



Erie Insurance Company  
NAIC Code 26263

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

## ErieSecure Business™ Policy Declarations Renewal Certificate

**Mailing name and address for Insured**  
PINNACLE GARDENS CONDOMINIUMS  
COUNCIL OF CO-OWNERS, INC  
3944 BARDSTOWN RD  
LOUISVILLE KY 40218-2610



KK1446

**Named Insured's full name**  
PINNACLE GARDENS CONDOMINIUMS COUNCIL OF  
CO-OWNERS, INC.

**Legal entity**  
Corporation

**Agent**  
KK1801 INDEPENDENT AGENTS OF KENTUCKY

**Policy period**                      **Policy number**  
03/15/2025 to 03/15/2026              Q61 0379989

**Agent address and phone**  
INDEPENDENT AGENTS OF KENTUCKY  
806 STONE CREEK PKWY STE 1  
LOUISVILLE, KY 40223

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**  
Insurance@IAKinsurance.com

**Agency website**  
<http://www.weinsurekentucky.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  
Multi-policy

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**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		\$5,000 Any one person
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)		
Condominium association		
Cyber suite	\$1,000 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		
Directors and officers liability coverage - Condominiums or homeowners association	\$1,000	\$1,000,000 Each claim/ \$2,000,000 Aggregate
Retroactive date: 01/01/2024		
Number of units: 104		

**Policy Optional Coverages and Exclusions (continued)**

Coverage	Deductible	Limit
Employee dishonesty – Increased coverage Number of employees: 1	\$1,000	\$250,000
Enhancement endorsement - Professional offices select		
Identity recovery – Owners and employees		\$25,000
Waiver of charitable immunity		

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)  
 Abuse or molestation exclusion  
 Exclusion – Data breach response expenses

**Property Protection**

Blanket coverage	Limit
Blanket coverage - Buildings - All locations	\$17,676,000
Blanket coverage - Earthquake building - All locations	\$17,676,000
Blanket coverage - Income protection	\$343,332
Location 1 Building 1	
Location 2 Building 1	
Location 3 Building 1	
Location 4 Building 1	
Location 5 Building 1	
Location 6 Building 1	
Location 7 Building 1	
Location 8 Building 1	

**Risk information for Location 1 - Building 1**

Address:	13500 PINNACLE GARDENS CIR	Windstorm/Hail:	\$25,000
City/State:	LOUISVILLE, KY	Insured interest:	Condo association
Zip code:	40245	Year built:	2002
County:	Jefferson		
Property deductible*:	\$5,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	3%		
<i>*Property deductible applies unless otherwise indicated below.</i>			

**Location 1 - Building 1 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
<b>Structure level optional coverages and exclusions</b>		
<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>
Earthquake – Building	5%	Blanket
Sewer and drain back-up	\$500	\$10,000

Insured name: PINNACLE GARDENS CONDOMINIUMS COUNCIL OF CO-OWNERS, INC.  
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**Risk information for Location 1 - Building 2**

Address:	13500 PINNACLE GARDENS CIR	Windstorm/Hail:	Property deductible
City/State:	LOUISVILLE, KY	Insured interest:	Condo association
Zip code:	40245	Year built:	2002
County:	Jefferson		
Property deductible*:	\$5,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	80003 Fences, entrance walls, or arbors		
Automatic adjustment of building coverage:	3%		

*\*Property deductible applies unless otherwise indicated below.*

**Location 1 - Building 2 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
<b>Structure level optional coverages and exclusions</b>		
Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

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**Risk information for Location 2 - Building 1**

Address:	13528 PINNACLE GARDENS CIR	Windstorm/Hail:	\$25,000
City/State:	LOUISVILLE, KY	Insured interest:	Condo association
Zip code:	40245	Year built:	2001
County:	Jefferson		
Property deductible*:	\$5,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	3%		

*\*Property deductible applies unless otherwise indicated below.*

**Location 2 - Building 1 summary**

<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>
<b>Property coverage part</b>		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
<b>Structure level optional coverages and exclusions</b>		
<b>Coverage</b>		
Earthquake – Building	5%	Blanket
Sewer and drain back-up	\$500	\$10,000

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**Risk information for Location 3 - Building 1**

Address:	13529 PINNACLE GARDENS CIR	Windstorm/Hail:	\$25,000
City/State:	LOUISVILLE, KY	Insured interest:	Condo association
Zip code:	40245	Year built:	2001
County:	Jefferson		
Property deductible*:	\$5,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	3%		

*\*Property deductible applies unless otherwise indicated below.*

**Location 3 - Building 1 summary**

<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>
<b>Property coverage part</b>		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
<b>Structure level optional coverages and exclusions</b>		
<b>Coverage</b>		
Earthquake – Building	5%	Blanket
Sewer and drain back-up	\$500	\$10,000

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**Risk information for Location 4 - Building 1**

Address:	3401 PINNACLE GARDENS DR	Windstorm/Hail:	\$25,000
City/State:	LOUISVILLE, KY	Insured interest:	Condo association
Zip code:	40245	Year built:	2001
County:	Jefferson		
Property deductible*:	\$5,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	3%		

*\*Property deductible applies unless otherwise indicated below.*

**Location 4 - Building 1 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket

**Structure level optional coverages and exclusions**

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket
Sewer and drain back-up	\$500	\$10,000

Insured name: PINNACLE GARDENS CONDOMINIUMS COUNCIL OF CO-OWNERS, INC.  
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**Risk information for Location 5 - Building 1**

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Address:	3400 PINNACLE GARDENS DR	Windstorm/Hail:	\$25,000
City/State:	LOUISVILLE, KY	Insured interest:	Condo association
Zip code:	40245	Year built:	2003
County:	Jefferson		
Property deductible*:	\$5,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	3%		

*\*Property deductible applies unless otherwise indicated below.*

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**Location 5 - Building 1 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
<b>Structure level optional coverages and exclusions</b>		
<b>Coverage</b>		
Earthquake – Building	5%	Blanket
Sewer and drain back-up	\$500	\$10,000



Insured name: PINNACLE GARDENS CONDOMINIUMS COUNCIL OF CO-OWNERS, INC.  
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**Risk information for Location 6 - Building 1**

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Address:	13601 PINNACLE GARDENS CIR	Windstorm/Hail:	\$25,000
City/State:	LOUISVILLE, KY	Insured interest:	Condo association
Zip code:	40245	Year built:	2003
County:	Jefferson		
Property deductible*:	\$5,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	3%		

*\*Property deductible applies unless otherwise indicated below.*

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**Location 6 - Building 1 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
<b>Structure level optional coverages and exclusions</b>		
<b>Coverage</b>		
Earthquake – Building	5%	Blanket
Sewer and drain back-up	\$500	\$10,000

Insured name: PINNACLE GARDENS CONDOMINIUMS COUNCIL OF CO-OWNERS, INC.  
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 Policy period: 03/15/2025 to 03/15/2026

**Risk information for Location 7 - Building 1**

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Address:	13600 PINNACLE GARDENS CIR	Windstorm/Hail:	\$25,000
City/State:	LOUISVILLE, KY	Insured interest:	Condo association
Zip code:	40245	Year built:	2003
County:	Jefferson		
Property deductible*:	\$5,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	3%		

*\*Property deductible applies unless otherwise indicated below.*

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**Location 7 - Building 1 summary**

<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>
<b>Property coverage part</b>		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
<b>Structure level optional coverages and exclusions</b>		
<b>Coverage</b>		
Earthquake – Building	5%	Blanket
Sewer and drain back-up	\$500	\$10,000

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**Risk information for Location 8 - Building 1**

Address:	13630 PINNACLE GARDENS CIR	Windstorm/Hail:	\$25,000
City/State:	LOUISVILLE, KY	Insured interest:	Condo association
Zip code:	40245	Year built:	2003
County:	Jefferson		
Property deductible*:	\$5,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	3%		

\*Property deductible applies unless otherwise indicated below.

**Location 8 - Building 1 summary**

Coverage	Deductible	Limit
<b>Property coverage part</b>		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Blanket
<b>Structure level optional coverages and exclusions</b>		
<b>Coverage</b>	<b>Deductible</b>	<b>Limit</b>
Earthquake – Building	5%	Blanket
Sewer and drain back-up	\$500	\$10,000

**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
CG2403	11/85	Waiver of Charitable Immunity
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
EPP0010KY	10/19 *	Kentucky Property Change Endorsement
EPP0011KY	10/19 *	Kentucky Liability Change Endorsement
EPP0028	10/19 *	Important Notice to Kentucky Policyholders - ErieSecure Business
EPP0094	10/24 *	Premium Audit - Noncompliance Charge
EPP0208	10/19	Earthquake Coverage
EPP0218	10/19	Sewer and Drain Back-Up
EPP0222	12/24 *	Windstorm or Hail - Deductible
EPP2326	10/22	Professional Offices Select Enhancement
EPP2617	10/22	Directors and Officers Liability Coverage - Condominium or Homeowners Associations

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**Schedule of Forms - (continued)**

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Form number	Edition date	Description
EPP2903	10/19	Identity Recovery - Owners and Employees
EPP2905	10/19	Employee Dishonesty - Increased Coverage
EPP3208	10/19	Exclusion - Lead Liability
EPP3218	10/19	Exclusion - Data Breach Response Expenses
EPP4000KY	10/19	ErieSecure Business Policy - Kentucky
EPP4001	10/19	Amendment of Mobile Equipment Definition
EPP4006	10/19	Coverage for Punitive Damages
EPP4500	12/24 *	Cyber Suite Coverage
EPP4503	12/21 *	Important Notice - Cyber Coverage Resources Available
EPP5009	10/24 *	Important Notice - ErieSecure Business - Summary of Changes
EPP5011	12/24 *	Important Notice - ErieSecure Business - Summary of Changes
EPP5014	01/25 *	Important Notice to Kentucky Policyholders
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

Home Office • Erie, PA 16530  
Your Agent:



CLAIMS DIRECTORY

— FOLD —

**IN THE EVENT OF AN ACCIDENT OR LOSS**

- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
- Do not discuss an accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In case of "hit-and-run", you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent or ERIE of the accident or loss.

**The ERIE is Above All in SERVICE®**

If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.

President and  
Chief Executive Officer

CUT ON DOTTED LINE

— FOLD —

Home Office • Erie, PA 16530  
Your Agent:



CLAIMS DIRECTORY

— FOLD —

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President and  
Chief Executive Officer

**CLAIM SERVICE** – For claim service anywhere in U.S. or Canada, call:

- Your Agent
- ERIE Claims Service: **1-800-FOR-ERIE (1-800-367-3743)**
- ERIEGlass<sup>SM</sup> (Auto glass only): **1-800-552-3743**
- FRAUD FINDERS<sup>®</sup> (To report fraud): **1-800-368-6696**

C54ESS 10/19

-----INTENTIONAL-----

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C54ESS 10/19