



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

02/04/2021

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 John Manougian Insurance Agency A Division of JGS Insurance 8403 Colesville Road, Suite 308 Silver Spring MD 20910-6380	CONTACT NAME: JGS Insurance PHONE (A/C, No, Ext): (877) 547-4671 E-MAIL ADDRESS: certificate@jgsinsurance.com	FAX (A/C, No):
	INSURER(S) AFFORDING COVERAGE	
INSURED Huntington Forest Homeowners Association PO Box 10099 Alexandria VA 22310	INSURER A: Philadelphia Indemnity Insurance Company	NAIC # 18058
	INSURER B: Greenwich Insurance Company	NAIC # 22322
	INSURER C:	
	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 checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y		PHPK2228666	01/21/2021	01/21/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000	
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY			PHPK2228666	01/21/2021	01/21/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$	
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			PPP7441000	01/21/2021	01/21/2022	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000	
A	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 E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$	
A	Structures - Excluding Homes			PHPK2228666	01/21/2021	01/21/2022	100% RC / \$1,000 Ded	\$3,000

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

Certificate holder is additional insured with regards to General Liability only for board meetings.

See attached supplemental page.

CERTIFICATE HOLDER**CANCELLATION**

Montessori School of Alexandria 6300 Florence Lane Alexandria VA 22310	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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AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

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AGENCY John Manougian Insurance Agency, A Division of JGS Insurance		NAMED INSURED Huntington Forest Homeowners Association	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,****FORM NUMBER:** 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

119 homes for GENERAL LIABILITY COMMON AREAS ONLY.

The Association's insurance policy provides property insurance on community structures, such as a clubhouse or maintenance shed, contents of these structures, fencing and light poles on a blanket basis. Coverage is written on a "Special Causes of Loss" basis with a replacement cost endorsement.

Employee Dishonesty policy issued by Philadelphia Indemnity Insurance Company; Policy # PHPK2228666; Effective date 01/21/21 - 01/21/22; Limit \$26,000 / Deductible \$500.

Directors and Officers Liability policy issued by Greenwich Insurance Company; Policy # PDO7441000; Effective date 01/21/21 - 01/21/22; Limit \$1,000,000 / Deductible \$7,500.

Master Hazard Policy Includes:

*Building Ordinance or Law Coverage A, B & C

*Severability of Interest/Separation of Insureds

*Special Form Causes of Loss

*Coinsurance – 100%

*Inflation Guard – ENDORSEMENT IS NOT WARRANTED AND WILL NOT BE PROVIDED FOR THIS ASSOCIATION.

In accordance with the policy provisions, the insurance company may cancel the policy by delivering to the first Named Insured written notice of cancellation at least 10 days before the effective date of cancellation for nonpayment of premium; or 30 days before the effective date of cancellation if they cancel for any other reason, except in Maryland and Virginia - these states require 45 days before the effective date of cancellation if cancelled for any other reason.

Huntington Forest Homeowners Association is a single project and is not affiliated with any other condominium nor other residential or commercial projects. The insurance listed on this certificate is exclusive to Huntington Forest Homeowners Association.