

## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 04/06/2017

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.

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PRODUCER	CONTACT NAME:			
ADP/ Barlow Insurance Agency 1837 Washington Blvd Easton, PA 18042	PHONE (A/C, No, Ext): (908) 382-6625	FAX (A/C, No): (908)	506-0556	
	E-MAIL ADDRESS:			
	PRODUCER CUSTOMER ID: FOUROAK-01			
	INSURER(S) AFFORDING COVERAGE		NAIC #	
Four Oaks Neighborhood Condominium Association c/o Taylor Mangement 100 Franklin Square Dr., Suite 203 Somerset, NJ 08873	INSURER A: Hiscox Insurance Company			
	INSURER B: The Hanover Insurance Compan	y	22292	
	INSURER C:			
	INSURER D:			
	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)
Property: Bedminster, NJ 07921

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	NSR TYPE OF INSURANCE		SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
Α	Х	PROPERTY						BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES	CAP-2545075-17	04/01/2017	04/01/2018		PERSONAL PROPERTY	\$
		BASIC	BUILDING \$5,000					BUSINESS INCOME	\$
		BROAD	CONTENTS					EXTRA EXPENSE	\$
	X	SPECIAL	OONTENTO					RENTAL VALUE	\$
		EARTHQUAKE					X	BLANKET BUILDING	\$ 32,420,180
	X	WIND	5,000					BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
	X	Ice Dmng/unit	\$5,000				X	Ordinance & Law	\$ 500,000
	X	Water Dmg/unit	\$5,000						\$
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
В	Х	CRIME					Х	Fidelity Bond	\$ 1,000,000
	TYF	PE OF POLICY					Х	Deductible	\$ 10,000
	Fic	delity Bond		BDW-D209151-00	04/01/2017	04/01/2018	Х	Manager as insured	\$ 1,000,000
Α	Х	BOILER & MACH					Х	Included	\$
	EQUIPMENT BREAKDOWN		EAKDOWN	CAP-2545075-17	04/01/2017	04/01/2018			\$
Α	A General Liability		ity	CAP-2545075-17	04/01/2017	04/01/2018	Х	Per Occurrence	\$ 1,000,000
Α	A			CAP-2545075-17	04/01/2017	04/01/2018	Х	Aggregate	\$ 2,000,000

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

Separation of Insured Endorsement. These are stand alone policies only insuring said Association, no unaffiliated properties are covered under these policies.

The cancellation clause for all policies is 30 days except 10 days for non-payment of premium.

CE	ERTIFICATE HOLDER	CANCELLATION
Proof of Insurance	Proof of Insurance	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
		NE

LOC #:



## **ADDITIONAL REMARKS SCHEDULE**

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AGENCY ADP/ Barlow Insurance Agency POLICY NUMBER SEE PAGE 1		NAMED INSURED Four Oaks Neighborhood Condominium Association c/o Taylor Mangement 100 Franklin Square Dr., Suite 203 Somerset, NJ 08873		
		100 Franklin Square Dr., Suite 203 Somerset, NJ 08873		
CARRIER	NAIC CODE			
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: SEE PAGE 1		
ADDITIONAL REMARKS				
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO				
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of	Property insurance			
Additional Property Info:				
100% Replacement Cost, Agreed Amount 162 units covered "Walls In" coverage up to the builder's original me	odel			