

**CERTIFICATE OF INSURANCE**

Certificate Number

C733855R4

**AUTHORITY REF NUMBER**

B2429BW2500357

Renewal of Number

C733855R3

COMMON POLICY DECLARATIONS

HO-6

This Declaration is attached to and forms part of certificate provisions (Form LPG1)

Insurance is effective with certain UNDERWRITERS AT LLOYD'S, LONDON.

NAMED INSURED AND MAILING ADDRESS: Andrea Baker, 3413 Steamer Drive, Keswick, VA 22947

**AGENT:**

Burns & Wilcox, Ltd  
800 Arendell Street, Suite 200  
Morehead City, NC 28557

**POLICY PERIOD**

Policy Term: 12 Month(s)      Effective: 09/13/2025      Expiration: 09/13/2026      12:01 AM Standard Time at the Insured Location

CONDO NAME: VILLAGE WEST

COVERAGES	LIMIT OF LIABILITY	PREMIUM
SECTION 1 – A) BLANKET PROPERTY LIMIT	\$25,000	\$842
B) OTHER STRUCTURES	Excluded	Excluded
C) DWELLING AND PERSONAL PROPERTY	*Included in A	Included
D) LOSS OF USE/RENTS	\$12,500	Included
SECTION 2 – E) PREMISES LIABILITY	\$500,000	Included
F) MEDICAL EXPENSES	\$5,000	Included
ADDITIONAL COVERAGES	WATER BACKUP \$25,000	Included
LOSS ASSESSMENT	MOLD \$10,000	Included
	\$5,000, excluding Loss Assessment due to deductible selected by the Board of Directors for the Master Policy.	\$5,000

The insurance company with which this coverage has been placed is not licensed by the State of North Carolina and is not subject to its supervision. In the event of the insolvency of the insurance company, losses under this policy will not be paid by any State insurance guaranty or solvency fund. Surplus Lines Broker: Burns & Wilcox, Ltd - 30883 Northwestern Highway, 220 Kaufman Financial Center, Farmington Hills MI 48334, License Number: 1000006506

Premium:	\$ 842.41
Policy Fee:	\$ 75.00
Surplus Lines Tax:	\$ 42.12
Stamping Fee:	\$ 2.53
Total:	\$ 962.06
	\$
	\$
	\$
	\$
Minimum Earned Premium:	25%

DEDUCTIBLE (Section 1 only):	All Other Perils: \$1,000 Each and Every Loss	*ALL FEES ARE FULLY EARNED* Cyber Response: Declined
	Wind / Hail: \$1,000 Each and Every Loss	
	Water Damage: \$1,000 Each and Every Loss	
	Earthquake: \$1,000 Each and Every Loss	
	Theft: \$1,000 Each and Every Loss	

Insured Location: 205 Islander Drive B2 Emerald Isle, NC 28594

Occupancy: Owner - Short Term Rental

**FORMS AND ENDORSEMENTS**

This policy is made and accepted subject to the above statement together with the provisions, stipulations and agreements contained in the following form(s) and endorsement(s).

See Schedule of Forms and Endorsements

**MORTGAGEE(S):** See attached Schedule of Mortgagees

This policy shall not be valid unless countersigned by our authorized agent.

<p>DATE: 09/15/2025</p> <p align="center"><i>Samuel Carson</i></p> <p>BY: AUTHORIZED REPRESENTATIVE</p>	<p align="center"><b>IMPORTANT</b></p> <p>In order to evaluate your application(s) or process your claims, as well as renew any of your policies, we may collect additional information about you. We are allowed by law to disclose this information to others without your authorization in certain specified circumstances. You have the right to obtain access to certain items of information we collect about you and to request correction of information you feel to be inaccurate. If you wish a more detailed description our information practices, please contact our office for a more detailed, or "long term" notice.</p>
---	--