



Commercial Insurance Policy

Report Claims Promptly by Calling:

1-800-315-6090

**Speak Directly with a Claims Professional
24 hours a day, 7 days a week**

PREPARED FOR:

Named Insured: Ridgmar Crossroads Condominiums

Mailing Address:

Treasurer

6600 Plaza Parkway, Office, Fort Worth, TX 76116

PRESENTED BY:

Goosehead Insurance Agency LLC

1500 Solana Blvd Building 4

Suite 4500, Westlake, TX 76262, United States

Policy Period: 10/22/2024 through 10/22/2025

Policy Number: 1-HNY-TX-01-01473859-01



ACCREDITED SURETY AND CASUALTY COMPANY INC.

PROGRAM ADMINISTRATOR

HONEYCOMB PROGRAMS INC.
222 S Riverside Plaza STE 1500
Chicago, IL 60606

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COMMERCIAL INSURANCE POLICY COMMON POLICY DECLARATIONS

INSURED

PROPERTY LOCATION

Name Insured:
Ridgmar Crossroads Condominiums

Address: 6600 Plaza Pkwy
Fort Worth, TX 76116

Year Built: 1983
Sq. Footage: 34,915 sqft.
Construction: Wood Frame

POLICY INFORMATION

Policy Number: 1-HNY-TX-01-01473859-01
Policy Created Date: 07/24/2024
Policy Effective Date: 10/22/2024 12:01AM* *Standard time zone at property location
Policy Expiration Date: 10/22/2025 12:01AM* *Standard time zone at property location
Policy Type: Commercial Property Package
Business Type: Residential Condominiums



COVERAGE & LIMITS

POLICY COVERAGE

LIMIT OF LIABILITY

(Section I Commercial Property)

Building 1-9 (Blanket):

Limit	\$ 6,829,429
Valuation	Replacement Cost
Coinsurance	Agreed Value
Roof Valuation	Replacement Cost

Building 10: (Detached Garage)

Limit	\$ 200,000
Valuation	Replacement Cost
Coinsurance	Agreed Value
Roof Valuation	Replacement Cost

Business Personal Property

	\$ 0
Valuation	Replacement Cost
Coinsurance	90%

Business Income And Extra Expense:

Rental Value	\$ 0
Coinsurance	N/A
Dependent Properties	See In Hexagon Sch.
Increased Period Of Restoration	Not Covered
Post Loss Ordinance Or Law	Not Covered
Extended Period of Indemnity	Not Covered

Covered Causes of Loss

	Special Form
Inflation Guard	See In Hexagon Sch.
Certified Terrorism Coverage	Covered

Property Premium: \$ 34,657.39



(Section II Commercial General Liability)

General Aggregate Limit	\$ 2,000,000
Products Completed Options Aggregate Limit	\$ 2,000,000
Each Occurrence Limit	\$ 1,000,000
Damage to Premises Rented to You	\$ 100,000 Any one premise
Medical Expense Limit	\$ 5,000 Any one person
Personal and advertising injury limit	\$ 1,000,000 Any one person or organization

General Liability Premium: **\$ 1,932.60**



DEDUCTIBLES*

All Other Perils	\$ 5,000
Windstorm Or Hail	2.5%
Water Damage	\$ 5,000
Business Income	Not Covered
Equipment Breakdown Direct / Indirect	Not Covered
Directors & Officers	\$ 5,000

*The following per occurrence deductibles apply unless a different or more specific deductible is indicated within this Declarations or by an endorsement.

OPTIONAL COVERAGES & LIMITS

POLICY COVERAGE

LIMIT OF LIABILITY

Water Back-Up/Sump Overflow	See In Hexagon Sch.
Ordinance or Law A	See In Hexagon Sch.
Ordinance or Law B	See In Hexagon Sch.
Ordinance or Law C	See In Hexagon Sch.
Equipment Breakdown	Not Covered
Employee Benefits Liability	Not Covered
Hired Non-Owned Auto	Not Covered
Directors & Officers	\$ 1,000,000
Hexagon Coverage	Covered

Optional Coverages Premium: \$ 593.56



COST OF POLICY

Policy Premium*	\$ 36,165.01
Optional Coverage Premium	\$ 593.56
Certified Terrorism Coverage Premium	\$ 424.98
Policy Fee**	\$ 100.00
TOTAL:	\$ 37,283.55

* The additional cost of any additional coverage is included in the Policy Premium amount.

** Policy fees are non-refundable at any time including but not limited to if policy is cancelled at a later date. Where applicable, installment fees, convenience fees and other fees may not be eligible for a refund if policy is cancelled at a later date.