



CERTIFICATE OF PROPERTY INSURANCE

For File Purposes

DATE (MM/DD/YYYY)

9/10/2018

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. 1165 Northchase Pkwy SE, Ste 195 Marietta, GA 30067	CONTACT NAME:		
		PHONE (A/C, No, Ext):	(770) 952-7725	FAX (A/C, No): (770) 952-7960
		E-MAIL ADDRESS:		
		PRODUCER CUSTOMER ID:	CREEK05	
		INSURER(S) AFFORDING COVERAGE	NAIC #	
INSURED	Creekwood Commons Townhome Association, Inc.	INSURER A :	COUNTRY Mutual Insurance Company	20990
		INSURER B :	Travelers Casualty and Surety Co America	31194
		INSURER C :		
		INSURER D :		
		INSURER E :		
		INSURER F :		

COVERAGES**CERTIFICATE NUMBER:** 44081975**REVISION NUMBER:**

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

TO ADD UNIT OWNER AND MORTGAGEE INFORMATION:

Go to www.ecertsonline.com. Click blue register link. Registration code is the word 'lender'
Certificate is FREE & INSTANT

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 \$5,000 PO SPECIAL EARTHQUAKE WIND \$5,000 PO FLOOD GRC Incl I&B	WA0200165396	9/10/2018	9/10/2019	<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"/> Water Ded <input checked="" type="checkbox"/> Ord & Law Incl	\$ 11,103,300 \$ \$ \$ \$ \$ \$ \$ \$ 10,000 PU \$
	<input type="checkbox"/> INLAND MARINE CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY POLICY NUMBER				\$ \$ \$ \$ \$ \$
B	<input checked="" type="checkbox"/> CRIME TYPE OF POLICY Employee Dishonesty	106587220	9/10/2018	9/10/2019	<input checked="" type="checkbox"/> Fidelity Bond	\$ 200,000 \$ \$
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	WA0200165396	9/10/2018	9/10/2019	<input checked="" type="checkbox"/> Mech Breakdown	\$ Included \$
A	General Liability	WA0200165396	9/10/2018	9/10/2019	<input checked="" type="checkbox"/> PO/AGG in Millions	\$ 2 MIL / 4 MIL
B	D&O Liability	106587149	9/10/2018	9/10/2019	<input checked="" type="checkbox"/> Per Occurrence	\$ 2,000,000 \$

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

Insured Location: 100 Creekwood Drive Woodstock GA 30188**15 BUILDINGS, 59 UNITS**

**CERTIFICATE IS NOT VALID FOR ANY OTHER ADDRESS

CERTIFICATE HOLDER

For File Purposes

Creekwood Commons Townhome
c/o Carter Communities
711 Cedar Creek Way
Woodstock GA 30189

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

Sally Lewis-Butler

ACORD 24 (2016/03)

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44081975 | CREEK05 | 9/10/2018-19 Master Policy | Kim Zappa | 9/10/2018 9:53:25 AM (EDT) | Page 1 of 2

This certificate cancels and supersedes ALL previously issued certificates.

Brown & Brown Insurance of Georgia, Inc.

1165 Northchase Parkway SE, #195 – Marietta, GA 30067 – 770-952-7725 – Fax 770-952-7960

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, we may not cover structural upgrades/improvements made since the original build out by the developer as explained below.
- **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 that have been made since the original build out 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