

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/26/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER	CONTACT NAME:	
Dreher Insurance	PHONE (A/C, No, Ext): (678)205-0224 FAX (A/C, No): (678)4	497-0810
1805 Herrington Rd, Bdg 1 Ste C	ADDRESS: certificates@dreherinsurance.org	
Lawrenceville, GA 30043	PRODUCER CUSTOMER ID 00007228	
	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED	INSURER A: American Alternative Insurance Co	19720
Westchester Square Condominium Association, Inc.	INSURER B: Travelers	
c/o Carter Communities, Inc.	INSURER C:	
711 Cedar Creek Way	INSURER D:	
Woodstock, GA 30189	INSURER E :	
	INSURER F:	
OCUMENA OF O		

LOCATION OF PREMISES / DESCRIPTION (OF PROPERTY (Attach ACORD 101, Additional	al Remarks Schedule, if more space is required)	
	0.1 00000		
Atlanta	GA 30309		

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

	EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAT HAVE BEEN REDUCED BY PAID CLAIMS.								
INSR LTR			SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
Α	Х	PROPERTY					Χ	BUILDING	\$GRC
	CAL	JSES OF LOSS	DEDUCTIBLES		05/20/2022			PERSONAL PROPERTY	\$
		BASIC	BUILDING CF OOO	CAU510886-4		05/29/2024		BUSINESS INCOME	\$
		BROAD	\$5,000 CONTENTS	CAU510660-4	03/29/2023	03/29/2024		EXTRA EXPENSE	\$
	Χ	SPECIAL	0011121110					RENTAL VALUE	\$
	X	EARTHQUAKE	5%					BLANKET BUILDING	\$
	X	WIND	Included					BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
	Χ	Water	\$25,000 Per Unit				X		\$
									\$
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER				•	\$
									\$
AB	Χ	CRIME					Х		\$150,000
		E OF POLICY		CAU510886-4/106313977-8	05/29/2023	05/29/2024	Х	\$150,000 Ded.	\$350,000
	Crime/Fidelity						, , ,	\$	
Α	Χ	BOILER & MACH		CALIE 1000C 1	05/00/0000	05/20/2024	Х		sIncluded
	EQUIPMENT BREAKDOWN CAU510886-4				05/29/2023	05/29/2024			\$
Α	La	w/Ordinar	nce	CAU510886-4	05/29/2023	05/29/2024		A	\$GRC
[]								B&C	\$1,130,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Residential Condominium Association- 4 bldgs/23 units

Property coverage is walls-in back to original built specifications.

Unit owners' betterments and improvements are COVERED...

Guaranteed Replacement Cost RATABLE LIMIT \$9,911,475

The management company is an additional insured on the crime coverage.

30-day notice of cancelation

10-day notice of cancelation for non-payment

CERTIFICATE HOLDER	CANCELLATION
For Informational Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE
	Ordeth Duker PSL

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 06/26/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).								ment on			
PROD	RODUCER					CONTACT NAME: Fred Rimando+					
	Dreher Insurance		PHONE								
	1805 Herrington Rd, Bdg	E-MAIL ADDRESS:									
	Lawrenceville, GA 30043		INS	SURER(S) AFFOR	RDING COVERAGE		NAIC#				
					INSURER A	: Amei	rican Alter	native			
INSUF	Wostobostor Square Cond	omi	niun	Accoriation Inc	INSURER E	: Gree	nwich				
	Westchester Square Condominium Association, Inc. c/o Carter Communities, Inc. 711 Cedar Creek Way Woodstock, GA 30189					: CAIS					
						INSURER D:					
						INSURER E :					
				INSURER F	:						
COV	ERAGES CER	CATE	NUMBER: 00007228-1			REVISION NUMBER	: 18				
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHITE CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							T TO WHIC	H THIS			
NSR LTR	NSR TYPE OF INSURANCE ADDL SUBR INSD WYD POLICY NUMBER					OLICY EFF M/DD/YYYY)	POLICY EXP (MM/DD/YYYY)				
Α	X COMMERCIAL GENERAL LIABILITY			CAU510886-4	05	/29/2023	05/29/2024	EACH OCCURRENCE	\$	2,000,000	
	CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000	
								MED EXP (Any one person)	\$	5,000	
								PERSONAL & ADV INJURY	\$	2,000,000	

A	X	COMMERCIAL GENE	ERAL LIABILITY		CAU510886-4	05/29/2023	05/29/2024	EACH OCCURRENCE	\$ 2,000,000
		CLAIMS-MADE	X OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000
								MED EXP (Any one person)	\$ 5,000
								PERSONAL & ADV INJURY	\$ 2,000,000
	GEN'	L AGGREGATE LIMIT	T APPLIES PER:					GENERAL AGGREGATE	\$ Unlimited
	X	POLICY PRO- JECT	LOC					PRODUCTS - COMP/OP AGG	\$ 2,000,000
		OTHER:							\$
Α	AUTO	OMOBILE LIABILITY			CAU510886-4	05/29/2023	05/29/2024	COMBINED SINGLE LIMIT (Ea accident)	\$ 2,000,000
		ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED AUTOS ONLY	SCHEDULED AUTOS					BODILY INJURY (Per accident)	\$
	X	HIRED AUTOS ONLY	NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$
									\$
В	Х	UMBRELLA LIAB	X OCCUR		PPP7445500-15	05/29/2023	05/29/2024	EACH OCCURRENCE	\$ 10,000,000
		EXCESS LIAB	CLAIMS-MADE					AGGREGATE	\$ 10,000,000
		DED RETENT	TION \$						\$
С		KERS COMPENSATION	ITY		202301-11-62-65-0Y	05/29/2023	05/29/2024	X PER OTH- STATUTE ER	
	ANY F	PROPRIETOR/PARTNE	ER/EXECUTIVE	N/A				E.L. EACH ACCIDENT	\$ 100,000
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		N/A				E.L. DISEASE - EA EMPLOYEE	\$ 100,000	
	If yes,	, describe under CRIPTION OF OPERA	TIONS below					E.L. DISEASE - POLICY LIMIT	\$ 500,000
Α	A Directors & Officers			CAU510886-4	05/29/2023	05/29/2024		\$2,000,000	
1									
1									

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Residential Condominuim Association- 4 bldgs/23 units

Management company is an additional insured.

Separation of insured included.

CERTIFICATE HOLDER	CANCELLATION
For Informational Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE (PSL)
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Information regarding Westchester Square Condominium Association's Insurance Coverage:

The association's insurance policy provides property coverage for your condo unit (structure). *Your unit is covered based on original unit plans. Example: fixtures, cabinets, floor and appliances would be replaced with new items of like kind and quality to those *originally* installed. Any **upgrades/betterments/improvements** are COVERED by the association's policy, and this includes upgraded carpeting, wall and floor coverings, cabinets and other permanently installed fixtures.

*The property insurance policy is written under "Special Form" coverage. Perils insured include fire, lightening, windstorm, hail, explosion, riot, aircraft and vehicle damage, smoke, vandalism, falling objects, weight of ice, snow or sleet, collapse, sudden water escape from plumbing and frozen pipes.

*No coverage is provided for wear and tear, deterioration, settling or cracking of foundation, walls, basements or roofs. These events are classified as maintenance issues. In order to have coverage for resulting water damage from a roof leak, there would need to have been damage to the building from a covered peril, such as windstorm damage to the roof which caused resulting water damage to the inside. Water damage resulting from seepage of surface waters is excluded from the master policy.

Information Regarding Unit Owner's Insurance:

The association's master insurance policy <u>will not</u> respond with coverage until the damage exceeds the property deductible. Each unit owner is responsible for this deductible. Each owner should purchase an HO-6 Condominium Owner's policy. This type of policy will provide insurance coverage which will complement the association's master policy.

Recommended coverages for your HO6 policy:

<u>The Association's Master Insurance Property Deductibles:</u>
\$5,000 per occurrence AOP (all other perils: wind/hail, fire, theft, lightning)
\$25,000 per unit water (Water Damage, Sewer Backup, Sprinkler Leakage, Ice Damming)

- Real Property: any improvements or betterments~ upgrades made to your home after the original sale.
- Personal Property: for your contents and personal belongings
- Loss Assessment: protecting you in the event a special assessment is imposed by the association because the master policy limits were exceeded
- Loss of Use: in the event that you need to live elsewhere when a covered loss renders your unit uninhabitable
- **Personal Liability Protection:** liability protection for you personally against claims from third parties alleging bodily injury or property damage.

Renters and Investor Owners also need to purchase insurance coverage. Both need to protect their liability exposure and need coverage for loss to personally owned property. Renters should carry a HO4 policy; Investors should carry a Dwelling/Fire policy. Non occupied units should have adequate insurance coverage while your unit is vacant.

FOR CERTIFICATES OF INSURANCE REACH OUT TO coi@dreher.insure

