



CERTIFICATE OF PROPERTY INSURANCE

For File Purposes

DATE (MM/DD/YYYY)

12/13/2021

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 Brown & Brown Insurance of Georgia, Inc. 900 North Point Parkway, Suite 300 Alpharetta, GA 30005	CONTACT NAME: PHONE (A/C, No, Ext): (770) 952-7725 FAX (A/C, No): (770) 512-5050 E-MAIL ADDRESS: PRODUCER ID: UNITO-1 CUSTOMER ID:
INSURED Unit Owners Association of Riverview Overlook Condominium, Inc.	INSURER(S) AFFORDING COVERAGE INSURER A: General Star Indemnity Company INSURER B: Scottsdale Insurance Company INSURER C: Continental Casualty Company INSURER D: StarStone National Insurance Company INSURER E: Travelers Casualty & Surety America INSURER F:
	NAIC # 37362 41297 20443 25496 31194

COVERAGES**CERTIFICATE NUMBER:** 65427044**REVISION NUMBER:**

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

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 CAUSES OF LOSS DEDUCTIBLES BASIC BROAD SPECIAL EARTHQUAKE WIND FLOOD Water \$5,000 PO \$5,000 PO \$30,000 PO	IAG969303	12/9/2021	12/9/2022	<input checked="" type="checkbox"/> BUILDING <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> RENTAL VALUE <input type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP <input checked="" type="checkbox"/> R/Cost, Orig Spec <input checked="" type="checkbox"/> Ordinance or Law	\$20,841,009 \$ \$ \$ \$ \$ \$ \$ \$ \$ Included \$ Included
	<input type="checkbox"/> INLAND MARINE CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY POLICY NUMBER				\$ \$ \$ \$ \$ \$
E	<input checked="" type="checkbox"/> CRIME TYPE OF POLICY Incl Mgmt Company	106644213	1/31/2022	1/31/2023	<input checked="" type="checkbox"/> Fidelity Bond	\$375,000 \$ \$
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	IAG969303	12/9/2021	12/9/2022	<input checked="" type="checkbox"/> Mech Breakdown	\$ Included \$
B	General Liability	CPS7489216	12/9/2021	12/9/2022	<input checked="" type="checkbox"/> PO/AGG in Millions	\$1 MIL / 2 MIL
C	D&O Liability	618832734	12/17/2021	12/17/2022	<input checked="" type="checkbox"/> Per Occurrence	\$1,000,000
D	Umbrella Liability	86547K210ALI	12/9/2021	12/9/2022	<input checked="" type="checkbox"/> Per Occurrence	\$1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Insured Location: River Heights Cross/Walk/Court, Marietta GA 30067**15 BUILDINGS, 171 UNITS**CERTIFICATE NOT VALID FOR ANY OTHER ADDRESS
Certificate is void if altered or if any information other than lender or unit owner name or address appears above.

CERTIFICATE HOLDER

For File Purposes

Unit Owners Association of Riverview
Condominium Overlook, Inc.
c/o Montage Realty Group
1001 Cambridge Square STE A
Alpharetta GA 30009

CANCELLATION

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

Tim Soriano

ACORD 24 (2016/03)

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Brown & Brown Insurance of Georgia, Inc.

900 North Point Parkway, Suite 300 – Alpharetta, GA 30005 – 770-952-7725 – Fax 770-512-5050

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