



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/21/2018

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 Marshall & Sterling St. Croix 5021 Anchor Way Gallows Bay Christiansted VI 00820	CONTACT NAME: Monica Robinson PHONE (A/C, No. Ext): (340) 773-2170 E-MAIL ADDRESS: mrobinson@marshallsterling.vi PRODUCER CUSTOMER ID: 00003915	FAX (A/C, No): (340) 773-9550
	INSURER(S) AFFORDING COVERAGE	
INSURED Schooner Bay Condominium Association & Schooner Bay P.O. Box 25531 Christiansted VI 00824	INSURER A: Island Heritage Insurance Co.	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES

CERTIFICATE NUMBER: CP1851601841

REVISION NUMBER:

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

Loc# 00001 Bldg# 00001: 52A,64E,64B,64AA,64G,64H & 64A Estate Mount Welcome Christiansted VI 00820

See Attached Overflow Pages

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				<input checked="" type="checkbox"/> BUILDING	\$ 10,255,985	
	CAUSES OF LOSS	DEDUCTIBLES			<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 25,578	
	BASIC	BUILDING			BUSINESS INCOME	\$	
	BROAD	*\$2,500/3%			EXTRA EXPENSE	\$ 50,000	
	<input checked="" type="checkbox"/> SPECIAL	CONTENTS	CP1HG15333	5/14/2018	5/14/2019	<input checked="" type="checkbox"/> RENTAL VALUE	\$
	<input checked="" type="checkbox"/> EARTHQUAKE	*\$2,500/3%			BLANKET BUILDING	\$	
	<input checked="" type="checkbox"/> WIND	*\$2,500/3%			BLANKET PERS PROP	\$	
	<input checked="" type="checkbox"/> FLOOD	*\$2,500/3%			BLANKET BLDG & PP	\$	
	<input checked="" type="checkbox"/> VALUATION	AGREED VALUE			ORDINANCE OR LAW	\$	
	<input checked="" type="checkbox"/> COINSURANCE	WAIVED				\$	
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS	POLICY NUMBER				\$	
	<input type="checkbox"/> NAMED PERILS					\$	
	<input type="checkbox"/> CRIME					\$	
	TYPE OF POLICY					\$	
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
						\$	

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

UNIT OWNER/PURCHASER: Thomas Yaegel

UNIT NUMBER: 109

CERTIFICATE HOLDER

(340) 773-8508

Bank of St. Croix
 P.O. Box 24240
 Christiansted, VI 00824

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

John Harper, CIC/MPER

ADDITIONAL COVERAGES

Ref #	Description	Coverage Code	Form No.	Edition Date
1	00001,52A,64E,64B,64AA,64G,64H ,Building,736,704	SPC		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
736,704			2,500	Flat
Premium				
1	00002,52A,64E,64B,64AA,64G,64H ,Building,1,935,872	SPC		
1,935,872			2,500	Flat
Premium				
1	00003,52A,64E,64B,64AA,64G,64H ,Building,1,561,078	SPC		
1,561,078			2,500	Flat
Premium				
1	00004,52A,64E,64B,64AA,64G,64H ,Building,1,554,998	SPC		
1,554,998			2,500	Flat
Premium				
1	00005,52A,64E,64B,64AA,64G,64H ,Building,1,245,890	SPC		
1,245,800			2,500	Flat
Premium				
1	00006,52A,64E,64B,64AA,64G,64H ,Building,1,361,085	SPC		
1,361,085			2,500	Flat
Premium				
1	00007,52A,64E,64B,64AA,64G,64H ,Building,1,717,333	SPC		
1,717,333			2,500	Flat
Premium				
1	00008,52A,64E,64B,64AA,64G,64H ,Building,66,483	SPC		
66,483			2,500	Flat
Premium				
1	00009,52A,64E,64B,64AA,64G,64H ,Building,33,287	SPC		
33,287			2,500	Flat
Premium				
1	00010,52A,64E,64B,64AA,64G,64H ,Building,43,255	SPC		
43,255			2,500	Flat
Premium				
Ref #	Description	Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type
Premium				

COMMENTS/REMARKS

*DEDUCTIBLE: Three percent (3%) deductible of the Total Sum insured, per building, in any one occurrence for the peril of Windstorm, Earthquake, Volcanic Eruption and Flood each and every loss. \$2,500. All Other Perils, each and every loss.

Schedule of Building Limits:

Building - Known as "American"	\$	736,704		
Building - Known as "Defender"	\$1,935,872			
Building - Known as "Courageous"	\$1,561,078			
Building - Known as "Enterprises"	\$1,554,998			
Building - Known as "Freedom"	\$1,245,890			
Building - Known as "Weatherly"	\$1,361,085			
Building - Known as "Vigilant"	\$1,717,333			
Building - Pavillion/Restroom	\$	33,287		
Building - Guard Booth	NIL			
Building - Maintenance/Storage	\$	43,255		
Building - Office			\$	66,483