CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 11/06/2025

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
1805 Herrington Rd, Bdg 1 Ste C
Lawrenceville, GA 30043

CONTACT NAME: COI
PHONE (A/C, No, Ext): (678)205-0224 FAX (A/C, No): (678)497-0810
E-MAIL ADDRESS: coi@dreher.insure
PRODUCER CUSTOMER ID: 00010012

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : SUPERIOR SPECIALTY INSURANCE COMPANY	
INSURER B : Travelers	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED

Avondale Estates Condo
c/o Heritage Property Management
500 Sugar Mill Road Suite 200B
Atlanta, GA 30350

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

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Avondale Estates GA 30002

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	X **PROPERTY** — CAUSES OF LOSS / DEDUCTIBLES	TLUCAP501178-01	10/31/2025	10/31/2026	X BUILDING	$ Extended Replacement Cost
	BASIC	BUILDING $10,000			PERSONAL PROPERTY	$
	BROAD	CONTENTS			BUSINESS INCOME	$
	X SPECIAL				EXTRA EXPENSE	$
	EARTHQUAKE				RENTAL VALUE	$
	X WIND	2% per occurrence			BLANKET BUILDING	$
	FLOOD				BLANKET PERS PROP	$
	X Water	$25,000 per unit			BLANKET BLDG & PP	$
						$
						$
	INLAND MARINE — CAUSES OF LOSS	TYPE OF POLICY				$
	NAMED PERILS	POLICY NUMBER				$
						$
						$
A	X **CRIME** — TYPE OF POLICY: Crime	TLUCAP501178-01	10/31/2025	10/31/2026	X	$ 1,000,000
						$
B	X **BOILER & MACHINERY / EQUIPMENT BREAKDOWN**	8X490469	12/17/2025	10/31/2025	X	$ 34,806,000
						$
A	Law/Ordinance	TLUCAP501178-01	10/31/2025	10/31/2026	X Coverage A	$ Included
					X Coverage B&C	$ 3,480,600

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

Residential Condominium Association- 35 bldgs/204 units
Property coverage is walls-in back to original built specifications.
Unit owners' betterments and improvements are not covered.
Extended Replacement Cost Coverage
Ratable limit $34,806,000
The management company is an additional insured on the crime coverage.
30-day notice of cancelation
10-day notice of cancelation for non-payment
Water Damage Per Unit Deductible $25,000 subject to a maximum of 5% of total building values on described premises schedule

CERTIFICATE HOLDER

For Information Purposes Only

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

Judith Dreher

CSR

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