



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
06/04/2020

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

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

238 15th St
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.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/> PROPERTY	CAU510886-3	05/29/2020	05/29/2021	<input checked="" type="checkbox"/> BUILDING	\$GRC	
	CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	BASIC				BUILDING 5000	BUSINESS INCOME	\$
	BROAD				CONTENTS	EXTRA EXPENSE	\$
	SPECIAL					RENTAL VALUE	\$
<input checked="" type="checkbox"/>	EARTHQUAKE				5%	BLANKET BUILDING	\$
	WIND					BLANKET PERS PROP	\$
	FLOOD					BLANKET BLDG & PP	\$
<input checked="" type="checkbox"/>	Water	25,000/unit				\$	
	INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS	POLICY NUMBER				\$	
	NAMED PERILS					\$	
A	<input checked="" type="checkbox"/> CRIME	CAU510886-3	05/29/2020	05/29/2021		\$150,000	
	TYPE OF POLICY					\$	
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	CAU510886-3	05/29/2020	05/29/2021		\$Included	
						\$	
A	Ordinance/Law	CAU510886-3	05/29/2020	05/29/2021		\$Included	
						\$	

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

Residential Condominium Association 23 Units
Property policy provides coverage for all real property comprising the unit, including betterments and improvements.
Guaranteed Replacement Cost Wind/Hail included. 10 Day Notice of Cancellation
Management company additional insured on crime policy.

CERTIFICATE HOLDER

CANCELLATION

For Information 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

CBW

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

05/26/2020

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).

PRODUCER Dreher Insurance 1805 Herrington Rd, Bdg 1 Ste C Lawrenceville, GA 30043	CONTACT NAME: Claudia Woody	FAX (A/C, No): (678)497-0810	
	PHONE (A/C, No, Ext): (678)205-0224	E-MAIL ADDRESS: claudia@dreherinsurance.org	
INSURED Westchester Square Condominium Association, Inc. c/o Carter Communities, Inc. 711 Cedar Creek Way Woodstock, GA 30189	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: AAICO CAU	19720	
	INSURER B: AAICO CAU	19720	
	INSURER C: AAICO		
	INSURER D:		
	INSURER E:		
INSURER F:			

COVERAGES

CERTIFICATE NUMBER: 00007228-148580

REVISION NUMBER: 4

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:			CAU510886-3	05/29/2020	05/29/2021	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ n/a PRODUCTS - COMP/OP AGG \$ 2,000,000
B	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CAU510886-3	05/29/2020	05/29/2021	COMBINED SINGLE LIMIT (Ea accident) \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			PPP7445500	05/29/2019	05/29/2020	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N	N/A				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Directors & Officers			CAU510886-3	05/29/2020	05/29/2021	2,000,000

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

Residential Condominium Association 23 Units

Location: 238 15th Street, Atlanta, GA 30309

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

(CBW)

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Information Regarding Westchester Square Condo Assoc Master Insurance Policy:

The association's insurance policy provides property coverage for your condo (structure).

*Your unit is covered for all real property comprising the “unit” **including improvements and betterments** made to the “unit” after “unit’s” initial conveyance. 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, lightning, 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 Condo Unit Owner’s Insurance:

-The association’s master insurance policy will not respond with coverage until the damage exceeds the property deductible. Each unit owner is responsible for this deductible. Each owner should purchase a 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:

- **The Association’s Master Insurance Property Deductibles: \$5,000 Standard and \$25,000 per unit water damage**
- 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.
- Sewer/Water Backup Coverage

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.

If you do not understand this information please call: 678.205.0224

You can also have your personal insurance agent call us to review on your behalf.

For certificates of insurance please email: info@dreherinsurance.org or fax 678.497.0810

***--Incidents that might conceivably result in a claim against the Association should be reported to:
Carter Community Management 770-517-7743***