



Mid-Century Insurance Company (A Stock Company)  
Member Of The Farmers Insurance Group Of Companies®

Home Office: 6301 Owensmouth Ave., Woodland Hills, CA 91367

# POLICY DECLARATIONS - PUD/HOMEOWNERS ASSOC PRIMARY POLICY

**Named Insured** COMANCHE COVE OWNERS  
\*SEE J7104 AMEND TO NAMED INS

**Mailing Address** 3103 PARK DR  
GRANBURY, TX 76048-5863

**Policy Number** 60474-72-93

**Auditable**

**Policy Period** From 06-25-2025  
To 06-25-2026 12:01 A.M. Standard time at your mailing address shown above.

In return for the payment of premium and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy. We provide insurance only for those Coverages described and for which a specific limit of insurance is shown.

The following premium credits and discounts applied to the premium associated with this coverage part:

**Favorable Loss Experience Discount**

There may be other credits and discounts you may be able to enjoy, please contact your agent for full details.

**Your Agent**

Madison Northcutt  
2501 James Rd  
Granbury, TX 76049  
(817) 326-5030

031/019 000001 0604747293 { 4 9 } BIXD250531 000019

**PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS**

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

**Option:** BV - Blanket Value (see Base Coverage & Extensions for the total limit)  
**Valuation:** ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;  
 ERC - Extended RC; FRC - Functional RC; GRC - Guaranteed RC  
**Abbreviation:** ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
001	All	3103 Park Dr Granbury, TX 76048-5863	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	\$367,700	\$1,000
Business Personal Property (BPP)		RC	\$175,800	\$1,000
Accounts Receivables - On-Premises			\$5,000	\$1,000
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			\$59,000	None
Building Ordinance Or Law - 3 (Increased Cost)			\$22,500	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			\$5,000	\$1,000
Exterior Building Glass			Included	\$100
Glass Deductible Buyback			Included	
Outdoor Property			\$2,500	\$1,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)			\$500	\$1,000
Personal Effects			\$2,500	\$1,000
Pollutant Clean Up And Removal Aggregate			\$10,000	\$1,000
Specified Property			\$2,500	\$1,000
Valuable Paper And Records - On-Premises			\$5,000	\$1,000
Windstorm Or Hail Percentage/Fixed Dollar Deductible				5% Of Limit
Applies separately to:				
a. Each building that sustains loss or damage;				
b. Business Personal Property at each building that sustains loss or damage; and				
c. Business Personal Property in the open.				

**PROPERTY, INLAND MARINE AND CRIME COVERAGE AND LIMITS OF INSURANCE**

The following Coverages and Extensions apply to all covered locations (premises) and/or buildings. Please refer to the individual location (premises) section for coverages and limits specific to such location (premises).

Base Coverage And Extensions	Limit of Insurance	Deductible/ Waiting Period
Accounts Receivables - Off-Premises	\$2,500	\$1,000
Association Fees And Extra Expense	\$100,000	
Back Up Of Sewers Or Drains	\$5,000	\$1,000
Crime Conviction Reward	\$5,000	None
Drone Aircraft - Direct Damage (per occurrence)	\$10,000	\$1,000
Drone Aircraft - Direct Damage (per item)	\$2,500	\$1,000
Employee Dishonesty	\$5,000	\$500
Fire Department Service Charge	\$1,000	None
Fire Extinguisher Systems Recharge Expense	\$2,500	None
Forgery And Alteration	\$2,500	\$1,000
Limited Biohazardous Substance Coverage - Per Occurrence	\$10,000	\$1,000
Limited Biohazardous Substance Coverage - Aggregate	\$20,000	\$1,000
Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	\$15,000	\$1,000
Master Key	\$5,000	None
Master Key - Per Lock	\$100	None
Money And Securities - Inside Premises	\$5,000	\$500
Money And Securities - Outside Premises	\$5,000	\$500
Money Orders And Counterfeit Paper Currency	\$1,000	\$1,000
Newly Acquired Or Constructed Property	\$250,000	\$1,000
Outdoor Signs	\$2,500	\$500
Outdoor Signs - Per Sign	\$1,000	
Personal Property At Newly Acquired Premises	\$100,000	\$1,000
Personal Property Off Premises	\$5,000	\$1,000
Premises Boundary	100 Feet	
Preservation Of Property	30 Days	
Valuable Paper And Records - Off-Premises	\$2,500	\$1,000

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Policy Number: 60474-72-93

Effective Date: 06-25-2025

**LIABILITY AND MEDICAL EXPENSES  
COVERAGE AND LIMITS OF INSURANCE**

Each paid claim for the following coverage reduces the amount of insurance we provide during the applicable policy period. Please refer to the policy.

**Premium Basis:** (A) Area; (C) Total Cost; (P) Payroll; (S) Sales/Receipts; (U) Each Unit  
(M) Public Area Square Feet  
(O) Other:

**Covered Premises And Operations**

Address	Classification /Exposure	Class Code	Prem. Basis	Annual Exposure	Rate	Advance Premium
3103 Park Dr Granbury, TX 76048-5863	Planned Unit Develop./Homeowners Assoc. Swimming Pool	8699 00097	Incl U	Included 1	Included Included	Included Included

<b>LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE CONTINUED</b>	
<b>Coverage</b>	<b>Amount /Date</b>
General Aggregate (Other Than Products & Completed Operations)	\$4,000,000
Products And Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	Included
Each Occurrence	\$2,000,000
Tenants Liability ( Each Occurrence)	\$75,000
Medical Expense (Each Person)	\$5,000
Pollution Exclusion - Hostile Fire Exception	Included

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Policy Number: 60474-72-93

Effective Date: 06-25-2025

Policy Forms And Endorsements Attached At Inception

Number	Title
25-2110	Notice - No Workers' Compensation Covg
25-6552ED1	Texas Notice Regarding Flood Insurance
25-6627ED1	Important Information About Your Renewal
25-9200ED3	Farmers Privacy Notice
25-9292	Policyholder Letter - Company Transfer
25-9344ED2	TX Loss Control Notice
56-5223ED5	Addl Conditions - Reciprocal Provisions
56-6191	Cyber Liability & Data Breach Dec
562377-ED1	Employment Practices Liability Dec
E0104-ED1	Business Liab Covg - Tenants Liability
E0119-ED4	Back Up Of Sewers And Overflow Of Drains
E0147-ED1	War Liability Exclusion
E0224-ED3	Wind/Hail Percentage Ded
E2031-ED1	Other Types Of Loss Endorsement
E2038-ED3	Conditional Exclusion Of Terrorism
E3015-ED2	Calculation Of Premium
E3024-ED3	Condominium Common Policy Conditions
E3314-ED3	Condominium Liability Coverage Form
E3422-ED3	Condominium Property Coverage Form
E4009-ED4	Mold And Microorganism Exclusion
E6097-ED4	Extended Replacement Cost Endorsement
J6300-ED3	Disclosure - Terrorism Risk Ins Act
J6316-ED2	Excl Of Loss Due To Virus Or Bacteria
J6350-ED1	Employee Dishonesty - Property Manager
J6351-ED2	Limited Terrorism Exclusion
J6353-ED1	Change To Limits Of Insurance
J6573-ED1	Planned Unit Development Coverage
J6577-ED1	EPLI - Standard
J6829-ED1	Limited Coverage For Fungi And Bacteria
J6849-ED2	Deductible Provisions
J7110-ED2	Exclusion Confidential Info
J7131-ED1	Dishonesty Excl-Tenant Vandal Excp
J7133-ED1	Limited Biohazardous Substance Cov
J7136-ED1	Pollution Exclusion - Expanded Exception
J7139-ED1	Bus Inc & Extra Exp - Partial Slowdown
J7144-ED1	Amendment Of Pers & Advertising Inj Covg
J7158-ED1	Damage To Property Exclusion Revised
J7174-ED1	Ord Or Law-Incr Period Of Rest
J7183-ED1	Limitation - Designated Premises/Project
J7222-ED1	Marijuana Exclusion
J7228-ED1	Drone Aircraft Coverage

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**Policy Forms And Endorsements Attached At Inception**

Number	Title
J7230-ED1	Supplementary Payments
J7504-ED1	Cosmetic Damage Exclusion
J7507-ED1	Cyber Incident Exclusion
J7544-ED1	Cyber Incident Liability Exclusion
J7545-ED1	Exclusion - Violation Of Laws
J7546-ED1	Exclusion PFAS
J7547-ED1	Exclusion Violation Of Laws EPL
S7663-ED1	TX Changes - Conditions Requiring Notice
S7665-ED3	Texas Changes
S7666-ED2	TX Chgs-Condominium Law Provisions
W0410-ED3	Texas Amendatory Endorsement
W2172-ED1	Texas Loss Pay Cond-Proft Ovrhd
W2182-ED1	TX Changes - Windstorm Or Hail Loss Cond
W2193-ED1	TX Broad Abuse Or Molestation Exclusion

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