



encore
INSURANCE ADVISORS

Service. Experience. Options.

October 29, 2025

Jacobs Way Condominium Association Inc
C/O Lambeth Management
ATTN: Marci Wortman
PO Box 8071
Greensboro, NC 27419

Re: Business Owners #Q61-0342919

Dear Marci:

Thank you for continuing the insurance for the Association with our agency. Enclosed you will find the policy renewals.

In our current business world, it's more important than ever to be properly insured. Here at Encore Insurance Advisors we want to be sure you have the specific coverage you desire for your business.

If you have questions concerning your coverages, desire additional quotes or coverages, or would just like to review everything, we are happy to discuss at your convenience. You may reach us at (336)228-9200.

We appreciate your business and thank you for allowing us the opportunity to be your insurance agency.

Sincerely,

Lori Roney, AIS

Joani Younger, Commercial Account Manager

P.S. As your insurance agent we offer all types of types insurance and we are never too busy for your referrals!

1066 S. Church Street
Burlington, NC 27215
Office:336.228.9200
Toll Free: 800.371.4227
Fax:336.570.2800

www.encoreinsuranceadvisors.com

Mailing name and address for Insured

JACOB'S WAY CONDOMINIUM
C/O LAMBETH MANAGEMENT
PO BOX 8071
GREENSBORO NC 27419-0071



144742706
JJ1229

PLEASE READ THIS NOTICE CAREFULLY.

**IMPORTANT NOTICE TO PROPERTY INSURANCE POLICYHOLDERS -
NO FLOOD, EARTHQUAKE, MUDSLIDE, MUDFLOW, LANDSLIDE
COVERAGE**

THE FOLLOWING WARNING IS PROVIDED IN ACCORDANCE WITH NORTH
CAROLINA LAW:

"WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS, OR LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED."

PLEASE NOTE:

You may disregard the portion of the WARNING in the above IMPORTANT NOTICE that pertains to losses from FLOOD, but only with respect to the building or contents for which coverage is specifically shown in the Declarations.

You may disregard the portion of the WARNING in the above IMPORTANT NOTICE that pertains to losses from EARTHQUAKE, but only with respect to the building or contents for which coverage is specifically shown in the Declarations.





ErieSecure Business™ Policy Declarations

Revised Declarations - Coinsurance Contract

Coverage provided by
Erie Insurance Company
100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

Mailing name and address for Insured

JACOB'S WAY CONDOMINIUM
C/O LAMBETH MANAGEMENT
PO BOX 8071
GREENSBORO NC 27419-0071



Named Insured's full name 144742706
JACOB'S WAY CONDOMINIUM ASSOCIATION INC 11229

Legal entity
Association

Agent
JJ1496 ENCORE INSURANCE ADVISORS

Policy period 12/01/2025 to 12/01/2026
Policy number Q61 0342919

Agent address and phone
ENCORE INSURANCE ADVISORS
1066 S CHURCH ST
BURLINGTON, NC 27215-5046
(336)228-9200

Policy period begins at 12:01 A.M. standard time on the effective date and ends at 12:01 A.M. standard time on the expiration date. Standard time is determined at the stated address of the Named Insured.

Agency email address
karen@encoreinsuranceadvisors.com

Agency website
<http://www.encoreinsuranceadvisors.com>

The insurance applies to those premises described below. This is subject to all applicable terms of the policy and attached forms and endorsements.

Policy Discounts

Loyalty discount

Premium Summary

Total net premium: \$21,040
Final premium: \$21,040.00
(This is not a bill. Your invoice will follow in a separate mailing.)

Liability Protection

Commercial general liability coverage

Coverage	Deductible	Limit
Bodily injury and property damage		\$1,000,000 Each occurrence
Personal and advertising injury		\$1,000,000 Any one person or organization
Medical expense payments		\$10,000 Any one person



Liability Protection (continued)

Commercial general liability coverage

Coverage	Deductible	Limit
Damage to premises rented to you – Fire legal liability		\$1,000,000 Any one premises
General aggregate		\$2,000,000
Products – Completed operations aggregate		\$2,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included

Policy Optional Coverages and Exclusions

Coverage	Deductible	Limit
Additional insured - Condominium unit owners (CG2004)		
Cyber suite	\$2,500 Per occurrence	\$50,000 Aggregate
Cyber extortion		\$10,000
Misdirected payment fraud		\$10,000
Computer fraud		\$10,000
Telecommunications fraud		\$10,000
Data breach response expenses		Included
Public relations		\$10,000 Per occurrence
Reputational harm		\$10,000 Per occurrence
Computer attack		Included
Public relations		\$10,000 Per occurrence
Reward payments		Included
Reward payments sublimit per policy period		\$25,000 Per occurrence
Privacy incident liability		Included
Privacy incident defense		
Privacy incident liability		
Network security liability		Included
Network security defense		
Network security liability		
Electronic media liability		Included
Electronic media defense		
Electronic media liability		
Enhancement endorsement - General select		

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)

Abuse or molestation exclusion

Exclusion – Data breach response expenses

Property Protection

Blanket coverage

Coverage	Limit
Blanket coverage - Buildings - All locations	\$9,296,000

Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
Policy number: Q61 0342919
Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 1 - Building 1

Address:	9-11 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2005
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC

Policy number: Q61 0342919

Policy period: 12/01/2025 to 12/01/2026



Risk information for Location 2 - Building 1

Address:	5-7 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2005
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 2 - Building 1 summary

Coverage

Deductible

Limit

Property coverage part

Building: Comprehensive perils, 90% coinsurance, Replacement cost

Blanket

Income protection

Actual loss sustained

Period of indemnity - 12 months

Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 3 - Building 1

Address:	10-12 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2005
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 3 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		



Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 4 - Building 1

Address:	6-8 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2005
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 4 - Building 1 summary

Coverage

Property coverage part

Building: Comprehensive perils, 90% coinsurance, Replacement cost

Income protection

Period of indemnity - 12 months

Deductible

Limit

Blanket

Actual loss sustained

Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC

Policy number: Q61 0342919

Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 5 - Building 1

Address:	1-3 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2005
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 5 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		



Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 6 - Building 1

Address:	10-12 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2007
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 6 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 7 - Building 1

Address:	6-8 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2007
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 7 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		



Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 8 - Building 1

Address:	5-7 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2007
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 8 - Building 1 summary

Coverage

Property coverage part

Building: Comprehensive perils, 90% coinsurance, Replacement cost

Income protection

Period of indemnity - 12 months

Deductible

Limit

Blanket

Actual loss sustained

Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 9 - Building 1

Address:	18-20 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2007
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 9 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		



Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 10 - Building 1

Address:	14-16 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2009
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 10 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 11 - Building 1

Address:	31-33 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2011
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
	<i>*Property deductible applies unless otherwise indicated below.</i>		

Location 11 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		



Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 12 - Building 1

Address:	27-29 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2012
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 12 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
 Policy number: Q61 0342919
 Policy period: 12/01/2025 to 12/01/2026

Risk information for Location 13 - Building 1

Address:	2-4 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Year built:	2005
County:	Guilford	Annual sales/revenue:	\$7,911
Property deductible*:	\$2,500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		

*Property deductible applies unless otherwise indicated below.

Location 13 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Schedule of Forms

Form number	Edition date	Description
CG0001	04/13	Commercial General Liability Coverage Form
CG2004	11/85	Additional Insured - Condominium Unit Owners
CG2106	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG2109	06/15	Exclusion - Unmanned Aircraft
CG2146	07/98	Abuse or Molestation Exclusion
CG2170	01/15	Cap on Losses from Certified Acts of Terrorism
CG4032	05/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
EPP0001	12/24	ErieSecure Business Property Coverage Part
EPP0006	12/24 *	ErieSecure Business Extra Liability Coverages
EPP0008	09/23	Policy Change Endorsement - Exclusions
EPP0009	10/19	Exclusion - Professional Liability
EPP0010NC	10/22	North Carolina Property Change Endorsement
EPP0011NC	10/19 *	North Carolina Liability Change Endorsement
EPP0030	07/21	Important Notice to North Carolina Policyholders - ErieSecure Business
EPP0094NC	10/24 *	Premium Audit - Noncompliance Charge - North Carolina
EPP2314	10/19	General Select Enhancement
EPP3208	10/19	Exclusion - Lead Liability
EPP3218	10/19	Exclusion - Data Breach Response Expenses
EPP4000NC	10/19	ErieSecure Business Policy - North Carolina
EPP4001	10/19	Amendment of Mobile Equipment Definition
EPP4006	10/19	Coverage for Punitive Damages
EPP4036	02/24	Important Notice to Policyholders Purchasing Coverages that Provide Defense within the Limits of Liability
EPP4500	12/24 *	Cyber Suite Coverage
EPP4502NC	12/21	Cyber Suite - North Carolina Changes Amendatory Endorsement



Insured name: JACOB'S WAY CONDOMINIUM ASSOCIATION INC
Policy number: Q61 0342919
Policy period: 12/01/2025 to 12/01/2026

Schedule of Forms - (continued)

Form number	Edition date	Description
EPP4503	12/21	Important Notice - Cyber Coverage Resources Available
EPP8200	10/19	Condominium Association Coverage
IL952A	03/21	Cap on Losses from Certified Acts of Terrorism
IL985H	03/21 *	Disclosure Pursuant to Terrorism Risk Insurance Act