



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
8/26/2024

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 Eagan Insurance Agency P. O. Box 8590 Metairie LA 70011	CONTACT NAME: Liz Asher		
	PHONE (A/C, No. Ext):	FAX (A/C, No):	
	E-MAIL ADDRESS: LAsher@higginbotham.net		
	PRODUCER CUSTOMER ID: 40750		
INSURED 1515 East Beach Property Owners Association, Inc. 1515 East Beach Blvd Unit 132 Pass Christian MS 39571	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Lexington Insurance Company		
	INSURER B: Lloyds of London		
	INSURER C: Mt. Hawley Insurance Company		
	INSURER D: Westchester Surplus Lines		
	INSURER E: Travelers Casualty & Surety		19038
	INSURER F: Liberty Mutual Fire Insurance Company		

COVERAGES

CERTIFICATE NUMBER: 1916986860

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Loc 1 Bldg 1: 1515 East Beach Blvd Bldg A, Pass Christian, MS 39571 (Units 116-119, 216-219)
Loc 1 Bldg 2: 1515 East Beach Blvd Bldg E, Pass Christian, MS 39571 (Units 130-133, 230-233)
See Attached...

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 B	<input checked="" type="checkbox"/>	PROPERTY	WKFC-07483-00 UB231264A-1917	5/10/2024 5/10/2024	5/10/2025 5/10/2025	<input checked="" type="checkbox"/> BUILDING	\$ 7,794,130
		CAUSES OF LOSS				<input type="checkbox"/> PERSONAL PROPERTY	\$
						<input type="checkbox"/> BUSINESS INCOME	\$
		BASIC				<input type="checkbox"/> EXTRA EXPENSE	\$
		BROAD				<input type="checkbox"/> RENTAL VALUE	\$
		25,000				<input type="checkbox"/> BLANKET BUILDING	\$
		CONTENTS				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/>	SPECIAL				<input type="checkbox"/> BLANKET BLDG & PP	\$
		EARTHQUAKE					\$
		WIND					\$
	<input checked="" type="checkbox"/>	Valuation	RCV				\$
	<input checked="" type="checkbox"/>	Coinsuranc	Nil				\$
	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
E	<input checked="" type="checkbox"/>	CRIME	106027205	5/1/2024 5/1/2025	5/1/2025	<input checked="" type="checkbox"/> Employee Theft	\$ \$300,000
		TYPE OF POLICY				<input checked="" type="checkbox"/> Forgery/Alterat	\$ \$300,000
							\$
F	<input checked="" type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	YB2-L9L-476044-014	5/1/2024 5/1/2025	5/1/2025	<input checked="" type="checkbox"/> Equip Brkdown	\$ \$7,794,130
							\$
C D		Windstorm or Hail	MWH0081664 MMF17848720 001	5/10/2024 5/10/2024	5/10/2025 5/10/2025	<input checked="" type="checkbox"/> Limit	\$ \$5,000,000
						<input checked="" type="checkbox"/> Deductible	\$ 5% of TIV

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

The mortgagee is not named on the policy. This certificate is issued for evidence that the Association has property coverage. 10 buildings, 54 units total. Fire coverage is \$7,794,130 TIV shared between primary Lexington policy #WKFC-07483-00 and excess Lloyds policy #UB231264A-1917. Wind coverage (RCV; coinsurance waived) is \$5,000,000 TIV shared between Mt. Hawley policy #MWH0081552 and Westchester policy #MMF17848720 001, both effective 5/10/2024- 5/10/2025. Wind coverage includes Ordinance or Law Coverage A up to the building limit and Coverages B&C combined at a \$250,000 sublimit.

CERTIFICATE HOLDER

CANCELLATION

Proof of insurance

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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**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

AGENCY Eagan Insurance Agency		NAMED INSURED 1515 East Beach Property Owners Association, Inc. 1515 East Beach Blvd Unit 132 Pass Christian MS 39571	
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

DESCRIPTION OF PROPERTY:

Loc 1 Bldg 3: 1515 East Beach Blvd Bldg E, Pass Christian, MS 39571 (Units 134-137, 234-237)
Loc 1 Bldg 4: 1515 East Beach Blvd Bldg F, Pass Christian, MS 39571 (Units 138-140, 238-240)
Loc 1 Bldg 5: 1515 East Beach Blvd Bldg G, Pass Christian, MS 39571 (Units 141 & 241)
Loc 1 Bldg 6: 1515 East Beach Blvd Bldg H, Pass Christian, MS 39571 (Units 101 & 201)
Loc 1 Bldg 7: 1515 East Beach Blvd Bldg I, Pass Christian, MS 39571 (Units 102-103, 202-203)
Loc 1 Bldg 8: 1515 East Beach Blvd Bldg J, Pass Christian, MS 39571 (Units 104-107, 204-207)
Loc 1 Bldg 9: 1515 East Beach Blvd Bldg L, Pass Christian, MS 39571 (Units 112-115, 212-215)
Loc 1 Bldg 10: 1515 East Beach Blvd Pool House, Pass Christian, MS 39571 (Pool House)