

**DECLARATIONS A: GENERAL POLICY INFORMATION**

- Coverage applies only when a limit of insurance is shown in these declarations. These declarations are summaries, only. Please refer to the coverage forms and applicable endorsements for complete information.
- In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance stated in this policy.

**Named Insured Name and Mailing Address**

Stonewall Condominium Association, Inc.  
 3700 Stonewall Cir. SE  
 Atlanta, GA 30339


Policy Number	Annual Premium	Fee
CAU530681-1	\$66,000.00	\$0.00

Policy Period	Effective Date*	Expiration Date*
	04/01/2024	04/01/2025

\*12:01 AM Standard Time at your premises address

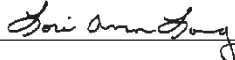
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 **Brown & Brown**  
**Brown & Brown Insurance of Georgia**  
 900 N Point Pkwy Ste 300  
 Alpharetta, GA 30005



Countersigned (Date)  
 04/16/2024

By (Authorized Representative)  


# Condominium Association Insurance Policy

## DECLARATIONS B: DIRECTORY OF APPLICABLE FORMS

Form Number and Edition Date	Form Title
CAU 3000 07/17	Condominium Association Insurance Policy
CAU 3090 06/19	Cyber Suite Coverage Part
CAU 3103 12/20	Disclosure Pursuant to Terrorism Risk Insurance Act
CAU 3106 06/19	Cap on Losses from "Certified Acts of Terrorism"
CAU 3109 07/17	Lead Exclusion
CAU 3110 07/17	Amended Water Exclusion
CAU 3207 07/17	Additional Claim Expenses
CAU 3210 07/17	Wind or Hail Percentage Deductible Per Building - 1%
CAU 3226 07/18	Deductible Credit
CAU 3227 07/18	Deductible Allowance
CAU 3228 05/22	Cyber Incident Exclusion Computer Fraud Definition Amendment
CAU 3511 07/17	Georgia Changes - Amendatory Endorsement
CAU 3600 GA 07/17	"Fungus", Wet Rot and Dry Rot Coverage
CAU 3601 07/17	Disclosure Notice to Policyholders - Georgia
CAU 3711 06/19	Georgia Changes - Amendatory Endorsement

## DECLARATIONS C: 1. ADDRESSES AND DESCRIPTION OF BUILDINGS AND "UNITS"

### 1. ADDRESSES AND DESCRIPTION OF BUILDINGS AND "UNITS"

Coverage is provided for a clubhouse and sixteen two-story frame condominium buildings containing ninety-seven residential units. The premises is located at 3701-3706, 3707-3713, 3714-3718, 3719-1722, 3723-3726 Stonewall Circle; 3600-3605, 3606-3609, 3610-3615, 3616-3621, 3622-3629 Stonewall Court; 3630-3634, 3727-3732 Stonewall Drive; 3500-3504, 3505-3512 Stonewall Place; 3800-3809, 3810-3816 Stonewall Terrace, Atlanta, Cobb County, GA 30339.

# Condominium Association Insurance Policy

## DECLARATIONS D: PROPERTY DIRECT COVERAGES

- Unless otherwise indicated, all Limits apply on a per occurrence basis.

1. **COMMUNITY PROPERTY**
2. **“UNITS”**
3. **ADDITIONAL COMMUNITY PROPERTY**
4. **NATURAL OUTDOOR PROPERTY**

### 1. COMMUNITY PROPERTY

Causes of Loss	Limit of Insurance	Valuation	* Deductible
Special including “Equipment Breakdown”, excluding Water Damage, Sewer Backup, Sprinkler Leakage, Ice Damming	Guaranteed Replacement Cost	Guaranteed Replacement Cost	\$10,000 Per Occurrence
Water Damage, Sewer Backup, Sprinkler Leakage, Ice Damming	Guaranteed Replacement Cost	Guaranteed Replacement Cost	\$25,000 Per Occurrence

See 'Directory of Applicable Forms' for additional deductibles

\* In addition to the deductible which may result under D.2.

#### Community Buildings

All buildings described in Declarations C.1. including:

- Residences
- Other buildings described in Declarations C.1.: a clubhouse(s)

#### Community Structures

All of the items listed below are covered when not forming part of, or located within, or on a building.

- “Swimming Pools”
- Statues
- Outdoor fixtures
- Pool and Pump Houses
- Signs
- Roads, drives, walkways and other paved surfaces
- Recreation fixtures and courts
- Antennas and satellite dishes
- Sheds
- Temporary seasonal structures
- Shelters
- Cabanas
- Freestanding walls (excluding retaining walls)
- Fountains
- Fences and gates
- Gazebos
- Gate houses
- Mailboxes
- Light and flag poles
- Benches

#### Community Personal Property

- Equipment
- Tools
- Supplies and furnishings
- “Money” and “Securities”
- Non-motorized watercraft
- “Computer equipment”, and “Media”
- “Valuable papers and records”
- Accounts receivables

# Condominium Association Insurance Policy

**2. "UNITS": All real property comprising the "unit" as initially installed in accordance with your association's original plans and specifications, or like kind and quality of such property.**

Causes of Loss	Limit of Insurance	Valuation	* Deductible
Water Damage, Sewer Backup, Sprinkler Leakage, Ice Damming	Guaranteed Replacement Cost	Guaranteed Replacement Cost	\$25,000 Per "Unit"
See 'Directory of Applicable Forms' for additional deductibles * In addition to the deductible which may result under D.1.			

## 3. ADDITIONAL COMMUNITY PROPERTY

Causes of Loss	Valuation	Deductible
Special including "Equipment Breakdown"	Replacement Cost	None
<b>Covered Property</b>		<b>Limit of Insurance</b>
<b>Additional Structures:</b> Bridges, Docks, Retaining Walls, Piers, Bulkheads and Wharves		\$10,000
<b>Newly Acquired Buildings and Structures</b> Buildings and Structures as described in D.1. above that you acquire at locations other than the location described in C.1.		\$250,000
<b>Newly Acquired Community Personal Property</b> Community personal property while at locations other than the "premises"		\$250,000
<b>Newly Conveyed Buildings and Structures</b> New buildings and structures built at the location described in C.1.		\$250,000
<b>"Personal Effects"</b> Personal Property of your directors and "officers" or "employees" while acting in the scope of their duties as such.		\$5,000 Per Person \$15,000 Per Occurrence
<b>Personal Property of Others</b> Personal property of others temporarily in your care, custody or control.		\$5,000 Per Person \$15,000 Per Occurrence
<b>Off "Premises" Community Personal Property</b> Community personal property while temporarily at other locations within the "coverage territory".		\$50,000
<b>Community Personal Property In Transit</b> Community personal property while on conveyances being operated between points in the "coverage territory".		\$50,000
<b>"Fine Arts"</b> Paintings, Pictures, Prints, Etchings, Sculptures, Art Glass, "Jewelry", "Furs", and other bona fide works of art of rarity, historical value or artistic merit.		\$15,000 Per Item \$50,000 Per Occurrence

## 4. NATURAL OUTDOOR PROPERTY

Causes of Loss	Valuation	Deductible
"Specified Causes of Loss"	Replacement Cost	None
<b>Covered Property</b>		<b>Limit of Insurance</b>
<b>Trees, Lawns, Shrubs, Plants</b>		\$1,000 Maximum Per Tree, Plant, Lawn or Shrub \$20,000 Per Occurrence

# Condominium Association Insurance Policy

## DECLARATIONS E: PROPERTY CONSEQUENTIAL LOSS COVERAGES

Coverages apply only as a consequence of direct physical loss or damage to “covered property” caused by or resulting from a covered Cause of Loss.

- Unless otherwise indicated, all Limits apply on a per occurrence basis
- No Deductible applies to Property Consequential Loss Coverages

- 1. ORDINANCE OR LAW**
- 2. LOSS OF INCOME**
- 3. SUPPLEMENTARY PAYMENTS**

### 1. ORDINANCE OR LAW

Covered Property	Consequential Loss Coverage	Limit of Insurance	Valuation
Community Buildings, “Units”	Undamaged Portion	Guaranteed Replacement Cost	Guaranteed Replacement Cost
Community Buildings, “Units”	Demolition Costs	\$300,000	Actual Loss Sustained
Community Buildings, “Units”	Increased Cost of Construction	\$300,000	Increased Replacement Cost

### 2. LOSS OF INCOME

Covered Property	Limit of Insurance	Valuation
Community Income and Maintenance Fees and Assessments; Extra Expense; Rents; Community Income; Increased Period of Restoration; other temporary operation expenses.	Actual Loss Sustained	Actual Loss Sustained

### 3. SUPPLEMENTARY PAYMENTS

Covered Property	Limit of Insurance	Valuation
• Removal of Fallen Trees	\$10,000 \$1,000 Maximum per Tree	Actual Loss Sustained Actual Loss Sustained
• “Pollutant” Cleanup and Removal	\$25,000 per continuous 12 month period	Actual Loss Sustained
• Property Removal	\$300,000	Actual Loss Sustained
• Monetary Reward	\$5,000	10% of Paid Claim
• Debris Removal	\$300,000	Actual Loss Sustained
• Fire Department Service Charges	\$10,000	Actual Loss Sustained
• Fire Extinguisher Recharge	\$1,000	Actual Loss Sustained

## DECLARATIONS F: CRIME COVERAGES

- Unless otherwise indicated, all Limits apply on a per occurrence basis

Valuation	Deductible
Actual Loss Sustained	None

Covered Property	Causes of Loss	Limit of Insurance
All “Covered Property”	“Employee Dishonesty”	\$150,000 Combined Limit
All “Covered Property”	“Computer Fraud”	
“Covered Instruments”	“Depositors Forgery”	

# Condominium Association Insurance Policy

## DECLARATIONS G: 1. LIABILITY COVERAGES - PRIMARY AND EXCESS

### 1. Liability - Primary and Excess

Limits of Insurance apply as:

- Indemnity payments for claims or “suits” seeking damages
- Both primary and excess unless otherwise indicated

Coverage	Limit of Insurance	Type of Limit
“Bodily Injury” And “Property Damage”	\$1,000,000	Per “Occurrence”
Products / Completed Operations	\$1,000,000 \$1,000,000	Per “Occurrence” Annual Aggregate
“Personal Injury” & “Advertising Injury”	\$1,000,000	Per “Offense”
Property Damage Legal Liability–Real Property	\$1,000,000	Per “Occurrence”
“Hired Auto” and “Nonowned Auto”	\$1,000,000	Per “Occurrence”
Medical Payments	\$5,000	Per Accident
Garage and Parking Areas Legal Liability		
Comprehensive Coverage	\$500 Deductible Applies Per “Occurrence”	
	\$25,000	Per “Occurrence” Limit
Collision Coverage	\$500 Deductible Applies Per “Occurrence”	
	\$25,000	Per “Occurrence” Limit