

**CERTIFICATE OF COVERAGE
UMBRELLA AND EXCESS LIABILITY INSURANCE**

Certificate Number
UM30127426

Participating Insurance Company(ies)
VARIOUS

Master Policy Number
SEE BELOW

**DISTINGUISHED PROPERTIES UMBRELLA MANAGERS, INC. AND ITS MEMBERS
A Real Estate Purchasing Group**

Distinguished Properties Umbrella Managers Inc. Risk Purchasing Group Member (Certificate Holder) and Mailing Address:

Bordeaux Village Assoc No. 1
c/o Ameri-Tech Property Management, Inc
24701 US Hwy 19 #102
Clearwater, FL 33763

Designated Location(s) and Named Insured(s): See Schedule of Locations Form # DP001 and Named Insured Schedule Form # DP002 attached to and forming part of this Certificate of Coverage.

Coverage Period: **05-31-2018** to **05-31-2019**

12:01 a.m. Standard Time at the Mailing Address of the Purchasing Group Member as stated herein.

APPLICABLE LIMITS OF INSURANCE AND PARTICIPATING CARRIERS

COMBINED LIMIT OF LIABILITY: **\$5,000,000** EACH OCCURRENCE AND AGGREGATE AS APPLICABLE
\$150,000 CRISIS RESPONSE OCCURRENCE/AGGREGATE LIMIT

PARTICIPATING INSURANCE COMPANIES AND LIMITS:

<u>Lead Insurance:</u>	<u>Policy #:</u>	<u>Limits of Insurance:</u>	
Great American Alliance Ins. Co.	UM1744099	\$5,000,000	Each Occurrence
		\$5,000,000	General Aggregate
		\$5,000,000	Products/Completed Operations

Cincinnati OH 45202

Excess Insurance:

SCHEDULE OF UNDERLYING INSURANCE LIMITS OF LIABILITY:

See Schedule A - Schedule of Underlying Insurance - Form No. GAI 6008 (Ed. 06 97) attached to Policy #UM1744099.

FORMS AND ENDORSEMENTS: See Forms and Endorsements Schedule - Form No. GAI 6013 (Ed 06 97) attached to Policy #UM1744099. See the Excess Insurance Policies for additional Forms and Endorsements.

ADDITIONAL ENDORSEMENTS, EXTENSIONS, EXCLUSIONS, OR EXCEPTIONS attached to Policy #UM1744099:

THE MASTER INSURANCE POLICY STATED ABOVE IS ISSUED TO DISTINGUISHED PROPERTIES UMBRELLA MANAGERS INC., A RISK PURCHASING GROUP. THE INSURANCE APPLIES TO THE PURCHASING GROUP MEMBER(S) NAMED ABOVE AND IS GOVERNED BY AND SUBJECT TO ALL THE TERMS, EXCLUSIONS, AND CONDITIONS OF THE MASTER POLICY.

UNDERLYING INSURANCE REQUIREMENTS:

IT IS WARRANTED BY THE PURCHASING GROUP MEMBER AND/OR THEIR PRODUCER THAT THE UNDERLYING INSURANCE MEETS OR EXCEEDS THE MINIMUM REQUIREMENTS AS SHOWN IN SCHEDULE OF UNDERLYING INSURANCE - FORM # GAI 6008 (Ed. 06 97) ATTACHED TO POLICY #UM1744099.

ISSUE DATE: 03-17-2018

AUTHORIZED SIGNATURE:



Certificate Holder Notice

CERTIFICATE HOLDER NOTICE

THIS INSURANCE IS PROVIDED THROUGH THE PURCHASING GROUP:
DISTINGUISHED PROPERTIES UMBRELLA MANAGERS INC.

A "CERTIFICATE OF COVERAGE" IS ISSUED TO EACH MEMBER OF THE PURCHASING GROUP AS EVIDENCE OF INSURANCE. PLEASE REFER TO THE CERTIFICATE OF COVERAGE FOR THE APPLICABLE LIMIT OF LIABILITY, PARTICIPATING INSURERS, COVERAGE PERIOD, AND ADDITIONAL TERMS, CONDITIONS AND EXCLUSIONS THAT MAY APPLY.

THIS SECTION HIGHLIGHTS THE UNDERLYING INSURANCE REQUIREMENTS PLEASE READ IT CAREFULLY

Payment and acceptance of this insurance confirms the following Underlying Insurance and Risk Eligibility Requirements have been met for this RPG-Member Insured. Non-compliance with any of these requirements will render this insurance null and void. In this case, the Certificate of Coverage must be returned to us in conjunction with an updated application for review and consideration. Please contact your Agent/Broker with any questions or to make any changes.

UNDERLYING INSURANCE REQUIREMENTS

- It is warranted by the purchasing group member and/or their Agent/Broker that:
 - (1) All underlying insurers for the renewal or replacement of the underlying insurance will be rated A- VI or better by A.M. Best at the time the underlying coverage became effective and when it is renewed or replaced.. However, we will provide coverage over Employer's Liability placed with **Certified** State Funds, and/or carriers with A.M. Best Rating of B++ VI or better.
 - (2) The underlying insurance meets or exceeds the minimum limit requirements as shown in Schedule of Underlying Insurance Form attached to the lead master policy.
- Coverage for Supplementary Payments (Defense Costs) on ALL underlying policies is **in addition to the limits of liability**.
- For Member Insureds with more than one (1) scheduled location, the underlying Commercial General Liability insurance must have a per location aggregate endorsement or equivalent.

ELIGIBLE UNDERLYING INSURANCE:	MINIMUM LIMITS REQUIRED:	
Commercial General Liability (CGL):	\$1,000,000	Per Occurrence
	\$2,000,000	General Aggregate Per Location
	\$1,000,000	Personal & Advertising Injury
Commercial Auto Liability (AL):	\$1,000,000	Combined Single Limit
Employer's Liability (EL):	\$500,000	Each Accident
	\$500,000	Each Policy
	\$500,000	Each Employee
Employee Benefits Liability (EBL):	\$1,000,000	Each Occurrence or Each Claim
	\$1,000,000	Aggregate
Garage Keepers Legal Liability (GKLL):	\$1,000,000	Each Occurrence
	\$1,000,000	Aggregate
Directors & Officers Liability (D&O): (Not For Profit Community Associations Only) * See Form requirements below. * Endorsement form Directors & Officers Liability on the Commercial General Liability policy is eligible only if the D&O coverage has its own separate unimpeded limit. * Underlying Directors and Officers Liability must include Duty to Defend wording. * Granite State Form 101140 (04/09) is acceptable only when written in conjunction with the DPG City Homes Program.	\$1,000,000	Each Claim (Indemnity)
	\$1,000,000	Each Claim (Defense)
	\$1,000,000	Aggregate each Association
		OR
	\$2,000,000	Each Claim (Defense inside the limit)
	\$2,000,000	Aggregate each Association

DISTINGUISHED.
PROGRAMS

1180 Avenue of the Americas, 16th Floor, New York, NY 10036
 888.355.4626 service@distinguished.com www.distinguished.com

* New Hampshire Form NH74321 (9/99) is acceptable only when written in conjunction with the DPG New York Brick & Brownstone Program.		
ELIGIBLE UNDERLYING INSURANCE:	MINIMUM LIMITS REQUIRED:	
Commercial General Liability (CGL)	\$1,000,000	Per Occurrence
	\$2,000,000	General Aggregate Per Location
	\$1,000,000	Personal & Advertising Injury
Commercial Auto Liability	\$1,000,000	Combined Single Limit
Employer's Liability:	\$500,000	Each Accident
	\$500,000	Each Policy
	\$500,000	Each Employee
Garage Keepers Legal Liability	\$1,000,000	Each Occurrence/Aggregate
Directors & Offices Liability Not for Profit Community Association*	\$1,000,000	Each Claim (Indemnity)
	\$1,000,000	Each Claim (Defense)
	\$1,000,000	Aggregate each Association
		OR
	\$2,000,000	Each Claim (Defense inside the limit)
	\$2,000,000	Aggregate each Association

* See Form requirements below.
 * Endorsement form Directors & Officers Liability on the Commercial General Liability policy is eligible only if the D&O coverage has its own separate unimpeded limit.
 * Underlying Directors and Officers Liability must include Duty to Defend wording.
 * Granite State Form 101140 (04/09) is acceptable only when written in conjunction with the DPG City Homes Program.
 * New Hampshire Form NH74321 (9/99) is acceptable only when written in conjunction with the DPG New York Brick & Brownstone Program.