



# **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFFERS 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		CONTACT NAME: Amy Colombey		
Insight Risk Management		PHONE (A/C, No, Ext): (901)278-5375	FAX (A/C, No):	
7200 Goodlett Farms Parkway		E-MAIL ADDRESS: acolombey@irmllc.com		
Cordova TN 38016		INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED		INSURER A: Acuity		14184
Hobbit's Glen Condominium Association, Inc.		INSURER B: Phoenix Insurance Company		
c/o Faith Management & Realty Group, LLC		INSURER C:		
9030 S. Corporate Edge Dr., Suite 205		INSURER D:		
Germantown TN 38138		INSURER E:		
		INSURER F:		

## COVERAGES

**CERTIFICATE NUMBER: CL2562560288**

**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	TYPE OF INSURANCE		ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS				
<b>A</b>	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY		ZD3288	6/28/2025	6/28/2026	EACH OCCURRENCE		\$ 1,000,000				
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)		\$ 100,000				
						MED EXP (Any one person)		\$ 5,000				
						PERSONAL & ADV INJURY		\$ 1,000,000				
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE		\$ 2,000,000				
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC					PRODUCTS - COMP/OP AGG		\$ 2,000,000				
	OTHER:							\$				
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)		\$				
	ANY AUTO		ZD3288	6/28/2025	6/28/2026	BODILY INJURY (Per person)		\$				
	ALL OWNED AUTOS					BODILY INJURY (Per accident)		\$				
	HIRED AUTOS					PROPERTY DAMAGE (Per accident)		\$				
								\$				
								\$				
<b>A</b>	<input checked="" type="checkbox"/> UMBRELLA LIAB		ZD3288	6/28/2025	6/28/2026	EACH OCCURRENCE		\$ 1,000,000				
	<input type="checkbox"/> EXCESS LIAB					AGGREGATE		\$				
	DED <input type="checkbox"/> RETENTION \$							\$				
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		Y/N N/A			PER STATUTE		OTH- ER				
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. EACH ACCIDENT		\$				
						E.L. DISEASE - EA EMPLOYEE		\$				
						E.L. DISEASE - POLICY LIMIT		\$				
<b>A</b>	Property, Special form, RC			ZD3288	6/28/2025	6/28/2026	Building limit		\$19,857,552			
<b>B</b>	Equipment breakdown; \$5,000 ded						Total limit per breakdown		\$21,310,720			

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

The property deductible is \$25,000 for All Other Perils except Wind which has a 2% deductible.

The property deductible is \$25,000 for all other forms except Wind which has a 2% deductible. Earthquake coverage is included with a 5% deductible. The property coverage is Special Form, Replacement Cost, with an 80% co-insurance percentage. There are 93 units. Coverage is walls out only. Ordinance or Law is included.

Crime/Fidelity/Theft - \$100,000 limit and \$1,000 deductible under Continental Casualty policy 0251426067 effective 2/7/25 - 2/7/26. The property management company is an additional insured.

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**CERTIFICATE HOLDER**

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## CANCELLATION

For Information Purposes Only

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

**AUTHORIZED REPRESENTATIVE**

Andrew Boshwit/COLOMB

Ahmed Baht

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