

CERTIFICATE OF LIABILITY INSURANCE

VARIA-1

DATE (MM/DD/YYYY)

OP ID: LU

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).

| PRODUCER Nolan Insurance Agency Buford Branch 4155 South Lee Street Ste. 300 Buford, GA 30518 Walker Nolan | | CONTACT NAME: PHONE FAX (A/C, No, Ext): (A/C, No E-MAIL ADDRESS: | : | | | | |
|--|-----------------------------------|--|--|--|--|--|--|
| | | INSURER(S) AFFORDING COVERAGE | NAIC# | | | | |
| | | INSURER A: Nw Property & Casualty Ins Co. | 37877 | | | | |
| INSURED | The Variations Condominium | INSURER B: AmTrust North America, Inc | INSURER B : AmTrust North America, Inc | | | | |
| | 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 | SR 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 | Χ | COMMERCIAL GENERA | AL LIABILITY | X | | ACP BPHK 2335933038 | 01/01/2016 | 01/01/2017 | 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: | | PPLIES PER: | | | | | | PRODUCTS - COMP/OP AGG | \$ 2,000,000 |
| | Х | POLICY PRO- JECT | LOC | | | | | | | \$ |
| | AUT | OMOBILE LIABILITY | | | | | | | COMBINED SINGLE LIMIT (Ea accident) | \$ 1,000,000 |
| Α | | ANY AUTO | | | | ACP BPHK 2335933038 | 01/01/2016 | 01/01/2017 | BODILY INJURY (Per person) | \$ |
| | | ALL OWNED AUTOS | SCHEDULED AUTOS | | | | | | BODILY INJURY (Per accident) | \$ |
| | Х | HIRED AUTOS X | NON-OWNED AUTOS | | | | | | PROPERTY DAMAGE (PER ACCIDENT) | \$ |
| | | | 7.0.00 | | | | | | (* =*****) | \$ |
| | Х | UMBRELLA LIAB | OCCUR | | | | | | EACH OCCURRENCE | \$ 2,000,000 |
| Α | | EXCESS LIAB | CLAIMS-MADE | | | ACP CAF 2335933038 | 01/01/2016 | 01/01/2017 | AGGREGATE | \$ |
| | | DED RETENTION | DN \$ | | | | | | | \$ |
| | OFFICER/MEMBER EXCLUDED? (Mandatory in NH) | | | | | | | X WC STATU- TORY LIMITS OTH- ER | | |
| В | | | N/A | | TWC3517187 | 01/07/2016 | 01/07/2017 | E.L. EACH ACCIDENT | \$ 500,000 | |
| | | | N/A | | | | | E.L. DISEASE - EA EMPLOYEE | \$ 500,000 | |
| | If yes, describe under DESCRIPTION OF OPERATIONS below | | | | | | | | E.L. DISEASE - POLICY LIMIT | \$ 500,000 |
| Α | | | | | | ACP2335933038 | 01/01/2016 | 01/01/2017 | D&O | 1,000,000 |
| Α | | | | | | ACP2335933038 | 01/01/2016 | 01/01/2017 | 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 - \$16,930,800 REPLACEMENT COST SPECIAL PERILS - \$5,000 DEDUCTIBLE

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