



A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

12222 State Farm Boulevard
Tulsa, OK 74146-5402

DECLARATIONS COVERAGE COMMITMENT

S-26-2365-F828 F V

0783

Named Insured

STEEPLECHASE HOMEOWNERS ASSN
1322 FRETZ DR
EDMOND OK 73003-5713

Policy Number	96-ER-2137-6	
Policy Period	Effective Date	Expiration Date
12 Months	JUL 24 2011	JUL 24 2012
The policy period begins and ends at 12:01 am standard time at the premises location.		

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
Requested By: Policyholder

Policy Premium \$ 23,295.00
Discounts Applied:
Renewal Year
Multiple Unit
Claim Record

Prepared
AUG 16 2011
CMP-4000

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for STEEPLECHASE HOMEOWNERS ASSN
Policy Number 96-ER-2137-6

SECTION I - PROPERTY BLANKET

Coverage A - Buildings
Coverage B - Business Personal Property

Limit of Insurance*
\$ 7,455,400
No Coverage

Location Number	Location of Described Premises
001	1899 SADDLEBACK BLVD UNITS 1-5 NORMAN OK 73072-2844
002	1899 SADDLEBACK BLVD UNITS 6-9 NORMAN OK 73072-2844
003	1899 SADDLEBACK BLVD UNITS 10-13 NORMAN OK 73072-2844
004	1899 SADDLEBACK BLVD UNITS 14-18 NORMAN OK 73072-2844
005	1899 SADDLEBACK BLVD UNITS 19-22 NORMAN OK 73072-2844
006	1899 SADDLEBACK BLVD UNITS 23-26 NORMAN OK 73072-2844
007	1899 SADDLEBACK BLVD UNITS 27-30 NORMAN OK 73072-2844
008	1899 SADDLEBACK BLVD UNITS 31-33 NORMAN OK 73072-2844

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for STEEPLECHASE HOMEOWNERS ASSN
Policy Number 96-ER-2137-6

Location Number	Location of Described Premises
009	1899 SADDLEBACK BLVD UNITS 34-36 NORMAN OK 73072-2844
010	1899 SADDLEBACK BLVD UNITS 41-43 NORMAN OK 73072-2844

AUXILIARY STRUCTURES

Location Number	Description
001A	Fence, walls, etc.
001B	Pool
001C	POOL HOUSE
001D	Fence, walls, etc.
001D	WROUGHT IRON FENCING

* 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 \$3,000

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for STEEPLECHASE HOMEOWNERS ASSN
 Policy Number 96-ER-2137-6

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
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

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for STEEPLECHASE HOMEOWNERS ASSN
Policy Number 96-ER-2137-6

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
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

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for STEEPLECHASE HOMEOWNERS ASSN
Policy Number 96-ER-2137-6

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
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
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.



DECLARATIONS (CONTINUED)

Residential Community Association Policy for STEEPLECHASE HOMEOWNERS ASSN
Policy Number 96-ER-2137-6

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-4705	Loss of Income & Extra Expnse
CMP-4550	Residential Community Assoc
CMP-4814	Directors & Officers Liability
CMP-4236	Amendatory Endorsement
CMP-4710	Employee Dishonesty
CMP-4746	Hired Auto Liability
CMP-4784	Per Dwelling Building Deduct
CMP-4508	Money and Securities
FE-6999.1	Terrorism Insurance Gov Notice
FD-6007	Inland Marine Attach Dec

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. Howell
Secretary

Edward D. Root, Jr.
President

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for STEEPLECHASE HOMEOWNERS ASSN
Policy Number 96-ER-2137-6

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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A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

12222 State Farm Boulevard
Tulsa, OK 74146-5402

S-26-2365-F828 F V

Named insured

STEEPLECHASE HOMEOWNERS ASSN
1322 FRETZ DR
EDMOND OK 73003-5713

Policy Number	96-ER-2137-6	
Policy Period	Effective Date	Expiration Date
12 Months	JUL 24 2011	JUL 24 2012
The policy period begins and ends at 12:01 am standard time at the premises location.		

ATTACHING INLAND MARINE

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.

Annual Policy Premium Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS 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, Options, and Endorsements

- FE-8743 Inland Marine Computer Prop
- FE-8739 Inland Marine Conditions
- FE-8256 Amendatory Endorsement

See Reverse for Schedule Page with Limits

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 10,000 \$ 10,000	\$ 500	Included Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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