



12222 State Farm Boulevard
Tulsa, OK 74146-5402

DECLARATIONS

Policy Number	96-EU-8498-5	
Policy Period	Effective Date	Expiration Date
12 Months	MAR 15 2011	MAR 15 2012
The policy period begins and ends at 12:01 am standard time at the premises location.		

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0916

Named Insured

THE COMMONS AT QUAIL
CREEK HOA
1322 FRETZ DR
EDMOND OK 73003-5713

Agent and Mailing Address
KEVIN MURPHY INS AGENCY INC
1707 S MORGAN RD
OKLAHOMA CITY OK 73128-7005

PHONE: (405) 265-2500

Residential Community Association Policy

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: HOA

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM \$ 18,019.00

Discounts Applied:
Renewal Year
Age of Building
Multiple Unit
Claim Record

191-6758 Tol. 07-27-2010

Prepared
JAN 14 2011
CMP-4000

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE COMMONS AT QUAIL
 Policy Number 96-EU-8498-5

SECTION I - PROPERTY BLANKET

Coverage A - Buildings
 Coverage B - Business Personal Property

Limit of Insurance*
 \$ 8,000,600
 No Coverage

Location Number	Location of Described Premises
001	2622 FEATHERSTONE RD OKLAHOMA CITY OK 73120-0100
002	2626 FEATHERSTONE RD OKLAHOMA CITY OK 73120-0102
003	2630 FEATHERSTONE RD OKLAHOMA CITY OK 73120-0104
004	2634 FEATHERSTONE RD OKLAHOMA CITY OK 73120-0106
005	2629 CEDAR TREE RD OKLAHOMA CITY OK 73120-0109
006	2625 CEDAR TREE RD OKLAHOMA CITY OK 73120-0108
007	2637 CEDAR TREE RD OKLAHOMA CITY OK 73120-0111
008	2633 CEDAR TREE RD OKLAHOMA CITY OK 73120-0110

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DECLARATIONS (CONTINUED)

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* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index: 201.0

SECTION I - DEDUCTIBLES

Basic Deductible \$10,000

Special Deductibles:

Money and Securities	\$250	Employee Dishonesty	\$250
Equipment Breakdown	\$2,500		

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE COMMONS AT QUAIL
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Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000

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DECLARATIONS (CONTINUED)

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Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records	
On Premises	\$10,000
Off Premises	\$5,000

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000

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191-6758 fol.1 07-27-2010

DECLARATIONS (CONTINUED)

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Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
	LIMIT OF INSURANCE
AGGREGATE LIMITS	
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

Your policy consists of these Declarations, the **BUSINESSOWNERS COVERAGE FORM** shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4100	*Businessowners Coverage Form
CMP-4236	*Amendatory Endorsement
CMP-4784	*Per Dwelling Building Deduct
CMP-4705	*Loss of Income & Extra Expnse
CMP-4550	*Residential Community Assoc
CMP-4814	*Directors & Officers Liability
CMP-4710	*Employee Dishonesty
CMP-4746	*Hired Auto Liability
CMP-4508	*Money and Securities
FE-6999.1	*Terrorism Insurance Cov Notice
CMP-4729	*Building Ordinance or Law Cov
FD-6007	*Inland Marine Attach Dec
	* New Form Attached

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This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Yauell

Secretary

Edward B. Root, Jr.

President

Note: For your protection, the law of your state requires the following to appear on this form: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

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