

**MHOLLIDAY** 



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/18/2022

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 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 NAME:				
Hardenbergl PO Box 8000	h Insurance Group	PHONE (A/C, No, Ext): (856) 489-9100 FAX (A/C, N	No):			
Marlton, NJ		E-MAIL ADDRESS: hig@hig.net				
		INSURER(S) AFFORDING COVERAGE		NAIC#		
		INSURER A: American Alternative Insurance Corp	oration	19720		
INSURED	Cinnaminson Harbour Villa Homes Condominium Association	INSURER B: Greenwich Insurance Company	2	22322		
	c/o CAMCO Property Management	INSURER C: The PMA Group		12262		
	501 West Office Center Drive	INSURER D:				
	Suite 220 Fort Washington, PA 19034	INSURER E :				
	Tot Hashington, 1 A 1000+	INSURER F:				
COVERAGE	S CERTIFICATE NUMBER:	REVISION NUMBER:	2.			

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	INSR LTR TYPE OF INSURANCE		ADDL			POLICY EFF	POLICY EXP (MM/DD/YYYY)			
Α	X COMMERC	IAL GENERAL LIABILITY				Ţ,		EACH OCCURRENCE	\$	1,000,000
	CLAIN	S-MADE X OCCUR			CAU521728-2	10/11/2022	10/11/2023	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000
	χ Directo	s & Officers						MED EXP (Any one person)	\$	5,000
								PERSONAL & ADV INJURY	\$	1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	
	POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$	1,000,000
	OTHER:							D&O	\$	1,000,000
AUTOMOBILE LIABILITY								COMBINED SINGLE LIMIT (Ea accident)	\$	
	ANY AUTO							BODILY INJURY (Per person)	\$	
	OWNED SCHEDULED AUTOS ONLY							BODILY INJURY (Per accident)	\$	
	HIRED AUTOS ON	NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
									\$	
В	X UMBRELL	LIAB OCCUR		PPP7452162		10/11/2022	10/11/2023	EACH OCCURRENCE	\$	15,000,000
	EXCESS L	AB CLAIMS-MADE	<b>=</b>		PPP7452162			AGGREGATE	\$	15,000,000
	DED X	RETENTION \$	)						\$	
С	AND EMPLOYERS LIABILITY  ANY PROPRIETOR/PARTNER/EXECUTIVE							PER OTH- STATUTE ER		
			N/A		202201-09-34-19-0Y   10/11/2022   10/11/2023   E.L. EACH ACCIDEN	E.L. EACH ACCIDENT	\$	500,000		
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		N/A					E.L. DISEASE - EA EMPLOYEE	\$	500,000
If yes, describe under DESCRIPTION OF OPERATIONS below								E.L. DISEASE - POLICY LIMIT	\$	500,000
Α					CAU521728-2	10/11/2022		Blanket Bldg Limit		48,250,000
Α	A Crime				CAU521728-2	10/11/2022	10/11/2023	Fidelity		575,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Residential Condominium Association. 29 Buildings / 124 Units. Walls In Up to Builders Original Specifications. NOT Betterments or Improvements.
Guaranteed Replacement Cost. \$5,000 Property Deductible. \$5,000 Per Unit Water Damage Deductible, \$5,000 Per Unit Sewer Backup Deductible, \$5,000 Per Unit Sprinkler Leakage Deductible, & \$5,000 Per Unit Ice Damming Deductible. NO Inflation Guard, NO Coinsurance. Equipment Breakdown. Ordinance or Law. Separation of Insureds. Wind/Hail. Property Management Company covered under Fidelity Coverage. 10 Days Written Notice of Cancellation for Non-Pay. 30 Days Written Notice of Cancellation for any other reason.

CERTIFICATE HOLDER	CANCELLATION				
Cinnaminson Harbour Villa Homes Condominium Association c/o CAMCO Property Management 501 West Office Center Drive	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
Suite 220 Fort Washington, PA 19034	AUTHORIZED REPRESENTATIVE				