



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

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).

PRODUCER Geswein Insurance Agency LLC 9918 Brewster Lane Powell, OH 43065 (614) 389-2360	CONTACT NAME: PHONE (A/C. No. Ext): E-MAIL ADDRESS: valeri@gesweinagency.com	FAX (A/C. No):
	INSURER(S) AFFORDING COVERAGE	
INSURED The Lakes at Polaris Condominium Association c/o NAI Ohio Equities 605 South Front Street Ste 200 Columbus, OH 43215	INSURER A: Amerisure Mutual Insurance Company NAIC # 23396	
	INSURER B: CNA 20443	
	INSURER C: Federal Insurance Company 20281	
	INSURER D:	
	INSURER E:	
	INSURER F:	

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"/> COMMERCIAL GENERAL LIABILITY <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			CPP802512501	6/6/2026	6/6/2027	EACH OCCURRENCE	\$ 1,000,000
B	<input checked="" type="checkbox"/> OTHER: ASSOC LIABILITY			619068625	6/6/2026	6/6/2027	DIRECTORS & OFF	\$ 1,000,000
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CPP802512501	6/6/2026	6/6/2027	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 0			G7534384A	6/6/2026	6/6/2027	EACH OCCURRENCE	\$ 10,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE	OTH-ER
A	PROPERTY			CPP802512501	6/6/2026	6/6/2027	\$29,259,210 DED	10,000
A	WIND/HAIL			CPP802512501	6/6/2026	6/6/2027	60,000 DEDUCTIBLE	PER BLDG
B	CRIME/FIDELITY			619068625	6/6/2026	6/6/2027	650,000	

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

Water Damage deductible \$10,000 per occur Sewer back up deductible \$10,000 per occur Ice Damming deductible \$10,000 per occur 90 Units; Guaranteed Replacement Cost, "walls in" coverage subject to Insurance Article in the Decs & By-Laws. Inflation guard, Special form, Separation of Insureds, Ordinance or Law A, B, C and Waiver of Rights of Recovery are included. Fidelity - definition of employee includes non-compensated officers and appointed agents.

Attached is the Certificate of Insurance **for all units** in the association along with a copy of the insurance article of the declarations regarding betterments.

Certificates of Insurance **with your borrower's info AND/OR your mortgagee clause**, are delivered 24 hours a day, 7 days a week at EOLdirect.com.

For questions please call EOIDirect at 877-456-3643.

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

Jerry P. Geswein