



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
2-18-2020

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 Dreher Insurance & Financial Services 1805 Herrington Road Bldg 1 Suite C Lawrenceville GA 30043	CONTACT NAME:		
	PHONE (A/C, No, Ext): (678) 205-0224	FAX (A/C, No): (678) 497-0810	
	E-MAIL ADDRESS: judy@dreherinsurance.org		
	PRODUCER CUSTOMER ID: 5600		
INSURED Carriage Homes at River Farm Home Owners Association, Inc. c/o: Atlanta Community Services 2144 Buford Hwy, Suite 110 Buford, GA 30518	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : AAICO CAU		39217
	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		
	INSURER F :		

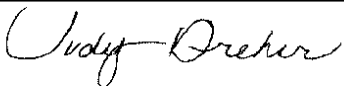
COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
residential homeowners association
Alpharetta, GA 30022

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	CAU509620-2	04/23/2019	04/23/2020	<input checked="" type="checkbox"/> BUILDING	\$ GRC	
	CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				<input type="checkbox"/> BUILDING	BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				\$5,000	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				<input type="checkbox"/> CONTENTS	RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE					BLANKET BUILDING	\$
	<input type="checkbox"/> WIND					BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/> FLOOD					BLANKET BLDG & PP	\$
<input checked="" type="checkbox"/> Water	\$7,500/unit				\$		
	Per Unit				\$		
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS	POLICY NUMBER				\$	
	<input type="checkbox"/> NAMED PERILS					\$	
A	<input checked="" type="checkbox"/> CRIME	CAU509620-2	04/23/2019	04/23/2020		\$ 250,000	
	TYPE OF POLICY					\$	
	Crime Fidelity					\$	
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	CAU509620-2	04/23/2019	04/23/2020		\$ Included	
						\$	
A	Directors & Officers	CAU509620-2	04/23/2019	04/23/2020		\$ Included	
						\$	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Residential Homeowners Association 32 Units Ratable Limits: \$6,400,000 Guaranteed Replacement Cost
Property policy provides walls in coverage back to builders specifications. Does NOT include betterments or improvements.
Wind/hail included. Separation of Insured included. 10 Day Notice of Cancellation.
Management company additional insured on crime policy.

CERTIFICATE HOLDER For Information Purposes	CANCELLATION 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  <SMH>