



ADDITIONAL REMARKS SCHEDULE

AGENCY Brown & Brown of Lehigh Valley, LP		NAMED INSURED Cinnaminson Harbour Carriage Homes COA	
POLICY NUMBER _____		EFFECTIVE DATE: _____	
CARRIER _____	NAIC CODE _____		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

Fidelity Bond - Travelers Cas & Surety Co - Policy #106810321 - Effective 10/01/2022 - 10/01/2023 - \$ 1,200,000 Ded.\$10,000

The Property Management Company is included as an insured as respects to General Liability and Fidelity coverage in package and crime policies

(SPECIAL FORM) Wind & Hail and Boiler & Machinery Equipment included.
 Water, Sewer Back-up, Sprinkler and Ice Damming deductible is \$5,000 per unit

Ordinance or Law coverage:
 Coverage for loss to the undamaged portion of the building - Extended Replacement Cost
 Demolition Cost Coverage \$500,000
 Increased Cost of Construction \$500,000

Policy includes waiver of subrogation on behalf of the unit owners.

Separation Of Insureds
 Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:
 a. As if each Named Insured were the only Named Insured; and
 b. Separately to each insured against whom claim is made or "suite" is brought.

The Association's insurance policy covers the homes with the builder's standard grade basic features subject to the Association's By-Laws at time of loss. This includes such items as bathroom fixtures, kitchen cabinets, built-in appliances, basic carpeting, partitioned walls, repairing sheetrock and a sealant coat of paint. You are responsible to insure any decorations, additions, alterations, upgrades or options (such as wallpaper, lighting, painting and finished basements) that are made by you, or a prior owner.

Cancellation Notice to Named Insured Only.

Cancellation Clause Policy states:
 a. Minimum 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 b. Minimum 30 days before the effective date of cancellation if we cancel for any other reason.

There is no inflation guard endorsement, however, the insurance carrier and the association review the values annually at renewal and increases accordingly. The coverage is Agreed Value.