



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/04/2024

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).

<b>PRODUCER</b> Cascade Insurance Group, LLC 1100 N Glebe Road, Suite 1010 Arlington VA 22201		<b>CONTACT NAME:</b> Chad Dodero <b>PHONE (A/C. No. Ext):</b> (703)563-7397 <b>E-MAIL ADDRESS:</b> Chad@Cascadeig.com <b>FAX (A/C. No):</b>	
		<b>INSURER(S) AFFORDING COVERAGE</b>	
		<b>INSURER A :</b> Erie Insurance	<b>NAIC #</b> 26271
		<b>INSURER B :</b> Great American Insurance	16691
		<b>INSURER C :</b>	
		<b>INSURER D :</b>	
		<b>INSURER E :</b>	
		<b>INSURER F :</b>	

**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	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y		Q61-0233685	11/01/2024	11/01/2025	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
A	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY	Y		Q61-0233685	11/01/2024	11/01/2025	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	<input checked="" type="checkbox"/> <b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> EXCESS LIAB DED RETENTION \$	Y		Q35-0172825	11/01/2024	11/01/2025	EACH OCCURRENCE	\$ 10,000,000
							AGGREGATE	\$ 10,000,000
								\$
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	Q95-0103620	11/01/2024	11/01/2025	PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$ 500,000
							E.L. DISEASE - EA EMPLOYEE	\$ 500,000
							E.L. DISEASE - POLICY LIMIT	\$ 500,000
A	<b>BUILDING COVERAGE</b>	Y		Q61-0233685	11/01/2024	11/01/2025	DED 25,000	\$53,188,200 RC

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

Please See Attached  
 Abaris Realty Inc Listed As Additional Insured

**CERTIFICATE HOLDER****CANCELLATION**

Abaris Realty Inc 7811 Montrose Road Suite 110 Potomac MD 20854	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 
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Fax: Email:

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ACORD 25 (2016/03)

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## ADDITIONAL REMARKS SCHEDULE

AGENCY Cascade Insurance Group, LLC		NAMED INSURED Keene Mill Woods II Condominium	
POLICY NUMBER Q61-0233685		EFFECTIVE DATE: 11/01/2024	
CARRIER Erie Insurance	NAIC CODE 26271		

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** \_\_\_\_\_ **FORM TITLE:** \_\_\_\_\_

Type of Coverage: Single Entity Coverage for unit interior to original plans and specs. Coverage is extended to common areas and amenities.  
 Walls in up to the original build covered.  
 Improvements & Betterments: Excluded  
 Personal Belongings: Excluded  
 Unit owner should purchase an HO-6 policy for improvements and personal belongings/liability, etc.  
 Causes of Loss: Special Form  
 Replacement Cost: 100% Replacement Cost  
 Coinsurance: Does not apply  
 Property Deductible: \$25,000  
 Number of Units: 303  
 Inflation Guard: Included  
 Wind/hail: Included  
 Cancellation Provision: 30 days written notice for cancellation; carrier will notify the named insured  
 Ordinance/Law Coverage Included  
 Policy # Q61-0233685  
 Carrier: Erie Insurance  
 Effective Dates: 11/01/2024 11/01/2025  
 Limits: Undamaged portion: Full building coverage  
 Boiler & Machinery (Equipment Breakdown)  
 Policy # Q61-0233685  
 Carrier: Erie Insurance  
 Effective dates: 11/01/2024 11/01/2025  
 Limit: Included in Building Limit  
 Deductible: \$25,000  
 Separation Of Insureds clause included on GL policy # Q61-0233685  
 The Fidelity bond includes coverage for the contracted Property Manager, Its Employees, and Board Members  
 CRIME POLICY SSA-392-56-74-13104-00 - COVERAGE 1.8M DED 10K EFF 11/01/24 TO 11/01/25  
 DIRECTORS & OFFICERS POLICY EPPE791134-00 - COVERAGE 1M DED 1K EFF 11/01/24 TO 11/01/25