

HEDGECOCK FARM

Memorandum of Understanding and Agreement

Between

GUILFORD COUNTY

and

HIGH POINT PRESERVATION SOCIETY, INC.

This Memorandum of Understanding (MOU) and Agreement is hereby made, entered into and effective as of August 3, 2017, and sets forth the terms and understanding between Guilford County, a body politic and corporate of the State of North Carolina, hereinafter referred to as the "County," and the High Point Preservation Society, Inc., a North Carolina corporation, hereinafter referred to as the "Preservation," and collectively referred to as the "Parties," to manage and interpret the Junius W. Hedgecock Farm, part of the Rich Fork Preserve.

W I T N E S S E T H :

Background

Cooperative efforts were forged beginning in March 2017, as the Preservation was called upon by the citizen-led Friends of Rich Fork Preserve/Hedgecock Farm. This group sought advice on managing and interpreting the historic farm, and members of the Preservation proposed a partnership to accomplish these goals.

The Preservation was established in 1984 to coordinate a community response to preservation issues. Early initiatives of the organization included the establishment of the High Point Preservation Commission, and fundraising and relocation of the 1930 Little Red Schoolhouse to the High Point Historical Museum. The organization also lobbied for the preservation of the Ferdinand Ecker House at 901 Johnson Street, fundraised for the restoration of the 1906 High Point Southern Railway Passenger Depot, and erected a monument to recognize the lives of African American workers that were lost in the construction of the railroad underpass in downtown High Point.

The Preservation is an excellent partner for this venture as its focus is restoring historic places and interpreting those places for the enjoyment of the public.

NOW, THEREFORE, the Parties agree as follows:

- 1. Purpose.** This MOU will outline key elements of a proposal for the preservation and stewardship of the Junius W. Hedgecock Farm in High Point, Guilford County.

These listed goals will be accomplished by undertaking the following activities (Phase One) within 120 days of approval of COU (Change of Use):

- A. Insurance will be provided for vacant buildings and exterior premises of general liability in the amount of \$1,000,000. (see quote for coverage through Maury, Donnelly, & Parr);
- B. Grounds immediately around the house and outbuildings will be cleared;
- C. Water issues with house will be resolved (water in cellar, drainage, grading, roof, fascia and trim);
- D. The house will be secured (cellar door, siding repair, window and door openings of house);
- E. Intermediate repairs to Outbuildings;
- F. Installation of temporary security fencing (wire 4x4 or 5x6 fencing of similar with metal stake poles 48" high, gates as needed) See Attached Map for locations. RED sites will be fenced; GREEN sites will be stabilized. Fencing will not impede or interfere with proposed trail network; and,
- G. High Point Preservation Society will be responsible for mowing and weed-trimming around structures and inside fences on an as-needed basis. Guilford County is responsible for areas outside of fencing.

These listed goals will be accomplished by undertaking the following activities (Phase Two) within 180 days of approval of COU:

- A. Repair brick foundation and chimneys;
 - B. Install glazing in windows; and,
 - C. Stabilization of Outbuildings.
2. **Reporting.** Guilford County will evaluate the effectiveness and adherence to this Agreement with the Preservation, of the following tasks and timeline:
- A. Repairs will be made on structures on the site within 120 days of approval of this Memorandum. Repairs include stabilization of the Hedgecock House, repair of outbuildings and barns, and removal of collapsed Tobacco Packing Barn, as described in the Hedgecock Farm Preservation Plan;
 - B. Programming will be planned for occasions that demonstrate various aspects of farm usage, architecture, and agriculture. The Preservation will identify assistance (through UNCG History Department or other) to develop a series of interpretive panels to provide a public interpretation of the historic site over the next year; and,
 - C. Security will be addressed in the form of temporary fencing or caution tape around structures until permanent fencing can be established. Temporary fencing will be set in place within 120 days of approval of this Memorandum. Permanent fencing will be developed, as funding is raised, within the next one to two-years.
3. **Funding.** This MOU is not a commitment of funds from Guilford County. Funds will be raised through the community by donations and commitments from local foundations.
4. **Duration and/or Modification.** This MOU shall be in effect for a two (2) year term, beginning August 3, 2017, and expiring August 2, 2019, or until modified by written Contract Addendum executed by duly authorized officials of the Parties, or terminated by

either Party giving thirty (30) days written notice to the other Party. This MOU includes the option to extend for three (3) additional one (1) year renewals under the same terms and conditions upon mutual written Agreement of both Parties. This MOU may be modified only by a written Contract Addendum executed by the duly authorized officials from Guilford County and the Preservation. In the absence of a mutual written Agreement executed by the authorized officials from Guilford County and the High Point Preservation Society, Inc., this MOU shall end on August 2, 2019.

5. **Notices/Contact Information.** All notices pursuant to this MOU shall be in writing and delivered personally or mailed by certified mail, registered mail, postage prepaid, with return receipt requested, at the addresses appearing below, but each Party may change such address by written notice in accordance with this paragraph. Notices delivered personally will be deemed communicated as of actual receipt. Mailed notices will be deemed communicated as of three (3) days after mailing.

Guilford County
Robert McNiece
Director, Guilford County Facilities, Parks and Property Management
301 W. Market Street, Greensboro NC, 27401
Phone (336) 641-3340
Fax (336) 641-3802
rmcniece@myguilford.com

High Point Preservation Society, Inc.
Benjamin Briggs
President
P.O. Box 5653, High Point, NC 27262.
highpointpres@gmail.com

6. **Independent Contractor/Indemnification.** The High Point Preservation Society, Inc. shall operate as an independent contractor for all purposes. Nothing in this Agreement shall be interpreted or construed as creating or establishing the relationship of employer and employee between the Guilford County and either the Preservation any employee or agent of the Preservation. The High Point Preservation Society, Inc. is an independent contractor and not an employee, agent, joint venture or partner of Guilford County.

The Parties agree to each be solely responsible for their own acts or omissions in the performance of each of their individual duties hereunder, and shall be financially and legally responsible for all liabilities, costs, damages, expenses and attorney fees resulting from, or attributable to any and all of their individual acts or omissions to the extent allowable by law.

7. **Assumption.** If the High Point Preservation Society, Inc. should undergo merger, acquisition, bankruptcy or any change in their ownership or their name for any reason, the Preservation must immediately notify Guilford County in writing of these changes and provide the County with legal documentation supporting these changes, such as an Assumption Agreement, Bill of Sale, Articles of Incorporation, Articles of Amendment, sales

contract, merger documents, etc. Further, the Preservation will submit the name and address of the assuming Agency's registered agent for service of process and/or all notices required under this Contract.

8. **Severability.** If any provision of this Contract is held unenforceable, then such provision will be modified to reflect the Parties' intention. All remaining provisions of this Contract shall remain in full force and effect.
9. **Force Majeure.** Neither Party shall be liable to the other Party for any failure or delay caused by events beyond such Party's control and not due to its own negligence, provided that such Party uses commercially reasonable efforts to resume performance as soon as reasonably practicable. The non-performing Party shall notify the other Party of the force majeure event within twenty-four (24) hours of the onset thereof. In the event that a force majeure event precludes the Preservation from performing services and/or providing goods for a period of ten (10) consecutive business days, Guilford County shall have the right to: (a) procure replacement goods and/or services from an alternative source and/or (b) terminate the Contract or portion(s) of Contract upon written notice to the Preservation.
10. **Attachments.** The Attachments to this MOU are attached hereto and incorporated herein by reference as follows:
Attachment A – Preservation Plan: Junius W. Hedgecock Farm
Attachment B – Map of Hedgecock Loop
Attachment C – Map of Site with Fenced and Stabilized Structures
Attachment D – Commercial General Liability Insurance Quote
11. **Jurisdiction.** The Parties agree that this MOU is subject to the jurisdiction and laws of the State of North Carolina. The Preservation will comply with bid restrictions, if any, and applicable laws, including N.C.G.S. §143-129(j) regarding E-Verify. Any controversies arising out of this Contract shall be governed by and construed in accordance with the laws of the State of North Carolina.
12. **Iran Divestment Act of 2015.** Whereas, N.C.G.S. §147-86.59 requires that a State agency or political subdivision of the State must require persons attempting to contract therewith, including contract renewals or assumptions, to certify that the persons or the assignees are not identified on the list created by State Treasurer pursuant to N.C.G.S. §147-86.58. Effective as of the date of this Contract, and in accordance with N.C.G.S. Chapter 147, Article 6E entitled "Iran Divestment Act," each Party hereby certifies that it is not identified on the Final Divestment List created by the State Treasurer, which list of persons the Treasurer has determined engage in investment activities in Iran, including any subcontractors of either Party.
13. **Headings/Titles/Wording.** Inclusion of titles of paragraphs or section headings, capitalization of certain words or phrases and/or bold face typestyle of certain words or phrases in this Contract are for convenience purposes only and shall not be used to interpret or construe the provisions of this Agreement. The terms "MOU," "Memorandum of Understanding," "Contract" and "Agreement" have the same meaning and may be used

interchangeably throughout this document. The terms “Attachment,” “Exhibit” and “Addendum” have the same meaning and may be used interchangeably throughout this document.

- 14. Entire Agreement.** This MOU, including the Exhibits and/or Attachments, sets forth the entire Agreement between the Parties. All prior conversations or writings between the Parties hereto or their representatives are merged within and extinguished. This MOU shall not be modified except by a writing subscribed to by both Parties.

(The remainder of this page is intentionally left blank.
This Agreement continues with signatures on the following page.)

WITNESS the following signatures and seals all pursuant to authority duly granted, effective as of the day and year first above written.

GUILFORD COUNTY

ATTEST:

Marty K. Lawing
Guilford County Manager

Date

Robin B. Keller
Guilford County Clerk to Board

Date

(COUNTY SEAL)

**HIGH POINT PRESERVATION SOCIETY,
INC.**

ATTEST:

Benjamin Briggs, President

Date

Corporate Secretary

Date

Printed Name:_____

(CORPORATE SEAL)

No Corporate Seal Exists ☐

PRESERVATION PLAN: Junius W. Hedgecock Farm



**Friends of Rich Fork Preserve/Hedgecock Farm
a project of the High Point Preservation Society**

Updated June 28, 2017

Executive Summary

This document outlines key elements of a proposal for the preservation and stewardship of the Junius W. Hedgecock Farm in High Point, Guilford County.

The proposal is presented by the **Friends of Rich Fork Preserve/Hedgecock Farm** in partnership with the **High Point Preservation Society**.



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Significance of Place

ABSTRACT: The Hedgecock Farm is an excellent example of Americana as Guilford County's agricultural heritage is showcased through a narrative that dates to the Pre-Revolutionary Era, including tobacco cultivation and self-sufficient farming.

In 2013, consultant Laura A. W. Phillips, Architectural Historian, was commissioned by the Rich Fork Preserve/Hedgecock Farm Committee using funds supplied by the Marion Stedman Covington Foundation of Greensboro to complete a National Register of Historic Places nomination. Ms. Phillips completed the nomination with consultation from Ann Swallow and Mitch Wilds from the North Carolina Historic Preservation Office in Raleigh.



The National Register of Historic Places is the official list of the Nation's historic places worthy of preservation. Authorized by the National Historic Preservation Act of 1966, the National Park Service's National Register of Historic Places is part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect America's historic and archeological resources.

This process determined that the site was an excellent candidate for inclusion to the National Register.

According to research completed by Phillips and recorded in the National Register nomination, Junius W. Hedgecock (1876-1961) purchased forty acres on February 26, 1900 in the northwestern section of present-day High Point, North Carolina, and added additional acreage in 1918. On that land, he established a tobacco farm that continued in operation by his family for nearly a century and remained in Hedgecock family ownership until 2012, when it was sold to Guilford County to become part of a nature preserve.

Soon after his first land purchase, Hedgecock built a one-story, single-pile, frame house with a triple-A gable roof, gable-end chimneys, front and rear porches, a center-hall plan, and a rear ell. The house was a simple, but refined, example of the Queen Anne style popular at the time. This house type became ubiquitous in both rural and urban North Carolina during the early twentieth century. Over the years, however, many of these houses have been replaced by more modern houses or other buildings, and most of those that survive, at least in High Point, have been modified in a variety of ways, particularly with synthetic siding, replacement windows and other features, and additions. Although somewhat deteriorated from having stood vacant for more than a quarter of a century, the Junius W. Hedgecock House is remarkable because it has never been altered, not even wired or plumbed. It retains its original brick foundation, weatherboard

siding, brick chimneys, five-panel doors, two-over-two double-hung sash windows, colored-glass panes in its front gable window, heavily molded house and porch cornices with cornice returns, turned porch posts with turned and spindled brackets, beaded-board interior – unpainted in the front rooms and hall – two of its three period mantels, and pantry, loft, and cellar. The exterior retains its original paint scheme and perhaps its original paint. **As such, the house provides a rare view of this house type, as it was built, at the turn of the twentieth century. It is unparalleled in High Point.**

The agrarian setting of the house within the city of High Point is also remarkable. Its rural acreage has remained undisturbed, though somewhat overgrown, as the areas surrounding it have been built up with medium- and high-density housing. The wooded and open-field setting of the house contains a collection of secondary buildings and structures, dating from the first quarter of the twentieth century to the 1970s, that served domestic and agricultural purposes. Although most of these buildings and structures post-date the ca. 1900 period of significance for the house, they still provide important physical elements that flesh out the picture of a small, family owned and operated tobacco farm during most of the twentieth century in piedmont North Carolina. Within the collection, three sites contribute to the National Register designation: the Queen Anne-style house, the smokehouse, and the corncrib.

The Junius W. Hedgecock House meets the National Register’s Criterion C for local architectural significance in High Point. Its period of significance is ca. 1900, when the house was built.

Stewardship Partner

The **Friends of Rich Fork Preserve/Hedgecock Farm, and Conner Trail Committee** is a citizen advisory group that recommended opportunities for preservation and recreation within the Rich Fork property.

The **High Point Preservation Society** was established in 1984 to coordinate a community response to preservation issues. The directors included Edwin A. “Pete” Peyton, Jr., James F. Morgan, Pauline Wertz, and Francis Dalton.

Early initiatives of the organization included the establishment of the High Point Preservation Commission, a government appointed body that oversees and protects properties within the city-approved historic districts. Under the leadership of Pete Peyton, the organization raised funds and relocated the 1930 Little Red Schoolhouse from its location on East Ray Street to East Lexington Avenue near the High Point Historical Museum. The organization also lobbied for the preservation of the Ferdinand Ecker House at 901 Johnson Street, fundraised for the restoration of the 1906 High Point Southern Railway Passenger Depot, and erected a monument to recognize the lives of African American workers that were lost in the construction of the railroad underpass in downtown High Point.

The bylaws of the organization, under Section 9 (c) state the ability:

...to acquire by purchase, exchange, lease, devise or otherwise, and hold, own, maintain, manage, improve, develop, and operate, and to sell, transfer, convey, lease, mortgage, exchange, or otherwise dispose of or deal in or with, real property, wheresoever situate, and any and all rights, interests or privileges therein; and to erect, construct, make, improve and operate, or to aid or subscribe toward the erection, construction, making, improvement, and operation of offices, warehouses, plants, mills, stores, laboratories, studios, workshops, buildings, and other establishments and installations, and equipment, machinery, apparatus, and other facilities of every kind and description.

This authority allows for the High Point Preservation Society to partner with the County on this venture.

The High Point Preservation Society remains active today with interests in numerous projects across the city. At its board meeting on February 24, 2017 the Board of Directors unanimously moved to take this on as a project and thereby explore opportunities to preserve the Farm structures.

As a result of the March 31, 2017 meeting of the High Point Preservation Society, the board unanimously approved a partnership with Guilford County to preserve and interpret the Hedgecock Farm.

High Point Preservation Society is the perfect partner for this venture as its focus is restoring historic places and interpreting those places for the enjoyment of the public.

History Day Open House

Volunteers with the High Point Preservation Society can easily use the National Register nomination already completed to provide detailed and informative tours of the farm property on special occasions throughout the year. Tours could focus on themes such as the *Hedgecock Family*, *Tobacco Heritage*, *Farm Life*, or *Materials and Construction Methods*. These could be guided tours offered on Saturday mornings or week day afternoons.



A Preservation Model

Gibson Park was created in 1990 to provide active park space between High Point, Jamestown, and Greensboro. It is owned by Guilford County with a management partnership from Jamestown. The 200-acre park recognizes the well-known Jamestown Rifle Makers who lived and worked in the valley during the mid-19th century. Rifle making was a chief industry and it is believed as many as 75 individuals manufactured the handcrafted muzzle-loaded rifles that came to be commonly known as the Jamestown long rifle.

Within the park and just off the Bicentennial Greenway is the Deep River cabin. This single-story log and frame house is thought to have been constructed as early as 1800. The south-facing building is a well-preserved example of a saddlebag plan, so named for two equal size rooms flanking a central chimney stack. The easternmost room is likely the oldest, featuring V-notched logs chinked with wood slats and clay, few windows, a loft, and a segmental-arched mantelpiece around a large cooking fireplace.

Though the origins of the house are not known, its first owner is thought to be Levin Stack, a maker of Jamestown Rifles, whose shop was located just north of the residence. Chain of title is unclear until 1871 when George Borum bought the property from the trustees of William Collins. The surrounding property was part of the extensive hunting preserve of Clarence Mackey, who had a lodge on Guilford-Jamestown Road in the 1910s. Later owners included the Gibson family of High Point.

The building was preserved around 1995-2000 as part of the larger park complex and nearby Greenway. It remains under the stewardship and care of Guilford County. Though it is rarely

opened, it is a touchstone the rich past of Guilford County and a reminder of the rifle-makers who populated the area.

Stewardship Priorities

Immediate concerns with the Hedgecock Farm include securing the property from trespassers and protecting structures from deterioration by “mothballing”.

Securing the Building

Historic buildings are irreplaceable, and it is vital that windows and doors be sealed. Since the Hedgecock Farm is located within the City Limits of High Point, it is recommended that some simple form of monitoring or alarm devices be used.

To protect decorative features, such as mantels or stained glass windows from theft or vandalism, it is advisable to board them up inside the house.

For windows and doors, plywood panels or Plexiglas can be properly installed to protect wooden frames. These are the preferred treatment from a preservation standpoint. As an immediate precaution, inset plywood panels can be attached using screws into window casings to avoid damage to frame and sash. Plywood panels are usually 1/2" thick and made of exterior grade stock, such as CDX, or marine grade plywood. This level of detail is a good indication that the building is protected and valued by the community. Subsequent actions might include restoration of windows and doors with an installation of Plexiglas so hikers can see inside and realize the building floorplan, but not enter inside.

For monitoring, the Hedgecock Farm will not maintain electrical power, so there are some devices available using battery packs, such as intrusion alarms, and smoke detectors. In combination with a cellular phone, they can also provide some level of direct communication with police and fire departments.

Stabilization of structures listed as “**Contributing**” on the National Register nomination must be completed using money already provided by the Covington Foundation. These buildings include the house, the smokehouse, and the corncrib. These buildings contribute to the understanding of the history and evolution of the site as clarified in the National Register nomination. Part of a mothballing project involves correcting deficiencies to slow down the deterioration of the building while it is vacant. Water infiltration is important to correct, including repairs to the metal roofing or water entry into the basement.

While every effort may have been made to stabilize the property and to slow the deterioration of materials, natural disasters, storms, undetected leaks, and unwanted intrusion can still occur. A regular schedule for surveillance, maintenance, and monitoring should be established. The fire and police departments should be notified that the property will be vacant. A walk-through visit to familiarize these officials with the building's location, construction materials, and overall plan may be invaluable if they are called on in the future.

The optimum schedule for surveillance would include visits to check the property. The sooner that water leaks or break-ins will be noticed. Also, the more frequently the building is entered, the better the air exchange. By keeping the site clear and the building in good repair, the community will know that the building has not been abandoned.

Other “**Noncontributing**” structures on the site are not integral to the National Register nomination. These structures can be left in place as they have been for decades without direct attention. Although they do not contribute to the potential National Register designation, they help identify the site as an old farm and enjoy charm and character. These structures can be retained to convey the historic nature of the property and minimally maintained with volunteer labor supervised by a trained architect and experienced carpenters.

Safety

Safety in historic buildings is critical to the public enjoyment of sites. Temporary fencing may be installed to let visitors know what is “off-limits” and not available for their inspection. Permanent fencing can be installed in ways that restrain access to areas but also accommodate the aesthetic farm setting of the property. Areas and buildings that are off

Controlling Pests

It may be advantageous to have damp or infected wood treated with insecticides (as permitted by each state) or preservatives, such as borate, to slow the rate of deterioration during the time that the building is not in use. Estimates for this work are referenced in the next section.

This information and additional information on Mothballing Historic Buildings can be found on the website administered by the National Park Service of the U. S. Department of the Interior: Technical Preservation Services Brief #31.

<https://www.nps.gov/tps/how-to-preserve/briefs/31-mothballing.htm#stable>

Signage

Placement of information signs can enhance the visitor experience and can serve as a deterrent to vandalism. Signage topics might include maps of the farm and its outbuildings, roads, fields; historical information and early photographs; explanations of early building techniques; and tobacco cultivation processes. Inside the house, additional signage could be used to inform visitors of the Hedgecock family, room usage, decorative arts techniques, and rural life in Guilford County during the turn of the twentieth century. Opportunities may be explored with Public History programs listed below.

Funding Priorities

Insurance Coverage

The owners and stewards of historic properties can find it challenging to procure insurance. However, the **National Trust Insurance Services/Maury, Donnelly, & Parr, Inc** located in

Baltimore, Maryland is a specialized firm with broad resources related directly to the care of historic properties such as the Hedgecock Farm.

In order for this insurance to be put in place, there does need to be a legal occupancy on the part of the tenant (High Point) to create “insurable interest”. An insurable interest could include a lease. Both the county and the committee/society need to be listed on the contractor’s liability insurance when any work begins and the contractor needs both general liability and workers’ compensation insurance.

As a specialized broker/agent, NTIS/MDP has become the leading expert in providing insurance solutions to preservation organizations, historic sites, house museums, historic hotels, and other miscellaneous historic structures. As a specialty firm, they understand the appropriate limit of insurance and specialized coverage features needed for sites such as the Hedgecock Farm.

Working through the National Trust Insurance Services/Maury, Donnelly, & Parr, Inc, we have secured a quote from United States Liability Insurance Company (A++ Rated / Admitted) that includes:

LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage to Premises Rented to You	\$100,000
Products/Completed Ops Aggregate	Excluded
General Aggregate	\$2,000,000
General Liability Deductible	\$0

Annual Cost \$350

Contact:

Kevin Sullivan
410-547-3176
ksullivan@mdpins.com

National Trust Insurance Services, LLC

33 South Gay Street
Baltimore, MD 21202
Phone: 866-269-0944
Toll Free: 866-269-0944

MAURY, DONNELLY, & PARR, INC.

24 Commerce Street
Baltimore, MD 21202

Mothballing/Security

Several projects have been priced for stabilizing the *farmhouse*, including 1) repairing and pointing the masonry foundation and chimneys, 2) including the installation of a drain to dry out the cellar; 3) the repair of the roof that is leaking around the chimneys and rear (southeast) corner where the back porch joins the main structure above the kitchen pantry and the restoration of the small front attic window; and 4) replacement of approximately 257 square feet of interior bead board stained to match the existing unpainted bead board. The North Carolina State Historic Preservation Office National Register Coordinator Ann Swallow has requested this interior bead board be replaced before finalizing the National Register nomination. A donation of beadboard has already been offered.

The evaluation of what is needed for stabilization of the farm house, completed by architect Jerry Leimenstoll in the fall of 2014, recommended hiring experienced restoration experts to stabilize the farm house, beginning with the masonry foundation, chimneys, and root cellar (to keep water from entering).

Of importance, also is repairing the metal roof where leaks are detected around the chimneys, in the rear southeast corner where the back porch joins the main house above the kitchen pantry, and restoring the small front attic window.

The estimate attached for this work is from an experienced General Contractor in historic preservation Siler Rothrock of Reidsville Building and Restoration, Inc. Siler Rothrock's restoration of a building on the campus of Elon University won the Gertrude S. Carraway Award from Preservation North Carolina in 2014.

Total costs \$19,300

Contact:

Si Rothrock, General Contractor
P.O. Box 605, 715 Way Street
Reidsville, NC 27320
Phone: 336-616-4848 Fax: 336-342-0706
Email: oldhouses1@gmail.com

Additional work can be completed as funding allows at a later stage, including: 1) restoring windows and doors and covering with Plexiglas, 2) repairing porches and clapboard as needed, and 3) installing a French drain. These two additional items besides those currently listed were included in the quote of \$19,400.

Stabilization of the *farm outbuildings* are less complicated, but are important components of this project. Details on the removal of the ruins of the Tobacco Pack House are given in the End Notes, under section ii. Other structures can be stabilized and made safe with simple carpentry, and can be fenced off from the public if necessary. Some repairs and fence construction projects are excellent candidates for supervised youth merit projects.

Pest Mitigation

Estimates for pest control included the need for an on-site inspection by a professional pest control expert, but for the size of the farmhouse, on phone estimates: 1) Edwards Pest Control said the usual cost is \$800-\$1000 for both termites and powder post beetles, and 2) Dobson Pest Control quoted \$900 for termites and \$1200 for powder post beetles [for underneath house only], with possibly \$8000-\$14000 if we wanted the building tented. These quotes only include the house. The Friends committee chooses initially to treat only underneath the house for powder post beetles.

Funding Opportunities

The Rich Fork Preserve/Hedgecock Farm Committee has already found community funding support for this initiative in the form of grants and donations.

- In the spring of 2013, the Committee received an \$8,500 grant from the Marion Stedman Covington Foundation to hire an architect and structural engineer to plan for stabilization of the site, to complete the National Register nomination form referenced earlier in this report, and to pay administration costs to the High Point Historical Society. Those funds have been put to work and are expended.
- In the spring of 2015, the Committee obtained a \$15,000 grant from the Marion Stedman Covington Foundation used to hire a structural engineer to assess and pay for the costs of foundation, chimney, bead board, and roof repairs, as well as drying in the root cellar. Additional assessment may be needed for structural consideration.
- In June 2016, the Committee held a fundraiser at the nearby Forest Hills Presbyterian Church, at 836 W. Lexington Ave. in High Point. Fundraiser tickets cost \$15 per person and included food from Carter Brothers Barbeque and music from groups Forever His and Payne Creek. The event raised \$7,200

Additional funds for informative signs could be directed from the estate of Lib Conner for signage and/or walking trails.

At the February 24th Board Meeting of the High Point Preservation Society, directors agreed to pursue further investigation into opportunities with the Hedgecock Farm including financial and management roles. The result of that approval is this Preservation Plan, and the investigation of collaboration with Guilford County.

Additional fundraisers could be made through online accounts such as GoFundMe.com. Online fundraising can be a great way to raise money and obtain funds for various reasons. Whether fundraising for a specific project (painting, wood repair) or general funds (Hedgecock Farm maintenance), online fundraising sites can be helpful in launching and managing campaign.

<http://www.toptenreviews.com/money/services/best-fundraising-sites/>

Programming Opportunities

Community Partnerships have already contributed a great deal to the preservation of the Hedgecock Farm. **Programming** partnerships could include coordination with the UNCG Public History Program. Dr. Benjamin Filene is the Director of Public History and a Professor of History who has completed several interpretive installations at sites across the region including downtown Greensboro and the Revolution Mill. He has been made aware of this opportunity as a project. Email: bpfilene@uncg.edu, Office: 2137 MHRA, Office Phone: 336-334-5645

Other **programming partnerships** could include local preservation or historical societies to provide perennial tours that relate history and/or architecture, or other small social events that celebrate the history of agriculture or historic preservation.

Foundation Partnerships have also been made. In particular, the Marian Stedman Covington has provided funds to list the property to the National Register of Historic Places, and to stabilize the farmhouse. Other possible foundation partners could include private family foundations or community foundations.

Community partners such as Friends of Rich Fork Preserve/Hedgecock Farm, Eagle Scout Badge candidates and fraternal/sororal groups can provide much needed labor such as clearing brush and tall grass, recruiting volunteers, and organizing leadership teams.

Timeline

May-July 2017	Legal Name and Partnerships establishedⁱ
Within 120 days after signing of MOU 2017	Volunteers stabilize outbuildingsⁱⁱ
Ribbon Cutting of Rich Fork Preserve	Public Tour of Farm and Buildings
2017-2018	Phase 2 professional work completed
2018	Funding raised to complete Phase 3 of professional work on farm house
2018-2019	Professional Work completed on Phase 3 of farm house

End Notes

ⁱ Finalization of name of Friends of Rich Fork Preserve/Hedgecock Farm [or variation] and determination of group's interest in designation as an official chapter of the NC Wildlife Federation to help us with "best practices" for conservation of the farm and surrounding preserve. Likely a six-month timeline.

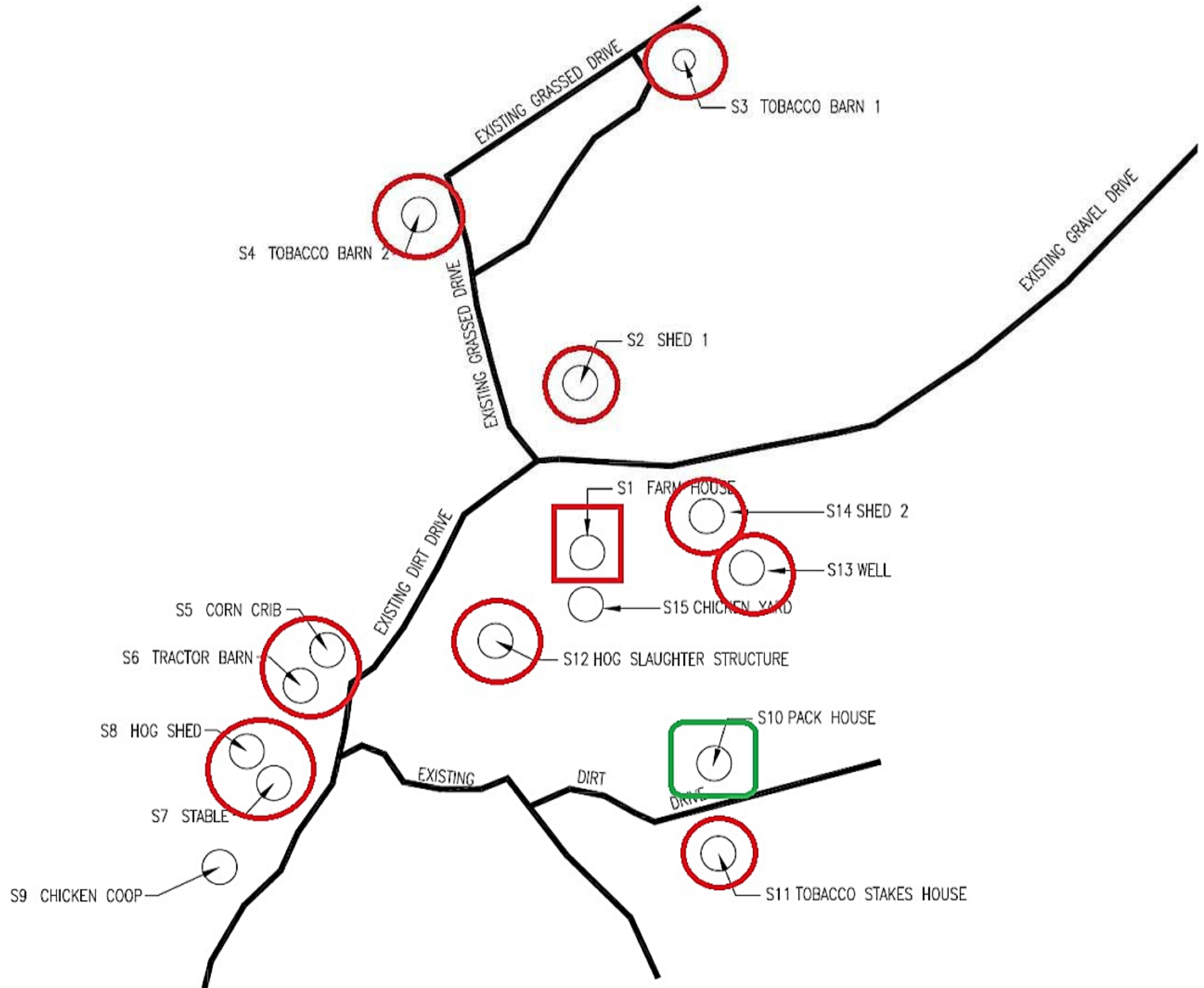
ⁱⁱ Hedgecock Farm: Existing Buildings Survey, 30 December 2014 by Ramsey Leimenstoll, Architect: "A total of 15 structures are included in the Inventory: Tobacco Pack House, Tobacco

Stick Shed, Hog House #1, Hog House #2, Feed Barn, Feed Bar – Lean-To, Sheds, Corncrib, Storage Shed, Tobacco Barn #1, Tobacco Barn #2, Smokehouse, Hog Hanging Rack, Dog Lot, Well, & Residence. These designations correspond to the study map included in the report prepared by Laura Phillips. Tobacco Pack House: This is a two-story structure with brick masonry foundation and wood frame walls and roof. The structure is very seriously deteriorated. While some of the roof frame remains, the roof is completely gone as well as everything on the main level except some of the exterior walls and floor framing. The western foundation wall has collapsed also. The remaining structure is unstable and hazardous, but it remains part of the tobacco story. Recommendation is to remove structure above foundation and salvage materials for repairs to other structures. Consider measures to redirect water from accumulating within the foundation walls after demolition of the building frame. Remove debris in/around the structure as well as encroaching vegetation. Concerns about the depth of the basement and injuries from falls may be assuaged with a deep layer of clean soil perhaps topped by mulch at the base of the structure. This fill should be made to secure the foundations from falls. The addition of clean fill dirt will also preserve the foundations for any archaeological investigations. Mulch will make it easier to keep growth of vegetation to a minimum. The intent here is to make the area safe for visitors, and to preserve the foundations for interpretive purposes and future historical investigation.

ATTACHMENT B



ATTACHMENT C





Enclosed you will find an annual admitted Commercial Liability quote for High Point Preservation Society. The quote number is MGL017F57X8.

- Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II- Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III- Provides the Liability Limits of Insurance
- Section IV- Lists the required coverage forms, notices, endorsements and exclusions.
- Section V- Offers optional coverages that are available to the applicant but are not currently included in the quote.
- Section VI- Provides the Direct Bill Payment Description.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- An Excess General Liability quote that provides higher limits of Liability. It is attached as a separate quote under #XSL017F85E9. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- Endorsement TRIADN Policyholder Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

The carrier will send you an invoice based on the terms reflected in this quote.
Payment is due to the carrier.

Payment options available to you are:

1. Send the invoice remittance slip with payment to the lockbox address on their invoice
2. Pay online at www.usli.com/ezpay.
3. Pay by phone (automated system available 24/7) at 866-632-2003

Your invoice will include a unique number that will allow you to register your policy at www.usli.com/ezpay. By registering your policy, you will have access to additional information as well as the option to set-up recurring payments. Recurring payments are a great way to minimize the possibility of your policy being cancelled or not renewed because payment was not received.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.



MAURY, DONNELLY, & PARR, INC.
24 Commerce Street
Baltimore, MD 21202

ksullivan@mdpins.com
Phone: (410) 685-4625 Fax: (410) 685-3071

Thank you for the opportunity to quote this account!

Sincerely,
Kevin Sullivan
MAURY, DONNELLY, & PARR, INC.



MAURY, DONNELLY, & PARR, INC.
24 Commerce Street
Baltimore, MD 21202

ksullivan@mdpins.com
Phone: (410) 685-4625 Fax: (410) 685-3071

MGL017F57X8

Quote is valid until 4/28/2017

To: High Point Preservation Society

From: Kevin Sullivan

ksullivan@mdpins.com

Please bind effective: _____

Confirm optional coverages:

- ☐ Do not include any optional coverages.
- ☐ Include the following optional coverages from Section VI
(Taxes & Fees may apply to optional premium if purchased)
- ☐ Option 1 - (add: *\$100.00) - Terrorism Coverage
*See Terrorism Section for Exact Pricing and Terms

This policy is eligible to be Direct Billed.

Note: a \$5.00 installment fee will apply to each installment after the first - please select one of the following:

- ☐ Direct Bill both this New Business and future Renewals
(If checked - Select a Payment Plan):
- ☐ SINGLE PAYMENT

See the last page of this quote for Payment Plan Descriptions

- ☐ Do not Direct Bill this New Business but do Direct Bill future Renewals
- ☐ Do not Direct Bill this policy

NOTE: If the Direct Bill Option is selected, the Company will invoice the insured. Do not bill or collect the down payment. All state surcharges and fees (except installment fees) will be billed in full with the first installment.

Signature: _____

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

COMMERCIAL LIABILITY POLICY INFORMATION	
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - X
Term Quoted:	Annual
COVERAGE PART	PREMIUM
Commercial General Liability	\$350.00
TOTAL PREMIUM DUE TO CARRIER	\$350.00
ADDITIONAL COSTS	
Broker Fee	_____
TOTAL AMOUNT DUE	_____

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT BIZRESOURCECENTER.COM FOR DETAILS

Within 21 days of the inception date of coverage, this account will be subject to the following:

- Our completed & signed application.

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

Underwriting Notes:

- Thank you for the opportunity to quote this risk.

Prior to Bind Requirements: this account is subject to the following:

Coverage cannot be bound without the following information. We may modify the terms and/or premiums quoted or rescind this quote if the information provided below or on the completed application materially affects the rating or eligibility of the risk.

- Provide the number of acres this building is on.
- Is the land being used for farming, activities, etc.?

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 407 Parris Avenue, High Point, NC 27262

Liability Coverage

Description	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Vacant Buildings - not factories - Other than Not-For-Profit	68606	Total Area	2,000	Excl	23.040	Excl	\$225 MP
			Per 1,000 Total Area				
Vacant Buildings - increased exterior premises exposure	68601	Flat	6	Excl	125.000	Excl	\$125
			Flat				

Liability Coverage Premium for Location #1: \$350

III. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage to Premises Rented to You	\$100,000
Products/Completed Ops Aggregate	Excluded
General Aggregate	\$2,000,000
General Liability Deductible	\$0

IV. REQUIRED FORMS & ENDORSEMENTS

General Liability Endorsements

CG0001	(12/07) Commercial General Liability Coverage Form	L-278 VAC	(12/14) Independent Contractors/Subcontractors Exclusion
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-395NC	(08/07) Vacant Building Coverage Condition
CG2104	(11/85) Exclusion - Products-Completed Operations Hazard	L-500	(02/11) Bodily Injury Exclusion - All Employees, Volunteer Workers, Temporary Workers, Casual Laborers, Contractors, and Subcontractors
CG2107	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included	L-532 VAC	(12/14) Exclusion - Construction Operations
CG2136	(03/05) Exclusion - New Entities	L-540	(11/09) Exclusion - Exterior Work Over 50 Feet
CG2139	(10/93) Contractual Liability Limitation	L-599	(10/12) Absolute Exclusion for Pollution, Organic Pathogen, Silica, Asbestos and Lead with a Hostile Fire Exception
CG2147	(12/07) Employment-Related Practices Exclusion	L-610	(11/04) Expanded Definition Of Bodily Injury
CG2173	(01/15) Exclusion Of Certified Acts Of Terrorism	L-685	(05/10) Premises Limitation Endorsement
IL0017	(11/98) Common Policy Conditions	L-783	(02/14) Amendment Of Liquor Liability Exclusion
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	LLQ100	(07/06) Amendatory Endorsement
IL0269	(09/08) North Carolina Changes - Cancellation And Nonrenewal	LLQ368	(08/10) Separation Of Insureds Clarification Endorsement
Jacket	(09/10) Commercial Insurance Policy Jacket	TRIADN	(02/15) Policyholder Disclosure Notice of Terrorism Insurance Coverage
L-232s	(09/05) Classification Limitation Endorsement		

V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage	Additional Premium
Option 1 Terrorism Coverage	\$100.00

Important Information

- Terrorism coverage is available per the Terrorism Risk Insurance Program Reauthorization Act of 2015. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.
- This coverage cannot be added mid-term.

VI. DIRECT BILL PAYMENT PLAN DESCRIPTIONS

One Year Payment Plan Descriptions:

SINGLE PAYMENT - The entire premium is invoiced immediately and is due 20 days after it is invoiced.

An installment fee as noted on page 1 of this quote applies to each installment after the first.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. As *defined in Section 102(1) of the Act*: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Please "X" one of the boxes below and return this notice to the Company.

☐	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
☐	I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.

Note: if you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.

Applicant Name (Print)

Named Insured

Authorized Signature

Date



Vacant Building Product

As an owner of a vacant property, do you have the right coverage?

- u Local children enter your building and fall through the floor
- u A fire begins in your vacant building and spreads to surrounding properties
- u While having renovations completed on the property, construction materials fall on a passerby

The following are important features; make sure you have them all:

COVERAGE FEATURES	USLI	COMPETITORS
No restriction on the length of vacancy		
No minimum earned premium or a 25% minimum earned premium even on 3, 6 and 9 month policy terms		
3, 6 and 9 month policy terms		
Can consider buildings undergoing renovations		
Special form and replacement cost available for some risks		
Contents coverage available		
No liability deductible		
Vandalism is included with property coverage for commercial buildings		
Independent contractors coverage available for risks with renovations		
A.M. Best rated A ⁺⁺ Carrier		
A proud member of the Berkshire Hathaway Group		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		



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24 Commerce Street
Baltimore, MD 21202

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Phone: (410) 685-4625 Fax: (410) 685-3071

Enclosed you will find an annual admitted Excess General Liability Coverage for High Point Preservation Society. The quote number is XSL017F85E9.

- Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II- Schedule of Underlying Coverages
- Section III- Lists the required coverage forms, notices, endorsements and exclusions.
- Section IV- Offers optional coverages that are available to the applicant but are not currently included in the quote.
- Section V- Provides the Direct Bill Payment Description.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Policyholder Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

The carrier will send you an invoice based on the terms reflected in this quote.
Payment is due to the carrier.

Payment options available to you are:

1. Send the invoice remittance slip with payment to the lockbox address on their invoice
2. Pay online at www.usli.com/ezpay.
3. Pay by phone (automated system available 24/7) at 866-632-2003

Your invoice will include a unique number that will allow you to register your policy at www.usli.com/ezpay. By registering your policy, you will have access to additional information as well as the option to set-up recurring payments. Recurring payments are a great way to minimize the possibility of your policy being cancelled or not renewed because payment was not received.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
Kevin Sullivan
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XSL017F85E9

Quote is valid until 4/28/2017

To: High Point Preservation Society

From: Kevin Sullivan

ksullivan@mdpins.com

Please bind effective: _____

Confirm optional coverages:

- ☐ Do not include any optional coverages.
☐ Include the following optional coverages from Section IV
(Taxes & Fees may apply to optional premium if purchased)
☐ Option 1 - Terrorism Coverage

This policy is eligible to be Direct Billed.

Note: a \$5.00 installment fee will apply to each installment after the first - please select one of the following:

- ☐ Direct Bill both this New Business and future Renewals
(If checked - Select a Payment Plan):
☐ SINGLE PAYMENT
☐ TWO PAYMENTS - Premium must be over \$400
☐ THREE PAYMENTS - Premium must be over \$675
☐ FOUR PAYMENTS - Premium must be over \$1,000

See the last page of this quote for Payment Plan Descriptions

- ☐ Do not Direct Bill this New Business but do Direct Bill future Renewals
☐ Do not Direct Bill this policy

NOTE: If the Direct Bill Option is selected, the Company will invoice the insured. Do not bill or collect the down payment. All state surcharges and fees (except installment fees) will be billed in full with the first installment.

Signature: _____

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

EXCESS GENERAL LIABILITY COVERAGE POLICY INFORMATION

Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - X
Term Quoted:	Annual

LIMIT OPTIONS

PREMIUM

☐ \$1,000,000	\$400 (MP)
☐ \$2,000,000	\$800 (MP)
☐ \$3,000,000	\$1,200 (MP)
☐ \$4,000,000	\$1,600 (MP)
☐ \$5,000,000	\$2,000 (MP)

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

ADDITIONAL COSTS

Broker Fee

\$ _____

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED – VISIT BIZRESOURCECENTER.COM FOR DETAILS

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements. We have provided a pre-filled application that would assist in satisfying these requirements.

Prior to binding, this account is subject to the following:

Confirmation that all of the following are True:

- -Provide the number of acres this building is on.
- -Is the land being used for farming, activities, etc.?

Within 21 days of the inception date of coverage, this account will be subject to the following:

- Our completed & signed application; or
- A completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
- A completed & signed application from another company as long as all underwriting information needed has been provided to us.

Underwriting Notes:

- Please be advised, we have prepared this quote of higher limits of liability based on the information provided for a primary quote. It is valid only over the United States Liability Insurance Group quote provided, however we can consider adjusting it to be valid over other carriers. In addition, we can possibly include other lines of coverage in the underlying such as Automobile Liability and Employer's Liability.
- Please contact me if you wish to discuss further.
- Thank you for the opportunity to quote this risk.

II. SCHEDULE OF UNDERLYING COVERAGES

Commercial General Liability	Limits of Liability	
Carrier: United States Liability Insurance Group	Each Occurrence:	\$1,000,000
AM Best Rating: A++	Products/Completed Operations Aggregate:	Excluded
	General Aggregate:	\$2,000,000
	Personal & Advertising Injury:	\$1,000,000

III. REQUIRED FORMS & ENDORSEMENTS

IUL100	(07/06) Expected or Intended Injury Exclusion	L-639NC	(05/06) North Carolina State Amendatory Endorsement
IUL117	(09/10) Nuclear Energy Liability Exclusion (Broad Form)	TRIADN	(02/15) Policyholder Disclosure Notice of Terrorism Insurance Coverage
L-367	(08/03) Minimum Earned Premium Endorsement	XL101	(05/07) Automobile Exclusion
L-395NC	(08/07) Vacant Building Coverage Condition	XL542	(02/15) Exclusion Of War And Certified Acts Of Terrorism
L-540	(11/09) Exclusion - Exterior Work Over 50 Feet	XLP	(07/05) Excess Liability Policy
L-589	(01/06) Bodily Injury Exclusion - All Employees, Volunteer Workers, Temporary Workers, Casual Laborers, Contractors, And Subcont	XLP Jacket	(09/10) Excess Liability Policy Jacket

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

IV. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage		Rate
Option 1	Terrorism Coverage	See notes for rate information

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for 3% of the total premium for this risk. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE – Notice of Terrorism Exclusion. When making your decision whether to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount and limits in this policy applicable to losses arising from events other than acts of terrorism.
- Coverage available under this offer is contingent on the underlying policies providing terrorism coverage and at the same limit as the Schedule of Underlying Coverages
- This coverage cannot be added mid-term.

V. DIRECT BILL PAYMENT PLAN DESCRIPTIONS

One Year Payment Plan Descriptions:	
SINGLE PAYMENT	- The entire premium is invoiced immediately and is due 20 days after it is invoiced.
TWO PAYMENTS	- 50% of the premium is invoiced immediately and is due 20 days after it is invoiced; the balance is invoiced 60 days after inception.
THREE PAYMENTS	- 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; 30% is invoiced 60 days after inception; the balance is invoiced 120 days after inception.
FOUR PAYMENTS	- 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; three equal installments of 20% are invoiced at 60 days, 120 days and 180 days after inception.

An installment fee as noted on page 1 of this quote applies to each installment after the first.

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested