

Emory Chase Condominium Association, Inc.  
**Insurance Packet**

To add your lender as an additional insured on the Certificate of Insurance contact

Brown & Brown Insurance of Georgia, Inc.  
[associationcoi@bbrown.com](mailto:associationcoi@bbrown.com)

**Include in the email:**

Emory Chase Condominiums

Your Name

Your Address

Your Lender's Name

Your Ledger's Address

Your loan number



# CERTIFICATE OF PROPERTY INSURANCE

For File Purposes

DATE (MM/DD/YYYY)

1/25/2022

**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 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 CUSTOMER ID: EMORY-1		
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED Emory Chase Condominium Assn, Inc.	INSURER A : Philadelphia Indemnity Insurance Company	18058
	INSURER B : Travelers Casualty & Surety America	31194
	INSURER C : Cincinnati Insurance Company	10677
	INSURER D : Fireman's Fund Insurance Company	21873
	INSURER E : Reliable Lloyds Insurance Company	28843
INSURER F :		

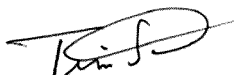
**COVERAGES**                      **CERTIFICATE NUMBER:** 66441275                      **REVISION NUMBER:**

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	PHPK2355187 Coinsurance is waived on the above policy  Wind/Hail Deductible is: \$5,000 PB See attached Flood dec	12/1/2021	12/1/2022	<input checked="" type="checkbox"/> BUILDING	\$ 10,159,656
	CAUSES OF LOSS				<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				<input type="checkbox"/> RENTAL VALUE	\$
E	<input type="checkbox"/> EARTHQUAKE				<input checked="" type="checkbox"/> BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/> FLOOD				<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> Water				<input checked="" type="checkbox"/> GRC, Orig specs	\$ Included
					<input checked="" type="checkbox"/> Ordinance or Law	\$ Included
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$
		POLICY NUMBER				\$
	CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS					\$
B	<input checked="" type="checkbox"/> CRIME	105525729	12/1/2021	12/1/2022	<input checked="" type="checkbox"/> Fidelity Bond	\$ 250,000
	TYPE OF POLICY					\$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
A	General Liability	PHPK2355187	12/1/2021	12/1/2022	<input checked="" type="checkbox"/> PO/AGG in Millions	\$ 1 MIL / 2 MIL
C	Directors & Officers Liability	EMO0514464	12/1/2021	12/1/2022	<input checked="" type="checkbox"/> Per Occurrence	\$ 1,000,000
D	Umbrella Liability	USL01482121U-48708-3	12/1/2021	12/1/2022	<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: 510 Coventry Rd, Decatur GA 30030\*\*\*20 BUILDINGS, 77 UNITS\*\*\*CERTIFICATE IS 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.

<b>CERTIFICATE HOLDER</b>  For File Purposes  Emory Chase Condominium Association, Inc. c/o Carter Communities 711 Cedar Creek Way Woodstock GA 30189	<b>CANCELLATION</b>  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 

# Brown & Brown Insurance of Georgia, Inc.

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

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## 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**

**Reliable Lloyds Insurance Company**

A Stock Insurance Company  
 260 Interstate North Circle, SE  
 Atlanta, GA 30339

**Policy Number: PFS000431601**

For questions or to report a claim please call 800-280-3309

01/24/2022

**PRIVATE RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY  
 FLOOD INSURANCE POLICY DECLARATIONS PAGE**

RENEWAL DECLARATION \*\*\*\*\*  
 EFFECTIVE 01/10/22  
 SUPERSEDES ANY PREVIOUS DECLARATION  
 BEARING THE SAME POLICY NUMBER FOR THIS  
 PERIOD.

<b>POLICY PERIOD:</b>			<b>AGENCY:</b>	
<b>EFFECTIVE DATE</b>	<b>EFFECTIVE TIME:</b> 12:01 a.m. standard time at the insured property location	<b>EXPIRATION DATE</b>	RSG SPECIALTY LLC (CHICAGO) 180 N STETSON AVE STE 4600 CHICAGO, IL 60601	
01/10/2022		01/10/2023	<b>Phone Number:</b> 312-784-6001 <b>AGENCY NO:</b> 09J8001	
<b>NAMED INSURED and Mailing Address:</b> EMORY CHASE CONDO ASSN 510 COVENTRY RD DECATUR, GA 30030			INSURED PROPERTY LOCATION. The property covered by this <b>Policy</b> is at the <b>described location</b> unless otherwise stated:  Per Schedule A	
<b>RATING INFORMATION</b>		<b>Replacement Cost:</b> Per Schedule A	<b>Flood Risk Zone:</b> Per Schedule A	
<b>Pre/Post FIRM:</b> Per Schedule A		<b>Contents Location:</b> Per Schedule A	<b>Elevated Building:</b> Per Schedule A	
<b>Occupancy:</b> Per Schedule A			<b>Number of Units:</b> Per Schedule A	
<b>Basement/Enclosure:</b> Per Schedule A				
<b>COVERAGE LIMITS</b>			<b>PREMIUM</b>	
<b>Coverage A-Building Property Limit of Liability:</b> Per Schedule A				
<b>Coverage B-Personal Property Limit of Liability:</b> Per Schedule A				
<b>Personal Property Special Limit of Liability:</b> \$0				
<b>Coverage D-Increased Cost of Compliance:</b> \$30,000				
<b>Coverage E-Riot Coverage Limit of Liability (Personal Property Only):</b> \$5,000 Per Building				
<b>Deductible Amounts:</b> Building / Contents: Per Schedule A / Riot: \$500 Per Building			<b>PREMIUM SUBTOTAL</b> ██████████	
<b>Assessments, Surcharges, Taxes, Fees (if applicable):</b>				
Surplus Lines Premium Tax: 4%			<b>Total Amount</b> ██████████	
<b>Forms and Endorsements</b> which are made a part of this <b>Policy</b> at the time of issuance: PRCB0002P-1219, NT0196-0917 *, PRCB00SE20-0618, DF00965A-0421.				
<b>Mortgagee 1</b> Name and address:		<b>Mortgagee 2</b> Name and Address:		
Loan No.:		Loan No.:		
<b>PAYOR:</b> Insured				

This Policy meets the definition of private flood insurance contained in 42 U.S.C.4012a(b)(7) and the corresponding regulation.

This contract is registered and delivered as a surplus line coverage under the Surplus Lines Insurance Law, O.C.G.A. Chapter 33-5.

# Voyager Indemnity Insurance Company

A Stock Insurance Company  
 260 Interstate North Circle, SE  
 Atlanta, Georgia 30339

Policy Number: PFS000431601

For questions or to report a claim please call 800-280-3309

## PRIVATE RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY DECLARATION PAGE SCHEDULE A

Insured Property Location	Pre/Post FIRM	Replacement Cost	Flood Risk Zone	Occupancy	Contents Location	Elevated Building	Basement/Enclosure	Number of Units	Coverage A-Building Property Limit of Liability	Coverage B-Personal Property Limit of Liability	Building and Contents Deductible
510 COVENTRY RD, BLDG 1 DECATUR, GA 30030	Pre FIRM	\$563,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$563,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 2 DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 3 DECATUR, GA 30030	Pre FIRM	\$563,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$563,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 4 DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 5 DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 6 DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 7 DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 8 DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 9 DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 10, DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 11, DECATUR, GA, 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 12&13, DECATUR, GA 30030	Pre FIRM	\$1,255,000	AE	Other Residential	N/A	NO	w/ B/E/C	8	\$1,255,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 14&15, DECATUR, GA 30030	Pre FIRM	\$1,198,000	AE	Other Residential	N/A	NO	w/ B/E/C	8	\$1,198,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 16&17, DECATUR, GA 30030	Pre FIRM	\$994,000	AE	Other Residential	N/A	NO	w/ B/E/C	8	\$994,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 18, DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 19, DECATUR, GA 30030	Pre FIRM	\$497,000	AE	2-4 Family	N/A	NO	w/ B/E/C	4	\$497,000	\$0	\$25,000 / \$N/A
510 COVENTRY RD, BLDG 20, DECATUR, GA 30030	Pre FIRM	\$124,000	AE	Single Family	N/A	NO	w/ B/E/C	1	\$124,000	\$0	\$25,000 / \$N/A