

CERTIFICATE OF INSURANCE
TOOHER FERRARIS INSURANCE GROUP
43 Danbury Road
Wilton, CT 06897
Phone (203)834-5900 Fax (203)834-5910

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

Insured
Longmeadow Association, Inc. c/o Levey Miller Maretz 1768 Litchfield Turnpike Woodbridge, CT 06525

Location	# of Units
1-15 (odd) Salem Walk, 2-24 (even) Salem Walk, 17-31 (odd) Salem Walk 26-46 (even) Salem Walk, 33-47 (odd) Salem Walk, 48-60 (even) Salem Walk, 49 -71 (odd) Salem Walk, 64-84 (even) Salem Walk, 73-87 (odd) Salem Walk, 86-92 (even) Salem Walk, 94-106 (even) Salem Walk, 150-168 (even) Penn Common 151-169 (odd) Penn Common, 170-188 (even) Penn Common 1-13 (odd) Jackson Drive, 2-14 (even) Jackson Drive, 16-28 (even) Jackson Drive 19-35 (odd) Jackson Drive, 30-38 (even) Jackson Drive, 37-49 (odd) Jackson Drive 61-71 (odd) Jackson Drive, 1-9 (odd) Greenwich Way, 11-23 (odd) Greenwich Way 25-33 (odd) Greenwich Way, 35-47 (odd) Greenwich Way, 49-57 (odd) Greenwich Way 48-58 (even) Greenwich Way, 60-70 (even) Greenwich Way, 75 Jackson Drive (Clubhouse) Milford, Connecticut 06460	215

THIS IS TO CERTIFY THAT THE INSURANCE LISTED BELOW HAS BEEN ISSUED TO THE NAMED INSURED ABOVE FOR THE POLICY PERIOD INDICATED, NOT WITHSTANDING 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 IS SUBJECT TO ALL TERMS, EXCLUSIONS AND CONDITIONS OF POLICIES SHOWN. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

Policy Type	Company	Policy No.	Eff. Date	Exp. Date
Property	Philadelphia Indemnity Insurance Company	PHPK1370045	7/23/2016	7/23/2017
Coverage	Amount of Insurance	Deductible	Basis	Conditions
Buildings	\$39,055,000	\$15,000**	EXTENDED REPLACEMENT COST	ALL-IN COVERAGE
Improvements & Betterments	Included In Building Limit	\$15,000	EXTENDED REPLACEMENT COST	
Employee Dishonesty (Fidelity Bond)	\$500,000	\$5,000		Includes coverage for the property management firm: Levey Miller Maretz

**** A \$10,000 Per Unit Water & Ice Dam Deductible Applies****
A 5% Deductible per Building applies to Wind/Hail

**PROPERTY COVERAGE INCLUDES:
SEWER BACKUP
MACHINERY AND EQUIPMENT BREAKDOWN COVERAGE
BUILDING ORDINANCE/LAW COVERAGE
LOSS OF MAINTENANCE FEES/ASSESSMENTS**

Policy Type	Company	Policy No.	Eff. Date	Exp. Date
General Liability	Philadelphia Indemnity Insurance Company	PHPK1370045	7/23/2016	7/23/2017
Coverage		Limit		
Bodily Injury & Property Damage – Each Occurrence		\$1,000,000		
General Aggregate		\$2,000,000		
Products/Completed Operations Aggregate		\$2,000,000		
Personal Injury and Advertising Injury		\$1,000,000		
Property Damage Legal Liability – Real Property		\$1,000,000		
Hired and Non Owned Automobile Liability		\$1,000,000		
Medical Payments		\$5,000		

****\$3,000 BODILY INJURY AND PROPERTY DAMAGE DEDUCTIBLE
APPLIES FOR EACH OCCURRENCE****

General Liability Coverage includes Severability of Interest Clause

Policy Type	Company	Policy No.	Eff. Date	Exp. Date
D&O Liability	Continental Casualty	0251455018	7/23/2016	7/23/2017
Coverage		Limit		
Each Occurrence		\$1,000,000		
General Aggregate		\$1,000,000		
Deductible		\$1,000		

Policy Type	Company	Policy No.	Eff. Date	Exp. Date
Umbrella	Greenwich Insurance	PPP7449251	7/23/2016	7/23/2017
Coverage		Limit		
Bodily Injury & Property Damage – Each Occurrence		\$25,000,000		
General Aggregate		\$25,000,000		
Retention		NONE		

Unit Owner / Shareholder

Certificate Holder / Loan Number

Its Successors and/or Assigns, ATIMA

CANCELLATION
SHOULD ANY OF THE DESCRIBED POLICIES BE CANCELLED BEFORE EXPIRATION DATE, THE ISSUING COMPANIES WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

DEFINITIONS

All-In Coverage:

Under All-In Coverage the Master Policy will cover both the “Original Specifications” as well as any improvements and betterments made by the current unit owner or prior unit owners. All-In Coverage relieves the individual unit owner from having to purchase improvements and betterments coverage other than an amount equal to the master policy deductible under their HO-6 homeowners contract.

ERC (Extended Replacement Cost):

The policy will replace lost or damaged property with property of like kind and quality up to a total of 125% of the limit shown.

Original Specifications:

The policy will cover any property included in units which was initially installed in accordance with your condominium’s original plans and specifications.