## **CERTIFICATE OF PROPERTY INSURANCE**

For File Purposes DATE (MM/DD/YYYY)

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	Brown & 900 Nor	Provin Jacova							
SURED	900 Nor		ance of Georgia Inc	CONTACT NAME:					
ISURED	Alpharat	Brown & Brown Insurance of Georgia, Inc. 900 North Point Parkway, Suite 300			PHONE (A/C, No, Ext): (770) 512-5000 FAX (A/C, No): (770) 824-8899				
SURED	Alpharetta, GA 30005		É-MAIL ADDRESS:	E-MAIL   ADDRESS: associationcoi@bbrown.com   PRODUCER account of the second of the sec					
SURED				PRODUCER CUSTOMER ID:	STO	NE18			
SURED					INSURER(S) AFFOR	DING COVERAGE	NAIC		
INSURED Stonewall Condominium Association, Inc.		INSURER A : Am	INSURER A : American Alternative Insurance Corp						
		INSURER B : Trav	INSURER B : Travelers Casualty and Surety Co America						
			INSURER C : CON	INSURER C : Continental Casualty Company					
				INSURER D : Gre	enwich Insurance	Company	2232		
				INSURER E :					
COVERAGES CERTIFICATE NUMBER: 79547895 OCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks So				REVISION NUMBER:					
INDIC CERT	CATED. NOTWI TIFICATE MAY E	THSTANDING AN BE ISSUED OR MA	CIES OF INSURANCE LISTED BELOW H IY REQUIREMENT, TERM OR CONDITIO AY PERTAIN, THE INSURANCE AFFORI SUCH POLICIES. LIMITS SHOWN MAY H	ON OF ANY CONTRAC DED BY THE POLICIE	CT OR OTHER DOC S DESCRIBED HER	UMENT WITH RESPECT	TO WHICH THIS		
R R	TYPE OF IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS		
1	PROPERTY		CAU530681-1	4/1/2024	4/1/2025	✓ BUILDING	\$30,383,696		
CA	AUSES OF LOSS	DEDUCTIBLES	Coinsurance is waived			PERSONAL PROPERTY	\$		
	BASIC	BUILDING \$10,000PO				BUSINESS INCOME	\$		
	BROAD	CONTENTS	-			EXTRA EXPENSE	\$		
1	SPECIAL					RENTAL VALUE	\$		
	EARTHQUAKE					✓ BLANKET BUILDING	\$		
1	WIND	1% PB				BLANKET PERS PROP	\$		
	FLOOD					BLANKET BLDG & PP	\$		
1	Hail	1% PB	_			✓ GRC/Orig Specs	\$ Included		
1	110101	\$25,000PU				✓ Ordinance or Law	\$ Included		
	TYPE OF POLICY				\$				
			POLICY NUMBER				\$		
	AUSES OF LOSS						\$		
							\$		
							\$		
1	CRIME		108023246	4/1/2024	4/1/2025	✓ Fidelity Bond	\$ 400,000		
-							\$		
	cl Mgmt Comp	any					\$		
1		HINERY /	CAU530681-1	4/1/2024	4/1/2025	✓ Mech Breakdown	\$30,383,696		
6	eneral Liability		CAU530681-1	4/1/2024	4/1/2025	✓ PO/AGG in Millions	\$ \$1 MIL / Unlimit		
	&O Liability		768602356	4/1/2024	4/1/2025	✓ PO/AGG in Millions ✓ Per Occurrence	\$1,000,000		
	mbrella Liability	/	PPP7502333	4/1/2024	4/1/2025	✓ Per Occurrence	\$5,000,000		
ECIAL	CONDITIONS / OT	HER COVERAGES ()	ACORD 101. Additional Remarks Schedule, may	v be attached if more spac	e is required)		+0,000,000		
sureo ERTI	d Location: Sto IFICATE IS NO	newall Place/Driv T VALID FOR AN	ve/Court/Circle/Terrace, Atlanta GA 30 NY OTHER STREET ADDRESSES formation other than lender or unit ow	0339**16 BUILDING	S, 97 UNITS				
	IFICATE HOL	DER		CANCELLAT	ION				
ERTI	For File Purposes Stonewall Condominium Association, Inc. 3700 Stonewall Cir SE			SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
or File	•	um Association,	Inc.			Y PROVISIONS.			
r File	•	um Association, E	Inc.		CE WITH THE POLIC				

ACORD 24 (2016/03) The ACORD name and logo are registered marks of ACORD 79547895 | STONE18 | 4/1/2024-2025 Master Policy | Megan Owenby | 4/17/2024 9:16:57 AM (EDT) | Page 1 of 2 This certificate cancels and supersedes ALL previously issued certificates.

## **Brown & Brown Insurance of Georgia, Inc.**

900 North Point Parkway, Suite 300 - Alpharetta, GA 30005 - 770-952-7725 - Fax 770-824-8899

## **Explanation of the Property Coverages for Condominium Associations**

The certificate requestor is responsible for ensuring they have selected the correct association/insured name aka project name.

The building limit shown is for the entire association - we cannot verify a coverage amount for each individual building or unit.

- In Georgia, the property limit shown includes the entire condominium building from the outside of the structure all the way through to the real property on the inside of the unit which would include inside walls, wall coverings, flooring, cabinets, plumbing, electrical, lighting, fixtures, and major appliances used for cooking, heating, cooling, laundry. Real property is defined as items that are appurtenant to the structure. However, unless required by your association Declarations, we may not cover structural upgrades/improvements.
- The General Liability policy listed includes Separation of Insureds/Severability clause.
- In accordance with the policy conditions, the insurance company will endeavor to provide the first named insured a minimum of 10 days notice of cancellation.

Explanation of deductibles and abbreviations - **these are examples** - see certificate for the actual deductible amount that applies to this policy:

- "PU" means Per Unit. The deductible amount would be applied to each & every unit owner involved in a covered loss of that type each unit affected would be fully responsible for their per unit deductible
- "PB" means Per Building. The deductible amount would be applied to each building involved in a covered loss of that type each building affected would be responsible for its per building deductible to be assessed back to the unit owners of that building per their association guidelines
- "PO" means Per Occurrence. The deductible amount would be applied per occurrence for a loss of that type a single deductible would be assessed back to the affected unit owners per their association guidelines
- "R/Cost" means there is replacement cost coverage on the buildings; insurer will pay up to building limit of insurance to repair or replace covered buildings damaged by a covered loss without depreciation subject to policy conditions
- "GRC" means there is guaranteed replacement cost coverage on the buildings; insurer will pay actual cost to repair or replace covered buildings damaged by a covered loss without depreciation or limit subject to policy conditions
- "ERC" means there is 125% extended replacement cost coverage on the buildings; insurer will pay up to 125% of the building limit of insurance to repair or replace covered buildings damaged by a covered loss without depreciation subject to policy conditions
- "AV" means there is agreed value coverage on the buildings; insurer will pay up to the agreed upon building limit of insurance to repair or replace covered buildings damaged by a total covered loss subject to policy conditions
- "Orig Spec" means that we do not cover any structural upgrades. However, if required by your association Declarations, we may cover structural upgrades completed during original construction by the developer
- "Incl I&B" means that we do cover any structural upgrades (improvements and betterments) that have been made however, it is the unit owner's insurance responsibility to provide proof of the upgrades (improvements and betterments) in the event of a loss
- "Incl Management Company" means that the crime/fidelity/employee dishonesty coverage extends to the property management company
- "Ordinance/Law" means that the property policy provides Ordinance or Law coverage
- "PO/AGG in Millions" means Per Occurrence/Aggregate limit, and the limit shown is times \$1,000,000

## This document is not intended to alter the certificate