

## CERTIFICATE OF LIABILITY INSURANCE

VARIA-1

OP ID: CS

DATE (MM/DD/YYYY) 06/08/2015

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must 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).

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PRODUCER Nolan Insurance Agency Buford Branch 4155 South Lee Street Ste. 300 Buford, GA 30518 Walker Nolan			FAX (A/C, No):
		INSURER(S) AFFORDING COVERAGE	NAIC #
		INSURER A: Nw Property & Casualty Ins Co.	37877
INSURED	The Variations Condominium	INSURER B:	
	Association 1948 Variations Dr	INSURER C:	
	Atlanta, GA 30329	INSURER D :	
		INSURER E :	
		INSURER F:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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			SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
	GENERAL LIABILITY							EACH OCCURRENCE	\$	1,000,000	
Α	Х	COMMERCIAL GENERA	AL LIABILITY	Х		ACP BPHK 235933038	01/01/2017	01/01/2018	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000
		CLAIMS-MADE	X OCCUR						MED EXP (Any one person)	\$	1,000
									PERSONAL & ADV INJURY	\$	1,000,000
									GENERAL AGGREGATE	\$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:							PRODUCTS - COMP/OP AGG	\$	2,000,000	
	Χ	POLICY PRO- JECT	LOC							\$	
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	
Α		ANY AUTO				ACP BPHK 2345933038	01/01/2017	01/01/2018	BODILY INJURY (Per person)	\$	
		ALL OWNED AUTOS	SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$	
	Χ	HIRED AUTOS X	NON-OWNED AUTOS						PROPERTY DAMAGE (PER ACCIDENT)	\$	
										\$	
	Х	UMBRELLA LIAB	OCCUR						EACH OCCURRENCE	\$	2,000,000
Α		EXCESS LIAB	CLAIMS-MADE			ACP CAF 2345933038	01/01/2017	01/01/2018	AGGREGATE	\$	
		DED RETENTIC	N \$							\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR PARTNER/EXECUTIVE							WC STATU- OTH- TORY LIMITS ER			
			N/A					E.L. EACH ACCIDENT	\$		
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)			N/A	1/A				E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$		
Α						ACP2345933038	01/01/2017	01/01/2018	D&O		1,000,000
Α						ACP2345933038	01/01/2017	01/01/2018	EE Dishon		200,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
CONDOMINIUM ASSOCIATION PROPERTY INSURANCE TOTAL - \$17,620,000 REPLACEMENT
COST SPECIAL PERILS - \$5,000 DEDUCTIBLE

CERTIFICATE HOLDER	CANCELLATION					
Condominium Concepts Management 1200 Lake Hearn Drive #275	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
Atlanta, GA 30319	AUTHORIZED REPRESENTATIVE Walker Nolan					