



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

8/26/2024

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 have ADDITIONAL INSURED provisions or 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).

Table with PRODUCER (Hardenbergh Insurance Group), CONTACT NAME, PHONE, FAX, E-MAIL ADDRESS, INSURER(S) AFFORDING COVERAGE, NAIC #, and INSURED (River's Edge at Delanco) information.

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.

Main coverage table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSD, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Includes Commercial General Liability, Umbrella Liab, Workers Compensation, and Property/Special.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) 34 Buildings 265 Units. Walls In Up to Builders Original Specifications NOT Betterments or Improvements. Guaranteed Replacement Cost. Ratable Limit: \$121,050,000. \$15,000 Deductible. \$15,000 Per Unit Water Damage Deductible. NO Inflation Guard. NO Coinsurance. Ordinance or Law. Equipment Breakdown. Separation of Insureds. Property Management Company covered under Fidelity coverage. Wind/Hail. 10 Days Written Notice of Cancellation for Non-Pay. 30 Days Written Notice of Cancellation for any other reason.

SEE ATTACHED ACORD 101

Table with CERTIFICATE HOLDER (River's Edge at Delanco) and 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.)



ADDITIONAL REMARKS SCHEDULE

AGENCY Hardenbergh Insurance Group		NAMED INSURED River's Edge at Delanco c/o Pin Oak Community Management, LLC P.O. Box 1106 Voorhees, NJ 08043	
POLICY NUMBER SEE PAGE 1		EFFECTIVE DATE: SEE PAGE 1	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

**Description of Operations/Locations/Vehicles:
Flood Declarations**

RCBAP Flood Policies with Selective Insurance, Replacement Cost Coverage:

**FLD1181977: Bldg P: 1-19 (odd) Heron Court (10 Units): Flood Zone A05
Effective 10/15/23-24; Building Limit \$2,500,000; Deductible \$5,000**

**FLD1212660: Bldg U: 92-100 (even) River Lane (5 units): Flood Zone X
Effective 08/11/24-25; Building Limit \$1,250,000; Deductible \$1,250**

**FLD1304116: Bldg R: 2-10 (even) River Lane (5 units): Flood Zone X
Effective 03/03/24-25; Building Limit \$1,250,000; Deductible \$1,250**

**FLD1343281: Bldg O: 2-16 (even) Heron Court (8 units): Flood Zone X
Effective 04/29/24-25; Building Limit \$2,000,000; Deductible \$1,250**