

**State Farm Fire and Casualty Company**2702 Ireland Grove Road
Bloomington, IL 61709-0001

AT1 001099 H-01- 1953-F023 V 3 F

EDGEWOOD POND HOMEOWNERS
ASSOCIATION
5607 BLACK WALNUT TER
LONG GROVE IL 60047-5039Location: 5603 BLACK WALNUT TER
LONG GROVE IL
60047-5039**Forms, Options, and Endorsements**

Special Form 3	FP-6109
Dir & Officers	OPT DO
Amendatory Endorsement	FE-6213
Tree Debris Removal End	FE-6451
Policy Endorsement	FE-6466
Glass Deductible Deletion	FE-6538.1
Policy Endorsement	FE-6567
Fungus (Including Mold) Excl	FE-6616
Policy Endorsement-Condo/Asn	FE-6624
Inc Cost and Demolition Cov	FE-6587
Policy Endorsement	FE-6656
Dist Mat Violat Statues Excl	FE-6655

Continued on back of page

RENEWAL CERTIFICATE

POLICY NUMBER	93-B2-7662-6
Condominium Policy NOV 02 2009 to NOV 02 2010	
DATE DUE	SEE BALANCE DUE NOTICE
NOV 02 2009	\$500.00

Coverages and Limits**Section I**

A Buildings	\$4,500
B Business Personal Property	Excluded
Auxiliary Structures (Cov A) and Basic Liability	4,500

Deductibles - Section I

Basic	1,000
Other deductibles may apply - refer to policy	

Section II

L Business Liability	\$1,000,000
M Medical Payments	5,000
Gen Aggregate (Other than PCO)	2,000,000
Products-Completed Operations (PCO Aggregate)	2,000,000

Forms, Opts, & Endrmnt	387.00
Bus Liability - Cov L	87.00
Auxiliary Structures	26.00
Amount Due	\$500.00

Premium Reductions

Renewal Year Discount	
Claim Record Discount	

Inflation Coverage Index: 255.4

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

138-307617 Rev 11-14-2005 (01/30/05)

*Thanks for letting us serve you...***Agent STEVE BURGESS**
Telephone (773) 237-1867*If you have moved, please contact your agent.
See reverse side for important information.*

FEB

Prepared AUG 26 2009

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In accordance with the Terrorism Risk Insurance Reauthorization Act of 2007, this disclosure is part of your policy.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your current policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2007, the definition of act of terrorism has changed. As defined 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 concurrence with the Secretary of State, 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 85% 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.