

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 12/02/2024

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		CONTACT Cynthia Small					
	Office of America	PHONE (A/C, No, Ext): (770) 250-0216 FAX (A/C, No):					
		E-MAIL ADDRESS: Cynthia.Small@ioausa.com					
Atlanta, GA	30339	PRODUCER CUSTOMER ID: MANOHOU-01					
		INSURER(S) AFFORDING COVERAGE	NAIC #				
INSURED	TI M	INSURER A: American Automobile Insurance Company	21849				
	The Manor House at 50 Biscayne Condominium Association, Inc.	INSURER B: Continental Casualty Company	20443				
	c/o HomeOwners Advantage	INSURER C:					
	817 W. Peachtree Street NW	INSURER D:					
	Suite 310 Atlanta, GA 30308	INSURER E :					
		INSURER F:					

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required) 1 1 50 Biscayne Dr. NW, Atlanta, GA 30309

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	SR TYPE OF INSURANCE		SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY		LIMITS
Α	Х	PROPERTY					Х	BUILDING	\$	40,344,707
	CAUSES OF LOSS DEDUCTIBLES		DEDUCTIBLES	CLB1000894	02/19/2024	02/19/2025	X	PERSONAL PROPERTY	\$	25,000
		BASIC	BUILDING \$25,000				X	BUSINESS INCOME	\$	1,033,900
		BROAD						EXTRA EXPENSE	\$	
	Χ	SPECIAL	CONTENTS \$25,000					RENTAL VALUE	\$	
	Χ	EARTHQUAKE	5.0000%					BLANKET BUILDING	\$	
	Χ	WIND	\$25,000					BLANKET PERS PROP	\$	
	Χ	FLOOD	\$25,000					BLANKET BLDG & PP	\$	
	Χ	Per Unit Water	\$25,000				Х	Ord & Law - Cov A	\$	40,344,707
	Χ	RC/AA					Х	Ord & Law - Cov B&C	\$	500,000
	INLAND MARINE			TYPE OF POLICY					\$	
	CAUSES OF LOSS								\$	
	NAMED PERILS			POLICY NUMBER					\$	
									\$	
В	Χ	CRIME					Х	Limit	\$	475,000
	TYPE OF POLICY						Х	Deductible	\$	5,000
	Fidelity			618884042	11/19/2023	02/19/2025	Х	Includes Manager	\$	
Α							Х	Boiler & Machinery	\$	40,344,707
	EQUIPMENT BREAKDOWN		EAKDOWN	CLB1000894	02/19/2024	02/19/2025	Х	Deductible	\$	25,000
Α	Ea	rthquake		CLB1000894	02/19/2024	02/19/2025	Х	Earthquake Aggregate	\$	1,000,000
Α	Flood		Flood CLB1000894 02/19/2024 02/19/2025 X Flood Aggregate		02/19/2024 02/19/2025		\$	1,000,000		

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

Total Units: 94. TRIA Included.

Property Policy includes "walls in" to include coverage for permanently attached fixtures to the walls, floors and ceilings as originally installed by the Declarant and conveyed under the Condominium Declaration.

SEE ATTACHED ACORD 101

CERTIFICATE HOLDER CANCELLATION

The Manor House at 50 Biscayne Condominium Association, Inc. c/o HomeOwners Advantage

AUTHORIZED REPRESENTATIVE

817 W. Peachtree Street NW
Suite 310
Atlanta, GA 30308

Rubut Haunk

ACORD 24 (2016/03)

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SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE

THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

LOC #: 1



ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY Insurance Office of America POLICY NUMBER	NAMED INSURED The Manor House at 50 Biscayne Condominium Association, Inc. c/o HomeOwners Advantage 817 W. Peachtree Street NW Suite 310		
SEE PAGE 1		Atlanta, GA 30308	
CARRIER	NAIC CODE		
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,								
FORM NUMBER:	ACORD 24	FORM TITLE: Certificate of Property Insurance						

Special Conditions:

Each Condominium unit owner may be required to purchase a separate Condominium insurance policy to provide coverage for items not covered by the Association policy.

This certificate regarding coverage for The Manor House at 50 Biscayne Condominium Association, Inc. is issued to certificate holder in regard to:

ADAMSC



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/2/2024

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 THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER. AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER		CONTACT Carol Adams					
	Office of America	PHONE (A/C, No, Ext): (770) 250-0190 32025 FAX (A/C, No):(321) 2	214-6488				
		E-MAIL ADDRESS: Carol.Adams@ioausa.com					
		INSURER(S) AFFORDING COVERAGE	NAIC #				
		INSURER A: American Automobile Insurance Company	21849				
INSURED	The Manor House at 50 Biscayne Condominium Association,	INSURER B : ACE Property and Casualty Insurance Company 206					
	Inc.	INSURER C: Continental Casualty Company	20443				
	c/o HomeOwners Advantage 817 W. Peachtree Street NW	INSURER D:					
	Suite 310	INSURER E:					
	Atlanta, GA 30308	INSURER F:					

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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INSR LTR	NSR TYPE OF INSURANCE		SUBR	POLICY NUMBER	POLICY EFF	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
A	N		WVD		(INIIVI/DD/TTTT)	(MIN/DD/TTTT)	EACH OCCURRENCE	\$	1,000,000
	CLAIMS-MADE X OCCUR			CLB1000894	2/19/2024	2/19/2025	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000
	χ \$0 Deductible						MED EXP (Any one person)	\$	5,000
							PERSONAL & ADV INJURY	\$	1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	2,000,000
	X POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000
	OTHER:						TRIA Included	\$	
Α	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
	ANY AUTO			CLB1000894	2/19/2024	2/19/2025	BODILY INJURY (Per person)	\$	
	OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$	
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
								\$	
В	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$	5,000,000
	EXCESS LIAB CLAIMS-MADE			UMBGAF179959111	11/19/2024	2/19/2025	AGGREGATE	\$	5,000,000
	DED X RETENTION\$						TRIA Included	\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER OTH- STATUTE ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	\$	
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	
С	Directors & Officers			618884042	11/19/2023	2/19/2025	Per Claim/Aggregate		1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Location: 50 Biscayne Dr. NW, Atlanta, GA 30309. Total Units: 94. Separation of Insureds applies as respects to the General Liability policy.

Each Condominium unit owner may be required to purchase a separate Condominium insurance policy to provide coverage for items not covered by the Association policy.

This certificate regarding coverage for The Manor House at 50 Biscayne Condominium Association, Inc. is issued to certificate holder in regard to:

CERTIFICATE HOLDER	CANCELLATION

The Manor House at 50 Biscayne Condominium Association, c/o HomeOwners Advantage 817 W. Peachtree Street NW Suite 310

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

ACORD 25 (2016/03)

Atlanta, GA 30308

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