5280 CORPORATE DR SUITE A270
Frederick, MD 21703-8502
(301) 663-9522 | (800) 544-8737
www.FrederickMutual.com

Amended Declaration

Policy ID: BP202600614
Active - Status

DECLARATION, *Secure BOP*

Mail To:	**Named Insured(s):**	**Agency:**
TRP Bowers Building, LLC PO Box 5160 Glen Allen, VA 23058	TRP Bowers Building, LLC PO Box 5160 Glen Allen, VA 23058	Towne Insurance Agency, LLC (234) 3 Commercial Place Suite 1000 Norfolk, VA 23510 Work: (757) 468-6100

Policy Term Effective Date:	**Policy Term Expiration Date:**
06/01/2026, 12:01AM *Standard Time*	06/01/2027, 12:01AM *Standard Time*

In return for the payment of the premium, and subject to all the terms of the policy, we agree to provide you with the insurance as stated in this policy.

BLANKET COVERAGE: BUILDINGS $6,000,000; BUSINESS PERSONAL PROPERTY $100,000

Location 1 Building 1 - 104 Shockoe Slip - Richmond VA 23219 - Richmond city County

Property: 1 of 2

SECTION I - PROPERTY	COVERAGE LIMIT	PREMIUM
Building	$3,392,582	$9,628.00
Business Personal Property	$50,000	$244.00
SECTION II - LIABILITY AND MEDICAL EXPENSES	**COVERAGE LIMIT**	**PREMIUM**
Damage to Premises Rented to You Coverage	$50,000	Incl.
Optional Items	**COVERAGE LIMIT**	**PREMIUM**
Secure Advantage	***	$0.00
FM_BP-EBC 07 2021 - Equipment Breakdown Coverage (Including Electric Circuitry Impairment)	***	$523.00
BP 04 46 11 02 - Ordinance or Law Coverage	***	$3,074.00
Automatic Increase 4%	***	-$193.00
Additional Coverages	**COVERAGE LIMIT**	**PREMIUM**
FM_BP_CLSL 10 2023 - Service Line Coverage	$10,000	$233.00

Location 2 Building 1 - 1206 Shockoe Ln - Richmond VA 23219 - Richmond city County

Property: 2 of 2

SECTION I - PROPERTY	COVERAGE LIMIT	PREMIUM
Building	$2,607,418	$5,541.00
Business Personal Property	$50,000	$182.00
SECTION II - LIABILITY AND MEDICAL EXPENSES	**COVERAGE LIMIT**	**PREMIUM**
Damage to Premises Rented to You Coverage	$50,000	Incl.
Optional Items	**COVERAGE LIMIT**	**PREMIUM**
Secure Advantage	***	$0.00
FM_BP-EBC 07 2021 - Equipment Breakdown Coverage (Including Electric Circuitry Impairment)	***	$303.00
BP 04 46 11 02 - Ordinance or Law Coverage	***	$1,766.00
Automatic Increase 4%	***	-$111.00
Additional Coverages	**COVERAGE LIMIT**	**PREMIUM**
FM_BP_CLSL 10 2023 - Service Line Coverage	$10,000	$57.00

Applies To Entire Policy Unless Otherwise Noted

SECTION II - LIABILITY AND MEDICAL EXPENSES	COVERAGE LIMIT	PREMIUM
Liability and Medical Expenses per Occurrence	$1,000,000	$3,326.00
Medical Payments per Person	$5,000	Incl.
Aggregate Limit - Products/Completed Operations	$2,000,000	Incl.
Optional Items	**COVERAGE LIMIT**	**PREMIUM**
FM_BP CDIR 07 2021 - Cyber Suite Coverage *(Annual Aggregate Limits)*	$50,000	$270.00
BP 07 75 07 13 - Apartment Buildings	***	$364.00
BP 05 15 12 20 - Disclosure Pursuant to Terrorism Risk Insurance Act	***	$417.00
BP 04 04 01 10 - Hired Auto Liability	***	$77.00
BP 04 04 01 10 - Non-owned Auto Liability	***	$136.00
FMIC BP 20 99 07 20 - Business Risk Protection Endorsement	***	$20.00
E-Policy Discount	***	$0.00
BP 15 04 05 14 - Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury	***	Incl.
Additional Coverages	**COVERAGE LIMIT**	**PREMIUM**
FM_BP_SNOWEX - EXCLUSION - SNOW OR ICE REMOVAL OPERATIONS	***	$0.00
Facultative Premium	***	$2,393.00

Coverage Premium:	**$28,250.00**
Fees:	**$0.00**
Total:	**$28,250.00**

RATING INFORMATION:

- **Damage to Premises Rented to You Coverage:** ***Location 1 Building 1***

  Limit: $50,000.00

- **Building:** ***Location 1 Building 1***

  Limit: $3,392,582.00
  Premium: $9,628.00
  Automatic Increase Percentage: *4%*
  Loss Settlement, Building: *Replacement Cost*

- **Business Personal Property:** ***Location 1 Building 1***

  Limit: $50,000.00
  Premium: $244.00

- **FM_BP-EBC 07 2021 - Equipment Breakdown Coverage (Including Electric Circuitry Impairment):** ***Location 1 Building 1***

  Premium: $523.00

- **FM_BP_CLSL 10 2023 - Service Line Coverage:** ***Location 1 Building 1***

  Limit: $10,000.00
  Premium: $233.00

- **BP 04 46 11 02 - Ordinance or Law Coverage:** ***Location 1 Building 1***

  Premium: $3,074.00
  Coverage: *Coverages 1, 2 and 3*
  Business Income and Extra Expense Optional Coverage: *Yes*
  Number of Hours Waiting Period for Period of Restoration: *72*

- **Coverage 1 - Coverage for Loss to the Undamaged Portion of the Building:** ***Location 1 Building 1***

- **Coverage 2 - Demolition Cost Coverage:** ***Location 1 Building 1***

  Limit: $339,258.00

- **Coverage 3 - Increased Cost of Construction Coverage:** ***Location 1 Building 1***

  Limit: $339,258.00

- **Rating Information:** ***Location 1 Building 1***

  Year Business Started: *2023*
  Gross Receipts: *350000*
  Percentage Owner Occupied: *10% or Less*
  Deductible: *$10,000*
  Windstorm or Hail Deductible: *Not Applicable*
  Business Type: *Apartment*
  Frederick Mutual Enhancement Endorsement: *Secure Advantage*
  County: *Richmond city (760)*
  City in Fairfax County: *Please make a selection*
  Zip Codes: *23219*
  Territory: *009*
  Protection Class: *1*

RATING INFORMATION:

BCEGS: *98*
Liability Only: *N/A*

- **Apartments: *Location 1 Building 1***

  Apartments Classes: *65147 - Apartment Building: Over 4 families with office occupancy*

- **Rating Information, Property: *Location 1 Building 1***

  Year Built: *1880*
  Year of Last Roof Replacement: *2021*
  Building Square Footage: *24180*
  Construction Type: *Joisted Masonry*
  Roof Type: *Rubber or Composite Slate*
  Is building within 10 miles of tidal/coastal water? *No*
  Automatic Sprinkler System (P-1): *Yes*
  Automatic Fire Alarm (P-2): *No*
  Security Service (P-3): *No*
  Service Contract (P-4): *No*
  Other Protective System (P-9): *No*
  Swimming Pool(s): *No*
  Building Coverage: *Yes*
  Business Personal Property Coverage: *Yes*

- **Risk Questions: *Location 1 Building 1***

  Heating Year: *2005*
  Plumbing Year: *2005*
  Wiring Year: *2005*

- **Automatic Increase 4%: *Location 1 Building 1***

  Modifies Coverage(s) at Renewal: *Building*

- **BP 14 78 07 13 - Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties): *Location 1 Building 1***

  Description of Rental Unit: *Apartment Building/Office*

- **Equipment Breakdown: *Location 1 Building 1***

  Would you like to accept or reject Equipment Breakdown coverage? *Accept*

- **Service Line: *Location 1 Building 1***

  Would you like to accept or reject Service Line coverage? *Accept*

- **Location has Commercial Inland Flood: *Location 1 Building 1***

  Location has Commercial Inland Flood: *No*

- **Damage to Premises Rented to You Coverage: *Location 2 Building 1***

  Limit: $50,000.00

- **Building: *Location 2 Building 1***

  Limit: $2,607,418.00
  Premium: $5,541.00
  Automatic Increase Percentage: *4%*
  Loss Settlement, Building: *Replacement Cost*

- **Business Personal Property: *Location 2 Building 1***

  Limit: $50,000.00

Premium: $182.00

- **FM_BP-EBC 07 2021 - Equipment Breakdown Coverage (Including Electric Circuitry Impairment): *Location 2 Building 1***

  Premium: $303.00

- **FM_BP_CLSL 10 2023 - Service Line Coverage: *Location 2 Building 1***

  Limit: $10,000.00
  Premium: $57.00

- **BP 04 46 11 02 - Ordinance or Law Coverage: *Location 2 Building 1***

  Premium: $1,766.00
  Coverage: *Coverages 1, 2 and 3*
  Business Income and Extra Expense Optional Coverage: *Yes*
  Number of Hours Waiting Period for Period of Restoration: *72*

- **Coverage 1 - Coverage for Loss to the Undamaged Portion of the Building: *Location 2 Building 1***

- **Coverage 2 - Demolition Cost Coverage: *Location 2 Building 1***

  Limit: $260,742.00

- **Coverage 3 - Increased Cost of Construction Coverage: *Location 2 Building 1***

  Limit: $260,742.00

- **Rating Information: *Location 2 Building 1***

  Year Business Started: *2023*
  Gross Receipts: *150000*
  Percentage Owner Occupied: *10% or Less*
  Deductible: *$10,000*
  Windstorm or Hail Deductible: *Not Applicable*
  Business Type: *Apartment*
  Frederick Mutual Enhancement Endorsement: *Secure Advantage*
  County: *Richmond city (760)*
  City in Fairfax County: *Please make a selection*
  Zip Codes: *23219*
  Territory: *009*
  Protection Class: *1*
  BCEGS: *02*
  Liability Only: *N/A*

- **Apartments: *Location 2 Building 1***

  Apartments Classes: *65147 - Apartment Building: Over 4 families with office occupancy*

- **Rating Information, Property: *Location 2 Building 1***

  Year Built: *2001*
  Year of Last Roof Replacement: *2001*
  Building Square Footage: *20349*
  Construction Type: *Joisted Masonry*
  Roof Type: *Rubber or Composite Slate*
  Is building within 10 miles of tidal/coastal water? *No*
  Automatic Sprinkler System (P-1): *Yes*
  Automatic Fire Alarm (P-2): *No*
  Security Service (P-3): *No*

Service Contract (P-4): *No*
Other Protective System (P-9): *No*
Swimming Pool(s): *No*
Building Coverage: *Yes*
Business Personal Property Coverage: *Yes*

- **Risk Questions: *Location 2 Building 1***

  Heating Year: *2001*
  Plumbing Year: *2001*
  Wiring Year: *2001*

- **Automatic Increase 4%: *Location 2 Building 1***

  Modifies Coverage(s) at Renewal: *Building*

- **BP 14 78 07 13 - Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties): *Location 2 Building 1***

  Description of Rental Unit: *Apartment/Office*

- **Equipment Breakdown: *Location 2 Building 1***

  Would you like to accept or reject Equipment Breakdown coverage? *Accept*

- **Service Line: *Location 2 Building 1***

  Would you like to accept or reject Service Line coverage? *Accept*

- **Location has Commercial Inland Flood: *Location 2 Building 1***

  Location has Commercial Inland Flood: *No*

- **Liability and Medical Expenses per Occurrence**

  Limit: $1,000,000.00
  Premium: $3,326.00
  Are any of the following classes on the policy? *No*
  Please select an endorsement: *BP 15 04 05 14 - Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception*
  Add BP 04 38 01 06 - Medical Expenses - Exclusion: *No*
  Property Damage Liability Deductible: *No Deductible*

- **Medical Payments per Person**

  Limit: $5,000.00

- **FM_BP CDIR 07 2021 - Cyber Suite Coverage**

  Limit: $50,000.00
  Premium: $270.00
  Deductible: *$1,000*
  Reputational Harm: *$10,000*
  Cyber Extortion: *$10,000*
  Misdirected Payment Fraud: *$10,000*
  Computer Fraud: *$10,000*
  Telecommunications Fraud: *$10,000*
  Any Tier 3 Business Classes on this policy? *Yes*
  Any Tier 2 Business Classes on this policy? *No*
  Supplemental Extended Report Period? *No*

- **BP 07 75 07 13 - Apartment Buildings**

RATING INFORMATION:

Number of Locations: *2*

- **BP 05 15 12 20 - Disclosure Pursuant to Terrorism Risk Insurance Act**

  Premium: $417.00
  Would you like to accept or reject Terrorism Coverage: *Accept*

- **BP 04 04 01 10 - Hired Auto Liability**

  Premium: $77.00

- **BP 04 04 01 10 - Non-owned Auto Liability**

  Premium: $136.00
  Options: *Without Delivery Service*

- **FMIC BP 20 99 07 20 - Business Risk Protection Endorsement**

  Email Address Required:

- **E-Policy Discount**

  Has the policyholder agreed to enroll in the paperless document delivery? *No*

- **General Application**

- **Cannabis Exclusion Options - Property**

  Cannabis Exclusion Options - Property: *BP 15 30 09 19 - Cannabis Property Exclusion*

- **Cannabis Exclusion Options - Liability**

  Cannabis Exclusion Options - Liability: *BP 15 32 09 19 - Cannabis Liability Exclusion*

Policy Subject to the Following Forms and Endorsements:

FM_MD_DISCLOSURE (MDSecureBOP)
BP 00 03 07 13 BUSINESSOWNERS COVERAGE FORM
BP 05 01 07 02 CALCULATION OF PREMIUM
BP 05 17 01 06 EXCLUSION - SILICA OR SILICA-RELATED DUST
BP 14 08 01 10 EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS
BP 14 86 07 13 COMMUNICABLE DISEASE EXCLUSION
IL P 001 01 04 U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
FM_BP EXCL(1) 02 17 EXCLUSION - DESIGNATED OPERATIONS (Applying to all hazards in connection with Designated Operations)
FM_BP EXCL-ASBESTOS 02 17 EXCLUSION - ASBESTOS
FM_BP EXCL-LEAD 02 17 EXCLUSION - LEAD
FM_BP-APRSL-INV 04 17 APPRAISAL and INVENTORY
FM_BP-LOCK-REPL 04 17 LOCK REPLACEMENT
BP 01 32 10 15 VIRGINIA CHANGES
IL N 106 09 03 VIRGINIA FRAUD STATEMENT
FM_BP-PH-Notice-VA-1 04 17 ADVISORY NOTICE TO POLICYHOLDERS
BP 12 16 07 02 VIRGINIA EFFECTIVE TIME CHANGES - REPLACEMENT OF 12 NOON
BP 12 17 07 02 VIRGINIA CHANGES - POLICY PERIOD
VA_BP_ORD_LAW_DISCL_2020 VIRGINIA BP ORDINANCE OR LAW DISCLOSURE
BP 05 77 01 06 FUNGI OR BACTERIA EXCLUSION (LIABILITY)
FMIC Privacy Statement FREDERICK MUTUAL INSURANCE COMPANY PRIVACY POLICY
FMIC_CYB_INC_EXC 10 21 FREDERICK MUTUAL INSURANCE COMPANY POLICY DISCLOSURE NOTICE
BP 15 60 02 21 CYBER INCIDENT EXCLUSION
FMIC PAY Policyholder Notice Payment Plans
FMIC SHE Home-Sharing Host Activities Exclusion
FM BP HSE 06 22 Home Sharing Exclusion BOP
FM BP CTE 10 22 Clinical Trial Exclusion
FMIC CTE Clinical Trial Exclusion Notice
BP 15 91 12 23 EXCLUSION-PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)
BP 18 09 12 23 EXCLUSION-ELECTRONIC DATA-DELETION OF BODILY INJURY EXCEPTION
BP 18 04 12 23 EXCLUSION-VIOLATION OF LAW ADDRESSING DATA PRIVACY
FM LCA 01 25 WINDSTORM OR HAIL LOSS CONDITIONS AMENDMENT
FM-COM-PJ 01 25 FREDERICK MUTUAL INSURANCE COMPANY
FM BP CDIR PHN 12 24 Policyholder Notice
FMIC_CYB_NOT 10 21 IMPORTANT NOTICE TO POLICYHOLDERS
FMIC_CYB_VA_CLM 10 21 CLAIMS-MADE COVERAGE NOTICE - VIRGINIA - CYBER SUITE COVERAGE
FM_BP CDIR 12 24 Cyber Suite Coverage
FM_BP CDIR-CHG-VA 07 21 VIRGINIA CHANGES Amendatory Endorsement
BP 07 75 07 13 APARTMENT BUILDINGS
BP 05 26 01 15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL TERRORISM; CAP ON COVERED CERTIFIED ACTS LOSSES
BP 05 15 12 20 DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP 05 23 01 15 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP 05 38 01 15 EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP 05 42 01 15 EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM
BP 05 68 01 06 EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM
BP 04 04 01 10 HIRED AUTO AND NON-OWNED AUTO LIABILITY

Policy Subject to the Following Forms and Endorsements:

BP 04 04 01 10 HIRED AUTO AND NON-OWNED AUTO LIABILITY
FM_BP_SNOWEX 10 2023 EXCLUSION - SNOW OR ICE REMOVAL OPERATIONS
POL NOT 10 2023 Policyholder Notice - Coverage Reduction Snow or Ice Removal Exclusion
BRP Scheme code access
FMIC BP 20 99 07 20 Frederick Mutual Insurance Company Business Protection Endorsement

BP 15 04 12 23 EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION
FMIC 88 84 10 18 EXCLUSION - TOBACCO, TOBACCO PRODUCTS, NICOTINE, NICOTINE PRODUCTS OR ELECTRONIC SMOKING DEVICES
FM_BP-VA-TRIA 01 17 POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM COVERAGE
BP 04 39 07 02 ABUSE OR MOLESTATION EXCLUSION
BP 15 30 09 19 CANNABIS PROPERTY EXCLUSION
08 21 Policyholder Notice Cannabis Property Exclusion Businessowners Coverage Form
BP 15 32 09 19 CANNABIS LIABILITY EXCLUSION
08 21 Policyholder Notice Cannabis Liability Exclusion Businessowners Coverage Form
FM_BP-SA 01 2022 FREDERICK MUTUAL SECURE ADVANTAGE ENDORSEMENT
FMIC SA FREDERICK MUTUAL SECURE ADVANTAGE NOTICE
FMIC_TEC_NOT 10 21 IMPORTANT NOTICE TO POLICYHOLDERS
FM_BP-EBC 07 21 EQUIPMENT BREAKDOWN COVERAGE (Including Electronic Circuitry Impairment)
FM_BP_CLSL 10 2023 SERVICE LINE COVERAGE
BP 04 46 11 02 ORDINANCE OR LAW COVERAGE
FM_BP-FDSC-VA 04 17 FIRE DEPARTMENT SERVICE CHARGE - VIRGINIA
BP 04 12 04 17 LIMITATION OF COVERAGE TO DESIGNATED PREMISES, PROJECT OR OPERATION
BP 14 78 07 13 EXCLUSION OF LOSS DUE TO BY-PRODUCTS OF PRODUCTION OR PROCESSING OPERATIONS (RENTAL PROPERTIES)
BP 04 30 07 13 PROTECTIVE SAFEGUARDS

IMPORTANT NOTICE TO POLICYHOLDERS REGARDING ADDITIONAL OR RETURN PREMIUM OF $10.00 OR LESS

Additional or Return Premium of $10.00 or less will be waived by the Company. Return Premium of $10.00 or less will be returned at the request of the policyholder.

AUTHORIZED SIGNATURE	DATE
✖	06/08/2026