

SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION
 P.O. BOX 407, COLUMBIA, SOUTH CAROLINA 29202

| Policy Number | Policy Period | |
|---------------|---------------|----------|
| | From | To |
| 1047587-11 | 03-16-22 | 03-16-23 |

| | |
|---|--|
| Transaction REWRITE BUSINESS | |
| Named Insured and Mailing Address CROOKED POND POOL ASSN INC DBA CROOKED POND POOL & TENNIS CLUB PO BOX 22407 HILTON HEAD ISLAND SC 29925-2407 | Producing Broker JOHN C MALLET 0949 15 MALLETT WAY BLUFFTON SC 29910-6064 843.815.4888 |

COVERAGE IS PROVIDED ON THE FRAME POOL HOUSE ONLY LOCATED AT:
 16 CROOKED POND DR Zone 1
 HILTON HEAD ISLAND SC 29926 IN THE COUNTY OF BEAUFORT

In case of a loss, we cover only that part of a loss over the deductible. The deductible applies to all coverages and locations separately, unless otherwise stated.

Coverage is provided where limit of liability and premium is shown.

| Coverage | Limit of Liability | Deductible | Coinsurance | Annual Premium |
|-------------|--------------------|------------|-------------|----------------|
| A. BUILDING | \$82,000 | 3% | 80% | \$1,456 |
| POLICY FEE | | | | \$8 |
| | | | | \$1,464 |

Forms and Endorsements
 WHC1 (11-08) WDC300 (09-20) TR01 (02-08) TR02 (02-08)

Flood Policy Information
 COMPANY: NO FLOOD COMPANY POLICY NUMBER: NONE

Policy Interests

THIS POLICY DOES NOT PROVIDE FLOOD INSURANCE
 Please contact your insurance broker for information concerning availability of Flood Insurance.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, NAMED STORM OR WIND/HAIL LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW THE DEDUCTIBLE MIGHT AFFECT YOU.

This policy is issued on behalf of the members of the South Carolina Wind and Hail Underwriting Association who are participating insurers in the kind of risks insured against by this policy. The names of such insurers, and the extent of their respective participation are on file with and can be obtained from either the Association or the Insurance Department of the State of South Carolina.

INSURED

J. Smith Harrison, Jr.

Agent and Attorney-in-fact for the members of the South Carolina Wind and Hail Underwriting Association

Issued Date: 03-03-22

Commercial Declarations Page

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SOUTH CAROLINA WIND AND HAIL UNDERWRITING ASSOCIATION
ONE GREYSTONE BUILDING SUITE 101 240 STONERIDGE DRIVE COLUMBIA SC 29210

04-26-22

CROOKED POND POOL ASSN INC
DBA CROOKED POND POOL & TENNIS CLU
PO BOX 22407
HILTON HEAD ISLAND SC 29925-2407

RE: POLICY NUMBER: 1047587 POLICY EFFECTIVE DATE: 3/16/2022
16 CROOKED POND DR HILTON HEAD ISLAND SC 29926-2833

Thank you for insuring your property with the South Carolina Wind and Hail Underwriting Association (Association). As a part of the underwriting process, the Association completes an exterior inspection of the insured structure. The signed application for insurance allows (but does not obligate) the Association to complete this physical inspection of the property.

The inspection is scheduled to be performed within the next thirty days. It is not necessary for anyone to be present for the inspection. Access to the interior is not permitted.

The Association has made arrangements with Yenesis LLC and Vireo LLC to conduct the physical inspection. These firms are assisted by Bingham Inspection Services LLC and Knice LLC.

The inspectors carry proper identification and a letter stating that they are performing the work on behalf of the Association. The inspectors are independent contractors and maintain general liability insurance and workers compensation insurance.

Due to Covid-19, inspectors will wear a mask when around other people, and when they announce themselves at the door. They will step back from the entryway after ringing the door bell. Do not answer the door if you are uncomfortable meeting with the inspector. The inspection will still be performed. Inspectors may choose not to wear a mask when they are working and no one is close by.

The inspector will:

- Take pictures of the exterior (front and rear) of the structure.
- Examine windows, screens, and general property condition.
- Examine and take pictures of the roof, and report any roof system wear.
- Obtain a latitude and longitude of the property using a hand-held device.
- Take measurements of the height of the structure using a laser instrument.

Underwriting guidelines require periodic inspections of all insured properties. Your cooperation in this process is greatly appreciated.

Please contact the Underwriting Department at und@scwind.com if you have any questions.