

AMERICAN ALTERNATIVE INSURANCE CORPORATION

Administration Office: 555 College Road East, Princeton, NJ 08543-5241

800.305.4954

Statutory Office: 2711 Centerville Road, Suite 400 - Wilmington, DE 19805
(a stock insurance company)**Condominium Association Insurance Policy****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 AddressStonewall Condominium Association, Inc.
3700 Stonewall Cir. SE
Atlanta, GA 30339

Policy Number	Annual Premium	Fee
CAU530681-2	\$70,876.00	\$0.00
Policy Period	Effective Date*	Expiration Date*
	04/01/2025	04/01/2026

*12:01 AM Standard Time at your premises address

DIRECTORY OF DECLARATIONS

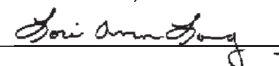
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 **Brown & Brown**
Brown & Brown Insurance Services, Inc.
900 N Point Pkwy Ste 300
Alpharetta, GA 30005

Countersigned (Date)

04/01/2025

By (Authorized Representative)

A handwritten signature in black ink, appearing to read 'Lori Ann Long'.

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DECLARATIONS B: DIRECTORY OF APPLICABLE FORMS

Form Number and Edition Date	Form Title
CAU 3000 07/17	Condominium Association Insurance Policy
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 3229 01/25	Per "Unit" Deductible Amendment
CAU 3320 01/25	Exclusion – Violation of Law Addressing Data Privacy
CAU 3511 01/25	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
CS CAU 01 03/24	Community Managers Endorsement
CS CY 101 03/24	Cyber Suite Coverage
CS CY 104 GA 03/24	Georgia Changes - Amendatory Endorsement
CS CY DS 100 03/24	Cyber Suite Supplemental Declarations

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.

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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	Community Structures	Community Personal Property
<p>All buildings described in Declarations C.1. including:</p> <ul style="list-style-type: none"> • Residences • Other buildings described in Declarations C.1.: a clubhouse(s) 	<p>All of the items listed below are covered when not forming part of, or located within, or on a building.</p> <ul style="list-style-type: none"> • "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 	<ul style="list-style-type: none"> • Equipment • Tools • Supplies and furnishings • "Money" and "Securities" • Non-motorized watercraft • "Computer equipment", and "Media" • "Valuable papers and records" • Accounts receivables

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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
Covered Property	Limit of Insurance	
Additional Structures: Bridges, Docks, Retaining Walls, Piers, Bulkheads and Wharves	\$10,000	
Newly Acquired Buildings and Structures Buildings and Structures as described in D.1. above that you acquire at locations other than the location described in C.1.	\$250,000	
Newly Acquired Community Personal Property Community personal property while at locations other than the "premises"	\$250,000	
Newly Conveyed Buildings and Structures New buildings and structures built at the location described in C.1.	\$250,000	
"Personal Effects" 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	
Personal Property of Others Personal property of others temporarily in your care, custody or control.	\$5,000 Per Person \$15,000 Per Occurrence	
Off "Premises" Community Personal Property Community personal property while temporarily at other locations within the "coverage territory".	\$50,000	
Community Personal Property In Transit Community personal property while on conveyances being operated between points in the "coverage territory".	\$50,000	
"Fine Arts" 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
Covered Property	Limit of Insurance	
Trees, Lawns, Shrubs, Plants	\$1,000 Maximum Per Tree, Plant, Lawn or Shrub \$20,000 Per Occurrence	

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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

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

3. SUPPLEMENTARY PAYMENTS

	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"	

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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"	\$5,000,000	Per "Occurrence"
Products / Completed Operations	\$5,000,000 \$5,000,000	Per "Occurrence" Annual Aggregate
"Personal Injury" & "Advertising Injury"	\$5,000,000	Per "Offense"
Property Damage Legal Liability—Real Property	\$1,000,000	Per "Occurrence"
"Hired Auto" and "Nonowned Auto"	\$5,000,000	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