



CERTIFICATE OF INSURANCE

6/29/2023

NAMED INSURED	ASSOCIATION INFORMATION	AGENCY	AGENCY CONTACT
Community Name c/o Property Manager 12345 Main Street Cranberry Township, PA 16066	# of Units: 100 Legal Form: Condominium Contact: Mr. Manager Phone: 412-555-1111	Gallina and Sons 1269 Washington Pike Bridgeville, PA 15017	Website www.gallinaandsons.com E-Mail certs@gallinaandsons.com

CARRIERS AFFORDING COVERAGE		<p>This document certifies that the policies listed have been issued to the insured named herein for the period indicated. Notwithstanding any requirement, term, or condition of any contract or document with respect to which this certificate 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.</p> <p>This certificate is issued for information purposes only and confers no rights on the certificate holder. It does not amend, extend, or alter the coverage afforded by the referenced policies and does not constitute a contract between the insurer(s), authorized representatives, or producer and the certificate holder or any other party.</p> <p>Should any of the herein described policies be cancelled before the expiration date thereof, the producer will endeavor to mail notice of cancellation to the certificate holder within 30 days. Failure to mail such notice or certificate holder's failure to receive such notice shall impose no obligation or liability of any kind on the producer, the agency, or any of its representatives.</p>
Carrier A	Reputable insurance Carrier	
Carrier B	Specialty Carrier	
Carrier C		
Carrier D		
Carrier E		

COVERAGES						
Carrier Letter	Coverage	Effective Date	Expiration Date	Policy Number	Scope of Coverage (An "X" indicates coverage applies)	Limit
A	Real Property	04/01/2023	04/01/2024	BOP123456789	<input checked="" type="checkbox"/> Common Elements	\$11,486,350
					<input checked="" type="checkbox"/> Individual Units	
					<input type="checkbox"/> Bare Walls (unit exteriors only)	
					<input checked="" type="checkbox"/> All In (excluding unit improvements)	
					<input type="checkbox"/> All In (including unit improvements)	
					<input checked="" type="checkbox"/> Replacement Cost Coverage	
					<input checked="" type="checkbox"/> 100% of Calculated Insurable Value	
					<input checked="" type="checkbox"/> Blanket Coverage Limit	
					<input type="checkbox"/> Guaranteed Replacement Cost	
					<input checked="" type="checkbox"/> Ordinance and Law Coverage	
	Property Deductible	\$5,000				
	Per Unit Property Deductible (Water Losses Only)	N/A				
	Mine Subsidence Coverage					
	DEP-Designated High Risk Area	No				
	Flood Coverage					
	FEMA-Designated Flood Zone	No				
A	Personal Property	04/01/2023	04/01/2024	BOP123456789	<input checked="" type="checkbox"/> Personal Property Owned by the Association <input type="checkbox"/> Personal Property Owned by Unit Owners	Included
A	General Liability	04/01/2023	04/01/2024	BOP123456789	<input checked="" type="checkbox"/> Named Insured <input checked="" type="checkbox"/> Directors, Officers, and Managers <input type="checkbox"/> Hired and Non-Owned Autos Severability of Interest Clause <input type="checkbox"/> Yes	\$1,000,000 per occurrence
A	Directors and Officers Liability	04/01/2023	04/01/2024	BOP123456789	<input checked="" type="checkbox"/> Directors and Officers <input checked="" type="checkbox"/> Property Managers <input checked="" type="checkbox"/> Non-Monetary Damages <input checked="" type="checkbox"/> Insurance-Related Errors <input checked="" type="checkbox"/> Discrimination <input checked="" type="checkbox"/> Punitive Damages (if allowed by law)	\$1,000,000 per occurrence
B	Fidelity Coverage	04/01/2023	04/01/2024	POL-987654321	<input checked="" type="checkbox"/> Directors and Officers <input checked="" type="checkbox"/> Property Managers <input checked="" type="checkbox"/> Volunteer Members <input checked="" type="checkbox"/> Insurance Trustees	
B	Umbrella Liability	04/01/2023	04/01/2024	POL-987654321	<input checked="" type="checkbox"/> General Liability <input checked="" type="checkbox"/> Directors and Officers Liability	\$2,000,000

UNIT OWNER	SPECIAL CONDITIONS/ADDITIONAL COVERAGES
Mr. Unit Owner 123 Main Street Pittsburgh, PA 15243	A Mechanical Breakdown Coverage - \$11,486,350 A Coinsurance – 80% Agreed Value Endorsement – N/A A Annual Inflation Guard – N/A A Wind/Hail Coverage Included
CERTIFICATE HOLDER	Affiliated associations afforded coverage - None
Big Bank of America ISAOA/ATIMA PO Box 12345 Tax Free, TX 12345-6789 Loan#: 123456789	AGENCY REPRESENTATIVE