

Po Box 2915  
Bloomington IL 61702-2915

**Named Insured**

AT2 M-25-297D-FBD5 F V

THE RANCHES AT PINEHURST  
PROPERTY OWNERS ASSOCIATION  
C/O ALASTAIR WINNER  
2 RIATA DR  
MAGNOLIA TX 77354-6481

**RENEWAL DECLARATIONS**

<b>Policy Number</b>	<b>90-GS-9058-2</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	MAR 28 2024	MAR 28 2025
The policy period begins and ends at 12:01 am standard time at the premises location.		

**Agent and Mailing Address**

DAVID TURNAGE  
10540 FM 1488 RD  
MAGNOLIA TX 77354-6773

PHONE: (281) 789-7171

**Residential Community Association Policy**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: HOMEOWNERS ASSOCIATION

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM \$ 1,748.00

Discounts Applied:  
Renewal Year  
Claim Record

Prepared  
JAN 15 2024  
CMP-4000

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**RENEWAL DECLARATIONS (CONTINUED)**

Residential Community Association Policy for THE RANCHES AT PINEHURST  
 Policy Number 90-GS-9058-2

**SECTION I - PROPERTY SCHEDULE**

Location Number	Location of Described Premises	Limit of Insurance*	
		Coverage A - Buildings	Coverage B - Business Personal Property
001	DOBBIN, HUFFSMITH, AND HARDIN STORES ROADS MAGNOLIA TX 77354	No Coverage	No Coverage

**AUXILIARY STRUCTURES**

Location Number	Description	Limit of Insurance*	
		Coverage A - Buildings	Coverage B - Business Personal Property
001A	Fence, walls, etc.	\$ 79,900	See Prop Sch

\* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

**SECTION I - INFLATION COVERAGE INDEX(ES)**

Inflation Coverage Index: 241.8

**SECTION I - DEDUCTIBLES**

Basic Deductible \$1,000

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE RANCHES AT PINEHURST  
 Policy Number 90-GS-9058-2

**Special Deductibles:**

Money and Securities	\$250	Employee Dishonesty	\$250
Equipment Breakdown	\$1,000		

The Inflation Coverage provision may change your deductible. Refer to page 17 of your policy.

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES**

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE RANCHES AT PINEHURST  
 Policy Number 90-GS-9058-2

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX**

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records	
On Premises	\$10,000
Off Premises	\$5,000

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE RANCHES AT PINEHURST  
 Policy Number 90-GS-9058-2

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY**

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

**SECTION II - LIABILITY**

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
<b>AGGREGATE LIMITS</b>	
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for THE RANCHES AT PINEHURST**  
**Policy Number 90-GS-9058-2**

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

**FORMS AND ENDORSEMENTS**

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CMP-4100	Businessowners Coverage Form
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4243.2	Amendatory Endorsement
CMP-4815	Directors & Officers Liability
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4784	Per Dwelling Building Deduct
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.2	Loss of Income & Extra Expnse
FE-3650	Actual Cash Value Endorsement
CMP-4561.1	Policy Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

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RENEWAL DECLARATIONS (CONTINUED)

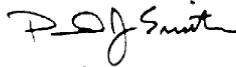
Residential Community Association Policy for THE RANCHES AT PINEHURST  
Policy Number 90-GS-9058-2

This policy is issued by State Farm Lloyds.

SERVICE OF PROCESS - Service of Process may be had upon the State Official duly designated for such purpose in the state in which the property insured hereunder is located if State Farm Lloyds is licensed in such state; or upon the Commissioner of Insurance of the State of Texas; or upon the duly appointed Attorney-in-Fact for State Farm Lloyds at Richardson, Texas. Underwriters at State Farm Lloyds have complied with the laws of the State of Texas regulating Lloyds plan insurance and said statutes are hereby made a part of the policy. The entire assets of State Farm Lloyds supports its policies, but each individual underwriter's liability is several and not joint and is limited by law to the amount fixed by his/her underwriter's contract and subscription and no underwriter is liable as a partner. This policy is made and accepted subject to the foregoing stipulations and conditions together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto, and no agent or other representative of State Farm Lloyds shall have the power to waive any provision or condition of this policy. This policy is non-assessable and no contingent liability of any kind and character attaches to the insured named herein.

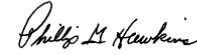
In Witness Whereof, State Farm Lloyds has caused this policy to be signed by its President and Secretary.

By:



Secretary  
State Farm Lloyds, Inc.  
Attorney-in-Fact

State Farm Lloyds



President  
State Farm Lloyds, Inc.  
Attorney-In-Fact

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**RENEWAL DECLARATIONS (CONTINUED)****Residential Community Association Policy for THE RANCHES AT PINEHURST**  
**Policy Number 90-GS-9058-2****NOTICE TO POLICYHOLDER:**

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

**Your coverage amount....**

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc.<sup>®</sup> using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm<sup>®</sup> does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

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STATE FARM LLOYDS  
A LLOYDS COMPANY IN RICHARDSON, TEXAS

Po Box 2915  
Bloomington IL 61702-2915

**Named Insured**

M-25-297D-FBD5 F V

THE RANCHES AT PINEHURST  
PROPERTY OWNERS ASSOCIATION  
C/O ALASTAIR WINNER  
2 RIATA DR  
MAGNOLIA TX 77354-6481

**INLAND MARINE ATTACHING DECLARATIONS**

<b>Policy Number</b>	<b>90-GS-9058-2</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	MAR 28 2024	MAR 28 2025
The policy period begins and ends at 12:01 am standard time at the premises location.		

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**ATTACHING INLAND MARINE**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

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**Annual Policy Premium**                      Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

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**Forms, Options, and Endorsements**

FE-8739                      Inland Marine Conditions  
FE-6865                      Amend of Inland Marine Condtns  
FE-8743.1                    Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

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JAN 15 2024  
FD-6007

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**ATTACHING INLAND MARINE SCHEDULE PAGE****ATTACHING INLAND MARINE**

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743.1	Inland Marine Computer Prop	\$ 10,000	\$ 500	Included
	Loss of Income and Extra Expense	\$ 10,000		Included

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OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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JAN 15 2024  
FD-6007

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In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

**POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**

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Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 80% beginning on January 1,

2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.3



# BUSINESS OWNERS AND MANAGERS: Is Loss Control Part Of Your Business?

We at State Farm® feel that Loss Control is an important management tool and that it should be part of your business operation.

**Loss Control** – Is simply a way to prevent accidents, or to reduce the effects of those accidents on your business, your employees and your customers.

**Failure To Control Losses**

- Increases insurance cost, operating costs, and increased liability to the owner.
- Decreases profits, operating efficiency, productivity, product quality, and employee/customer confidence.

**Why You Need A Loss Control Program**

- Concern for the welfare of your employees, customers, and the general public.
- Control of the dollar losses due to accidents, lost time of workers, and your administrative time following accidents. Insurance will cover many of the direct costs of these accidents, but many of the “hidden” costs of these accidents come out of your pocket.
- Compliance with provisions of federal and state laws and regulations.

**Essential Elements of a Loss Control Program**

- A written Loss Control policy that states management’s commitment and support of the program.
- Assignment of specific responsibilities and accountabilities for program areas.

- Specific methods to recognize, evaluate and control hazards such as:
  - Selection and training of employees.
  - Establish and enforce safety rules.
  - Regular inspections of your business.
  - Regular maintenance programs.
  - Review of all accidents.
  - Maintain accurate records to monitor program progress and measure long term trends.

**State Farm Can Help** – We can provide additional information to help you with:

- Establishing a loss control program
- Evaluating your loss control efforts
- Safety training
- Safety consultations

**For additional information, please complete the information below and mail it to:**

**State Farm Lloyds  
P.O. Box 853925  
Richardson, TX 75085-3922  
Attn: Business Lines Loss Control Services**

**Phone: 844-892-8286**

**Email: [ntex.comund-lossctrl.534o08@statefarm.com](mailto:ntex.comund-lossctrl.534o08@statefarm.com)**

*State Farm services are not intended to be inclusive of all potential accident sources, nor are they intended to warrant your compliance with any federal, state or local laws.*

**Attention: Business Lines Loss Control Services**

**I AM INTERESTED IN RECEIVING INFORMATION REGARDING STATE FARM LIABILITY LOSS CONTROL SERVICES.**

- Establishing a Loss Control Program
- Consultations on new or existing Commercial Liability Loss Control Programs
- Other: \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone Number \_\_\_\_\_

Policy Number \_\_\_\_\_ State Farm agent \_\_\_\_\_

(CONTINUED)

**IMPORTANT NOTICE**

To obtain information or make a complaint:

You may call the State Farm® toll-free telephone number for information or to make a complaint at:

**800-STATEFARM (800-782-8332)**

**Or by mail at:**

**1 State Farm Plaza  
Bloomington, IL, 61710-0001  
Email: home.ccc-customer-feedback.314o00@statefarm.com**

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

**800-252-3439**

You may write the Texas Department of Insurance:

1601 Congress Avenue  
P.O. Box 12030  
Austin, TX 78701  
Fax: (512) 490-1007  
Web: www.tdi.texas.gov  
E-mail: ConsumerProtection@tdi.texas.gov

To obtain price and policy form comparisons and other information relating to residential property insurance and personal automobile insurance, you may visit the Texas Department of Insurance/Office of Public Insurance Counsel website:

**www.helpinsure.com**

**PREMIUM OR CLAIM DISPUTES:**

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help. Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

**ATTACH THIS NOTICE TO YOUR POLICY:**

This notice is for information only and does not become a part or condition of the attached document.

553-3653 TX.6

**AVISO IMPORTANTE**

Para obtener información o para presentar una queja:

Usted puede llamar al número de teléfono gratuito de State Farm® para obtener información o para presentar una queja al:

**800-STATEFARM (800-782-8332)**

**O por correo a:**

**1 State Farm Plaza  
Bloomington, IL 61710-0001  
Correo electrónico: home.ccc-customer-feedback.314o00@statefarm.com**

Usted puede comunicarse con el Departamento de Seguros de Texas para obtener información sobre compañías, coberturas, derechos o quejas al:

**800-252-3439**

Usted puede escribir al Departamento de Seguros de Texas:

1601 Congress Avenue  
P.O. Box 12030  
Austin, TX 78701  
Fax: (512) 490-1007  
Web: www.tdi.texas.gov  
E-mail: ConsumerProtection@tdi.texas.gov

Para obtener formas para la comparación de precios y pólizas y para obtener otra información sobre el seguro de propiedad residencial y de seguro de automóvil personal, visite el sitio web del Departamento de Seguros de Texas/Oficina del Asesor Público de Seguros:

**www.helpinsure.com**

**DISPUTAS SOBRA PRIMAS DE O RECLAMACIONES:**

Si usted tiene un problema con un reclamo o con las primas de su póliza, llame primero a su compañía de seguros u Organización del Mantenimiento de la Salud (HMO, por sus siglas en inglés). Si no puede resolver el asunto, es posible que el Texas Department of Insurance ("Departamento de Seguros de Texas") pueda ayudarle. Aunque presente una denuncia al Texas Department of Insurance, también debería presentar una denuncia o apelación a través de su compañía de seguros o HMO. Si no lo hace, es posible que pierda su derecho de apelación.

**ADJUNTE ESTE AVISO A SU PÓLIZA:**

Este aviso es solamente para propósito de informativos y no se convierte en parte o en condición del documento adjunto.

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## IMPORTANT NOTICE

The following information is being provided in accordance with Texas law.

Your policy includes provisions under SECTION I – CONDITIONS that states:

- If a loss is caused by windstorm or hail in a catastrophe area as defined under Texas law, you must file a claim with us not later than one year after the date of the loss that is the subject of the claim unless you show good cause for not filing the claim within this time period.
- With respect to a loss caused by windstorm or hail in the catastrophe area as defined under Texas law, no suit or action may be brought against us unless it is started within the earlier of:
  - two years from the date we accept or reject the claim; or
  - three years from the date of the loss that is the subject of the claim.

*This Notice is provided for informational purposes only, and it does not change, modify or invalidate any of the provisions, terms or conditions of your policy, or any other applicable endorsements.*

553-3797 TX.1 (C)

553-4442

## One login, access to all your accounts

### Follow these easy steps:

- Log in to [statefarm.com/oneLogin](http://statefarm.com/oneLogin) using your personal ID and password
- To find your business or organizational account, select "Switch account" under your name

*Don't see "Switch account"?  
Contact your agent.*

### Take care of business

- Pay a bill
- Access accounts through the State Farm® mobile app
- Get policy documents or a Certificate of Insurance (COI)
- Contact your agent

### Need help?

Use your smartphone to scan this QR code for detailed instructions.



553-4442

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## Important Notice Regarding Your Policy

The Texas Department of Insurance requires all insurance companies to provide the following information to their policyholders:

Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit [www.floodsmart.gov](http://www.floodsmart.gov).

Please refer to your policy for terms and conditions that apply.

553-4303 TX

