



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/27/2024

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.

PRODUCER Association Insurance Partners A Division of Wade Hunt Insurance Group 303 N Carroll Blvd, Suite 220 Denton TX 76201	CONTACT NAME: Raegon Mathews PHONE (A/C, No, Ext): 972-539-8181 E-MAIL ADDRESS: raegon@associationtx.com PRODUCER CUSTOMER ID:	FAX (A/C, No):												
INSURED Villages of Prairie Commons West HOA c/o Essex Management 1512 Crescent Dr, Ste 112 Denton TX 76201	INSURER(S) AFFORDING COVERAGE <table><tr><td>INSURER A: ACCREDITED SURETY & CAS CO INC</td><td>26379H</td></tr><tr><td>INSURER B: PHILADELPHIA IND INS CO</td><td>18058</td></tr><tr><td>INSURER C: WESCO INS CO</td><td>25011</td></tr><tr><td>INSURER D:</td><td></td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></table>		INSURER A: ACCREDITED SURETY & CAS CO INC	26379H	INSURER B: PHILADELPHIA IND INS CO	18058	INSURER C: WESCO INS CO	25011	INSURER D:		INSURER E:		INSURER F:	
INSURER A: ACCREDITED SURETY & CAS CO INC	26379H													
INSURER B: PHILADELPHIA IND INS CO	18058													
INSURER C: WESCO INS CO	25011													
INSURER D:														
INSURER E:														
INSURER F:														

COVERAGES	CERTIFICATE NUMBER:	REVISION NUMBER:
LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)		

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/> PROPERTY	1-HNY-TX-01-01528916	11/20/2024	11/20/2025	BUILDING	\$ 12,701,495	
	CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	BASIC				BUILDING	BUSINESS INCOME	\$
	BROAD				10,000	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				CONTENTS	RENTAL VALUE	\$
	EARTHQUAKE				BLANKET BUILDING	\$	
	<input checked="" type="checkbox"/> WIND				2.5%	BLANKET PERS PROP	\$
	FLOOD				BLANKET BLDG & PP	\$	
	<input checked="" type="checkbox"/> Hail				2.5%		\$
	INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS					\$	
	NAMED PERILS	POLICY NUMBER				\$	
						\$	
B	<input checked="" type="checkbox"/> CRIME	PCAC022526-0124	11/20/2024	11/20/2025	<input checked="" type="checkbox"/> Limit	\$ 100,000	
	<input checked="" type="checkbox"/> Deductible				\$ 1,000		
					\$		
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	1-HNY-TX-01-01528916	11/20/2024	11/20/2025	<input checked="" type="checkbox"/> Included	\$	
					\$		
C	Common Areas Limit: \$130,000	WPP2060140 00	11/20/2024	11/20/2025	<input checked="" type="checkbox"/> Deductible	\$ 1,000	
					<input checked="" type="checkbox"/> Wind & Hail	\$ 5%	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Replacement Cost and Ordinance or Law is Included. Covers Common Areas Only. Essex Management is Additional Insured on the Crime.

CERTIFICATE HOLDER Essex Management 1512 Crescent Dr Ste 112 Carrollton TX 75006	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. AUTHORIZED REPRESENTATIVE Wade Hunt
---	---

© 1995-2015 ACORD CORPORATION. All rights reserved.