

# ACORD EVIDENCE OF PROPERTY INSURANCE

OP ID MP

DATE (MM/DD/YY)

04/12/10

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

PRODUCER <b>Marshall &amp; Sterling Insurance</b> 5021 Anchor Way Gallows Bay Marketplace Christiansted VI 00820-4671 John W. Harper		COMPANY Island Heritage Ins. Co.	
PHONE/FAX (A/C, No, Ext): 340-773-2170 /340-773-9550			
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #: COAKL-1			
INSURED Coakley Bay Association 5000 Coakley Bay Christiansted VI 00820		LOAN NUMBER	POLICY NUMBER IHG40256
		EFFECTIVE DATE 04/15/10	EXPIRATION DATE 04/15/11
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:			

**PROPERTY INFORMATION**

LOCATION/DESCRIPTION  
001

Condominium Association

5000 Estate Coakley Bay  
Christiansted VI 00820

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
BUILDING A	957,270	*
BUILDING B	396,270	*
BUILDING C	749,267	*
BUILDING D	754,554	*
BUILDING E	966,988	*
BUILDING F	2,166,753	*
BUILDING G	1,815,939	*
BUILDING H	1,180,980	*
BUILDING J	1,560,475	*
BUILDING L	808,333	*
BUILDING M	795,766	*
BUILDING N	1,328,737	*
ADMINISTRATIVE BUILDING	441,067	*
RESTAURANT BUILDING, ROTONDA, POOL	463,334	*
SEWAGE TREATMENT PLANT & RO EQUIPMENT	210,000	*

**REMARKS (Including Special Conditions)**

Unit Owner:  
Unit Number:

**CANCELLATION**

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 15 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

**ADDITIONAL INTEREST**

NAME AND ADDRESS  Insured's Copy	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
LOAN #		
AUTHORIZED REPRESENTATIVE <i>John W. Harper</i>		

**NOTEPAD:**

INSURED'S NAME Coakley Bay Association

COAKL-1  
OPID MPPAGE 2  
DATE 04/12/10**\*DEDUCTIBLES:**

-3% of the Total Sum Insured per "unit/interiors", for perils of Windstorm  
Flood & EQ - Minimum being \$1,000 each & every loss. \$1,000 Each  
& every loss All Other Perils.  
-5% of the Total Sum Insured per "building", for the perils of  
Windstorm, Flood & EQ - Minimum deductible \$4,000 each & every loss.  
\$2,500  
Each & every Loss All Other Perils.

**ADDITIONAL TERMS:**

-Broad Form for Interiors, including Windstorm, Earthquake, Flood.  
Theft sub-limit of \$5,000 per unit.  
  
-Special Form for Buildings including Windstorm, Earthquake, Flood.  
Theft sub-limit of \$100,000 per occurrence.  
  
-Replacement Cost Valuation  
-80% co-insurance  
-Total Insured Values \$14,595,697.