



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

11/18/2022

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 J Walsh Insurance 2977 Hwy K, Suite 103 O'Fallon MO 63368	CONTACT NAME: Jim E Walsh III PHONE (A/C, No, Ext): (314) 942-8471 E-MAIL ADDRESS: jim@jwalshinsurance.com PRODUCER CUSTOMER ID:	FAX (A/C, No): (314) 942-3017
INSURED Carriage Courts Homeowners Association PO Box 29 Washington MO 63090-0029	INSURER(S) AFFORDING COVERAGE INSURER A: Owners Insurance INSURER B: Federal Insurance INSURER C: INSURER D: INSURER E: INSURER F:	NAIC #

COVERAGES**CERTIFICATE NUMBER:****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	TPP-4472820	11/18/2022	11/18/2023	<input checked="" type="checkbox"/> BUILDING	\$ 10,224,454	
	CAUSES OF LOSS				DEDUCTIBLES	<input type="checkbox"/> PERSONAL PROPERTY	\$
	BASIC				BUILDING \$5,000	<input type="checkbox"/> BUSINESS INCOME	\$
	BROAD				CONTENTS	<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				<input type="checkbox"/> RENTAL VALUE	\$	
	<input checked="" type="checkbox"/> EARTHQUAKE				5%	<input type="checkbox"/> BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND				1%	<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD					<input type="checkbox"/> BLANKET BLDG & PP	\$
				<input checked="" type="checkbox"/> Ord or Law	\$ Included		
				<input checked="" type="checkbox"/> General Liability	\$ 2MIL/4MIL		
	INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS					\$	
	NAMED PERILS	POLICY NUMBER				\$	
						\$	
A	<input checked="" type="checkbox"/> CRIME	TPP-4472820	11/18/2022	11/18/2023	<input checked="" type="checkbox"/> Fidelity	\$ 100,000	
	TYPE OF POLICY					\$	
Fidelity					\$		
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	TPP-4472820	11/18/2022	11/18/2023	<input checked="" type="checkbox"/> Equip. Breakdown	\$ Included	
						\$	
B	Directors & Officers Umbrella	96963116/79893871	11/18/2022	11/18/2023	<input checked="" type="checkbox"/> Directors & Officers	\$ 1,000,000	
					<input checked="" type="checkbox"/> Umbrella	\$ 5,000,000	

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

54 Units-

100% Replacement Cost to Builders Grade -Master Policy includes an agreed endorsement and severability of interests clause. Management company is covered by Fidelity Policy and 30 Day Notice of Cancellation is given.

CERTIFICATE HOLDER**CANCELLATION**

Master Association Certificate

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

Jim Walsh, III

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