



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
6/29/2015

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Brady, Chapman, Holland & Associates 10055 West Gulf Bank Houston TX 77040	CONTACT NAME:		
	PHONE (A/C, No, Ext):	FAX (A/C, No):	
	E-MAIL ADDRESS: ehocerts@bch-insurance.com		
	PRODUCER CUSTOMER ID:		
INSURED Red Oak Townhome Homeowners Association c/o Creative Management Company 8323 SW Freeway, Ste 330 Houston TX 77074	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Westchester Surplus Lines Ins AWB		14172
	INSURER B: Travelers Insurance Cos.		
	INSURER C: Travelers Casualty and Surety Compa		19038
	INSURER D: Alterra Excess & Surplus Ins Co (AmW)		33189
	INSURER E:		
INSURER F:			

COVERAGES CERTIFICATE NUMBER: 929381888 REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
17419-17659 RED OAK, HOUSTON, TX 77090 (TOTAL # UNITS 121 / 11 BUILDINGS); Deductibles: \$10,000 Other Perils, \$15,000 Water Damage, \$25,000 Windstorm-Hail, \$2 Per Building Windstorm-Hail (NAMED STORM)

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 D	X	PROPERTY	D37437694 001 MKLS13XP001145	7/1/2015 7/1/2015	7/1/2016 7/1/2016	BUILDING	\$	
		CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
		BASIC				BUILDING	BUSINESS INCOME	\$
		BROAD				CONTENTS	EXTRA EXPENSE	\$
	X	SPECIAL					RENTAL VALUE	\$
		EARTHQUAKE					X BLANKET BUILDING	\$17,430,070
	X	WIND					BLANKET PERS PROP	\$
		FLOOD					BLANKET BLDG & PP	\$
	X					REPLACEMENT	X DEDUCTIBLES	\$
						COST	SEE ABOVE	\$
	INLAND MARINE		TYPE OF POLICY			\$		
	CAUSES OF LOSS					\$		
	NAMED PERILS		POLICY NUMBER			\$		
						\$		
C	X	CRIME	105969323	7/1/2013	7/1/2016	X LIMIT	\$200,000	
		TYPE OF POLICY				X DEDUCTIBLE	\$1,000	
		EMPLOYEE DISHONESTY					\$	
B	X	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	BAEBM21301D5479	7/1/2015	7/1/2016	X LIMIT	\$17,430,070	
						X DEDUCTIBLE	\$5,000	
							\$	
						\$		

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Property: Coverage includes Windstorm, Hurricane, and Hail.
Property: Co Insurance - None
Property: Coverage includes the following types of property contained within a unit, if the Condominium
See Attached...

CERTIFICATE HOLDER	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.
*For Insurance Verification . . .	AUTHORIZED REPRESENTATIVE <i>Jeff Brady</i>

AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

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AGENCY Brady, Chapman, Holland & Associates		NAMED INSURED Red Oak Townhome Homeowners Association c/o Creative Management Company 8323 SW Freeway, Ste 330 Houston TX 77074	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 24 FORM TITLE: CERTIFICATE OF PROPERTY INSURANCE

Special Conditions

Association Agreement requires it: Fixtures, improvements and alterations that are a part of the interior building or structure.

Property: Coverage includes Ordinance or Law - \$500,000