



STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

11350 Johns Creek Parkway
Duluth, GA 30098-0001

DECLARATIONS

Policy Number	91-BJ-Y189-1	
Policy Period	Effective Date	Expiration Date
12 Months	JAN 13 2013	JAN 13 2014
The policy period begins and ends at 12:01 am standard time at the premises location.		

Q-27-2208-F861 F U

0405 3123

Named Insured

SALPETER, MIRIAM C
5005 NESBIT FERRY LN
ATLANTA GA 30350-1115

Agent and Mailing Address

JEROME JOHNSON CLU
3101 CLAIRMONT RD NE STE B
ATLANTA GA 30329-1044

PHONE: (404) 321-6688

Office 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: Individual

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

POLICY PREMIUM \$ 290.00
Minimum Premium

Discounts Applied:
Renewal Year
Years in Business
Protective Devices
Claim Record

Prepared
NOV 09 2012
CMP-4000

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DECLARATIONS (CONTINUED)

Office Policy for SALPETER, MIRIAM C
 Policy Number 91-BJ-Y189-1

SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property	Seasonal Increase-Business Personal Property
001	5005 NESBIT FERRY LN ATLANTA GA 30350-1115	No Coverage	\$ 1,400	25%

* 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)

Cov A - Inflation Coverage Index: N/A
 Cov B - Consumer Price Index: 231.4

SECTION I - DEDUCTIBLES

Basic Deductible \$3,000

Special Deductibles:

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

Other deductibles may apply - refer to policy.

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DECLARATIONS (CONTINUED)

Office Policy for SALPETER, MIRIAM C
Policy Number 91-BJ-Y189-1

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
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Back-Up Of Sewer Or Drain	\$15,000
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
Forgery Or Alteration	\$10,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
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

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DECLARATIONS (CONTINUED)

Office Policy for SALPETER, MIRIAM C
 Policy Number 91-BJ-Y189-1

Ordinance Or Law - Equipment Coverage	Included
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$5,000
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Preservation Of Property	30 Days
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Unauthorized Business Card Use	\$5,000
Valuable Papers And Records	
On Premises	\$50,000
Off Premises	\$15,000
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

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
Dependent Property - Loss Of Income	\$5,000
Employee Dishonesty	\$10,000
Utility Interruption - Loss Of Income	\$10,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

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DECLARATIONS (CONTINUED)

Office Policy for SALPETER, MIRIAM C
Policy Number 91-BJ-Y189-1

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$300,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$600,000
General Aggregate	\$600,000

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-4705 *Loss of Income & Extra Expnse
- CMP-4211 *Amendatory Endorsement
- CMP-4710 *Employee Dishonesty
- CMP-4704 *Dependent Prop Loss of Income
- CMP-4706 *Back-Up of Sewer or Drain
- CMP-4709 *Money and Securities
- CMP-4703 *Utility Interruption Loss Incm
- FE-6999.1 *Terrorism Insurance Cov Notice
- CMP-4819.1 *Unauthorized Business Card Use
- FD-6007 *Inland Marine Attach Dec
- * New Form Attached

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DECLARATIONS (CONTINUED)

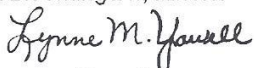
Office Policy for SALPETER, MIRIAM C
Policy Number 91-BJ-Y189-1

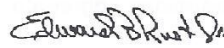
This policy is issued by the State Farm Fire and Casualty Company.

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.


Secretary


President

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STATE FARM FIRE AND CASUALTY COMPANY
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

11350 Johns Creek Parkway
 Duluth, GA 30098-0001

INLAND MARINE ATTACHING DECLARATIONS

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Q-27-2208-F861 F U

Named Insured

SALPETER, MIRIAM C
 5005 NESBIT FERRY LN
 ATLANTA GA 30350-1115

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-6871 *Inland Marine Computer Prop
 FE-6870 *Amend of Inland Marine Condtns
 FE-8739 *Inland Marine Conditions

*New Form Attached

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-6871	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 25,000 \$ 25,000	\$ 500	Included Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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