policy number

Warning: if any of these questions are answered "Yes," you may not bind coverage - Please contact underwriting for approval.

- | | | |
|---|------------------------------|--|
| 1. Is policy a rewrite of a current ERIE policy? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 2. Does the applicant own, lease or charter any aircraft or watercraft? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| 3. Are there any operations not covered by the schedule of underlying policies? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |

Payment information

Bill type: Insured	Total annual premium	\$1,827.00
Pay plan*:	Payment/deposit	
	Balance	

*An installment charge is applied and paid to Erie Indemnity Company for the second and subsequent installments of all payment plans except for Plans A and B.

Earned premium

Policy	Amount applied
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Past losses Has the applicant had any general liability or auto liability claims greater than \$250,000 in the last 5 years? Yes No

Endorsements

Form number	Edition date	Form title
CAT6	04/03	Exclusion - Automobile liability



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WARNING: IT IS UNDERSTOOD THAT THIS IS NOT A BINDER AND NO INSURANCE IS AFFORDED UNLESS AND UNTIL THE APPLICATION IS ACCEPTED BY THE HOME OFFICE OF THE ERIE INSURANCE GROUP.

MD Applicant(s), Please Read:


Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

SUBSCRIBER'S AGREEMENT

The Subscriber ("you" or "your") agrees with the other Subscribers at Erie Insurance Exchange ("ERIE"), a Reciprocal/Inter- Insurance Exchange, and with their Attorney-in-Fact, the Erie Indemnity Company ("we" or "us"), a Pennsylvania corporation with its Home Office in Erie, Pennsylvania, to the following:

1. You agree to pay your policy premiums and to exchange with other ERIE Subscribers policies providing insurance for any insured loss as stated in those policies.
2. You appoint us as Attorney-in-Fact with the power to: a) exchange policies with other ERIE Subscribers; b) take any action necessary for the exchange of such policies; c) issue, change, nonrenew or cancel policies; d) obtain reinsurance; e) collect premiums; f) invest and reinvest funds; g) receive notices and proofs of loss; h) appear for, compromise, prosecute, defend, adjust and settle losses and claims under your policies; i) accept service of process on behalf of ERIE as insurer; and j) manage and conduct the business and affairs of ERIE, its affiliates and subsidiaries. This power of attorney is limited to the purposes described in this Agreement.
3. You agree that as compensation for us: 1) becoming and acting as Attorney-in-Fact; b) managing the business and affairs of ERIE; and c) paying general administrative expenses, including sales commissions, salaries and employee benefits, taxes, rent, depreciation, supplies and data processing, we may retain up to 25% of all premiums written or assumed by ERIE. The rest of the premiums will be used for losses, loss adjustment expenses, investment expenses, damages, legal expenses, court costs, taxes, assessments, licenses, fees, and any other governmental fines and charges, establishment of reserves and surplus, and reinsurance, and may be used for dividends and other purposes we decide are to the advantage of Subscribers.
4. You agree that this Agreement, including the power of attorney, shall have application to all insurance policies for which you apply at ERIE, including changes in any of your coverages.
5. You agree to sign and deliver to us all papers required to carry out this Agreement.
6. This Agreement, including the power of attorney, shall not be affected by your subsequent disability or incapacity.
7. This Agreement is and shall be binding upon you, us, and all executors, administrators, successors and assigns.

(Subscriber's Agreement language updated 1996.)

Subscriber's Signature: Shireen Ambush  Date: 3/15/22

Title: Property Manager



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APPLICANT TO ERIE INSURANCE EXCHANGE SIGN HERE

I certify that I have given true and complete answers to the questions in this application.

Subscriber: *Shireen Ambush*  Date: 3/15/22

Agent: Do you consider this an acceptable risk? Yes/No

Warning: Do not bind risks that have been previously cancelled or declined or not renewed.

I certify that I have:

- Read to the applicant all of the questions as they are printed on this application
- Included all answers as given by the applicant.
- Determined the risk is acceptable

Agent signature: _____ Date: _____

DISCLOSURE NOTICE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium (Certified Acts) S 2

This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Forms(s) and/or Policy(s):

Business Catastrophe Liability
Ultrapack Plus

Additional Information, if any, concerning the terrorism premium:

SCHEDULE – PART II (Refer to Paragraph B. in this endorsement)

Federal share of Terrorism Losses 85% Year: 2015

Federal share of Terrorism Losses 84% Year: 2016

Federal share of Terrorism Losses 83% Year: 2017

Federal share of Terrorism Losses 82% Year: 2018

Federal share of Terrorism Losses 81% Year: 2019

Federal share of Terrorism Losses 80% Year: 2020

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule above.

B. Disclosure of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses

attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.



ErieSecure Business™ Application

Application to

Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

The Applicant applies for insurance and represents the following to be true.

Policy effective: From: 12:01 A.M. 04/01/2022 To: 12:01 A.M. 04/01/2023
Agent
 DB3241 CASCADE INSURANCE GROUP LLC

Applicant Tanyard Springs HOA	Business name	Federal tax ID 261778023
Mailing address Tanyard Springs HOA 7811 MONTROSE RD STE 110 POTOMAC, MD 20854-3349	Phone Business (301) 468-8919	
Business inception year 2010	Legal entity Association	Franchise? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Location/Building - Information (other than coverages)

Loc	Bldg	Address	City	County	State	Zip code
1	1	6920 HERITAGE XING	GLEN BURNIE	ANNE ARUNDEL	MD	21060
1	2	6920 HERITAGE XING	GLEN BURNIE	ANNE ARUNDEL	MD	21060
1	3	6920 HERITAGE XING	GLEN BURNIE	ANNE ARUNDEL	MD	21060
1	4	6920 HERITAGE XING	GLEN BURNIE	ANNE ARUNDEL	MD	21060
1	5	6920 HERITAGE XING	GLEN BURNIE	ANNE ARUNDEL	MD	21060
1	6	6920 HERITAGE XING	GLEN BURNIE	ANNE ARUNDEL	MD	21060

Loc	Bldg	Occupancy/Operations	Percent occupied
1	1	Homeowners or similar association - association risk only	100%
1	2	Parks or playgrounds	100%
1	3	Fences, entrance walls, or arbors	100%
1	4	Homeowners or similar association - association risk only	100%
1	5	Swimming pool - noc	100%
1	6	Tennis court	100%

Loc	Bldg	Construction type	Total area (sq.ft.)	Number of stories	Passenger elevator	Freight elevator	Year built	Roof year	Plumbing year	Electrical year	Heating year
1	1	Frame	6100	1	None	None	2010	2010	2010	2010	2010
1	2	Frame	30	1	None	None	2010	2010	2010	2010	2010
1	3	Frame	30	1	None	None	2010	2010	2010	2010	2010



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Applicant
 Tanyard Springs HOA

Policy number

Loc	Bldg	Construction type	Total area (sq.ft.)	Number of stories	Passenger elevator	Freight elevator	Year built	Roof year	Plumbing year	Electrical year	Heating year
1	4	Masonry non combustible	30	1	None	None	2010	2010	2010	2010	2010
1	5	Masonry non combustible	5	1	None	None	2010	2010	2010	2010	2010
1	6	Non combustible	10	1	None	None	2010	2010	2010	2010	2010

Loc	Bldg	Sprinkler	Sprinkler type	Fire alarm	Burglar alarm	Windstorm/Hail	Automatic extinguishing system
1	1	100%	N/A	Local	Local	Property deductible	N/A
1	2	0%	N/A	Local	Local	Property deductible	N/A
1	3	0%	N/A	N/A	N/A	Property deductible	N/A
1	4	0%	N/A	None	None	Property deductible	N/A
1	5	0%	N/A	N/A	N/A	Property deductible	N/A
1	6	0%	N/A	N/A	N/A	Property deductible	N/A

Loc	Bldg	Protection class	Distance to fire hydrant	Distance to fire station	Does this premises have deep frying or grilling?	Do you have any delivery operations?
1	1	03	N/A	Less than or equal to 1 mile	N/A	N/A
1	2	03	N/A	Less than or equal to 1 mile	N/A	N/A
1	3	03	N/A	Less than or equal to 1 mile	N/A	N/A
1	4	03	N/A	Less than or equal to 1 mile	N/A	N/A
1	5	03	N/A	Less than or equal to 1 mile	N/A	N/A
1	6	03	N/A	Less than or equal to 1 mile	N/A	N/A

Loc	Bldg	Occupied by Applicant?	Insured interest
1	1	None	Condo Association
1	2	None	Condo Association
1	3	Entire	Condo Association
1	4	None	Condo Association
1	5	Entire	Condo Association
1	6	Entire	Condo Association



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Applicant
 Tanyard Springs HOA

Policy number

Property Protection

Property deductible*: \$5,000

Production or process machinery deductible: \$1,000

Production or process machinery deductible - Income protection: 1x day

**Property deductible applies unless otherwise indicated below.*

Loc	Bldg	Building limit	Coinsurance	Property valuation method	Peril type
1	1	\$983,500	Coinsurance N/A	Replacement cost	Comprehensive perils
1	2	\$110,000	Coinsurance N/A	Replacement cost	Comprehensive perils
1	3	\$83,500	Coinsurance N/A	Replacement cost	Comprehensive perils
1	4	\$110,000	Coinsurance N/A	Replacement cost	Comprehensive perils
1	5	\$321,600	Coinsurance N/A	Replacement cost	Comprehensive perils
1	6	\$280,000	Coinsurance N/A	Replacement cost	Comprehensive perils

Loc	Bldg	Business personal property limit	Coinsurance	Property valuation method	Peril type
1	1	\$871,500	Coinsurance N/A	Replacement cost	Comprehensive perils

Loc	Bldg	Income protection	Sales/Revenue
1	1	Income protection - Actual loss sustained (12 months)	\$200,000
1	2	Income protection - Actual loss sustained (12 months)	\$200,000
1	3	Income protection - Actual loss sustained (12 months)	\$200,000
1	4	Income protection - Actual loss sustained (12 months)	\$200,000
1	5	Income protection - Actual loss sustained (12 months)	\$200,000
1	6	Income protection - Actual loss sustained (12 months)	\$200,000

Location 1 - Building 1 summary

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Building ordinance or law – Increased coverage		10% of building
Protective safeguard condition: Automatic sprinkler system		
Sewer and drain back-up	\$5,000	\$20,000

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

Loc	Bldg	State	Class code	Exposure base	Amount
1	1		68500 Homeowners or similar association - association risk only	Units	1,424



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Applicant
 Tanyard Springs HOA

Policy number

Loc	Bldg	State	Class code	Exposure base	Amount
1	2		46671 Parks or playgrounds	Items	4
1	3		80003 Fences, entrance walls, or arbors	Items	1
1	4		68500 Homeowners or similar association - association risk only	Units	1
1	5		48925 Swimming pool - noc	Items	1
1	6		80020 Tennis court	Items	4

Policy Optional Coverages and Exclusions

Coverage

Additional insured - Homeowners, townhouse, or similar associations (EPP1804)

Data breach liability

Number of personally identifiable information records: 1 to 9,999

Data breach response expenses – Increased coverage

Number of personally identifiable information records: 1 to 9,999

Waiver of charitable immunity

Deductible

Limit

\$50,000

\$50,000



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 CASCADE INSURANCE
 GROUP LLC

Applicant
 Tanyard Springs HOA

Policy number

Warning: If any of these questions are answered "Yes," you may not bind coverage - Please contact underwriting for approval.

All applicants:

1. Is policy a rewrite of a current 'ERIE' policy? Yes No
 If Yes, give policy number?
 Q972063188

2. Are there any other premises or operations which are not to be covered by this insurance? Yes No
 If Yes, please explain

3. Has the Applicant ever failed to maintain liability or property insurance on this business during the past 5 years? Yes No
 If Yes, please explain

 If No, previous insurance carrier
 Rewrite

4. Has the Applicant ever been cancelled (including nonpay) or refused insurance of any kind by ERIE or any other insurance carrier? Yes No
 If Yes, please explain

5. Has the Applicant or any partner, corporate officer, member or director ever been convicted or otherwise found guilty of a crime (Excluding offenses committed while a juvenile or sealed by court order)? Yes No
 If Yes, give date, place and reason for arrest. If convicted, give penalty

6. Has the Applicant filed for bankruptcy in the past 5 years? Yes No
 If Yes, please explain

7. Have any operations of the business been sold, acquired, or discontinued in the last 5 years? Yes No
 If Yes, please explain

8. Is the Applicant involved in manufacturing, mixing, relabeling or repackaging of products? Yes No
 If Yes, please explain

9. Does the business sell or distribute foreign products not purchased from a US distributor? Yes No
 If Yes, please explain

Past Losses: Has the Applicant had any property or liability claims in the last 5 years ? No



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 GROUP LLC

Applicant
 Tanyard Springs HOA

Policy number

Retail/Wholesale Applicants only

% Retail % % Wholesale % % Internet sales % % Installation sales %

Policy Overview

Billing type:
 Account billing number:
 Payment plan*:

Policy Discounts

Loyalty discount
 Multi-policy

Premium Summary

Total net premium	\$6,975
Final premium:	\$6,975.00
Down payment:	
Balance:	

MD Applicant(s), please read

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

All Other Applicant(s), please read

Any person who knowingly files an application containing any false, incomplete or misleading information, may be subject to criminal and/or civil penalties.

DISCLOSURE NOTICE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium (Certified Acts) \$ 4 - This is the portion of your annual premium attributable to coverage for terrorism (Certified Acts) under the ErieSecure Business policy (\$4.00 per policy issued).

Additional Information, if any, concerning the terrorism premium:

SCHEDULE – PART II (Refer to Paragraph B. in this endorsement)

Federal share of Terrorism Losses 80%

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule above.

B. Disclosure of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses at-

tributable to terrorist acts certified under the Terrorism Risk Insurance Act exceeds \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.



ErieSecure Business™ Supplemental Application

Application to

Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

The Applicant applies for insurance and represents the following to be true.

Applicant/Policyholder name

Policy number

Tanyard Springs HOA

Data Breach

1. How many customers/employees/patients/clients/tenants' information does the Applicant currently have on file?

- 1 to 9,999
- 10,000 to 24,999
- 25,000 to 49,999
- 50,000 to 149,999
- 150,000 to 249,999
- 250,000 to 499,999
- 500,000 to 999,999
- 1,000,000 or more

2. Please check which of the following types of data the Applicant collects, stores, manages, or processes containing the following Personally Identifiable Information, Payment Card Information, or Health Information.

Select all that apply

- Social Security Numbers
- Banking/Financial Information
- Credit Cards/Debit Cards/Other Payment Cards
- Health Information & Medical Records
- None

3. Please check the computer security controls that are currently in place.

Select all that apply

- Anti-Virus Software
- Password-protected computers, laptops, and other mobile devices
- Secured wireless connectivity for laptops and other mobile devices
- Firewall
- No Personally Identifiable Information is stored on laptops, back-ups, or other portable media
- Personally Identifiable Information stored on laptops, back-ups, or other portable media is encrypted
- None

4. Has the Applicant suffered a breach of personal information, including loss or theft of laptops, smart phones etc.?

If Yes, please describe

No

5. Does the Applicant conduct annual training for employees concerning data security and the handling of personal information?

Yes

6. Does the Applicant post and circulate your document retention and destruction policy to your employees?

Yes

