CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 09/18/2015

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
Dreher Insurance & Financial Services
1838 Old Norcross Road
Suite 100
Lawrenceville, GA 30044

CONTACT NAME:
PHONE (A/C, No, Ext): (678) 205-0224
FAX (A/C, No): (770) 817-9311
E-MAIL ADDRESS: judy@dreherinsurance.org
PRODUCER CUSTOMER ID: 1002

INSURED
Hillsdale I
c/o Sharper Image Mgmt

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : QBE	
INSURER B : Auto Owners Insurance	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
61 Arbor End
Smyrna, GA 30080

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	X PROPERTY		CAU230209-1	08/16/2015	08/16/2016	X	BUILDING	$ 26,976,750
	CAUSES OF LOSS	DEDUCTIBLES				X	PERSONAL PROPERTY	$ 15,000
	BASIC	BUILDING $10,000					BUSINESS INCOME	$
	BROAD	CONTENTS					EXTRA EXPENSE	$
	X SPECIAL						RENTAL VALUE	$
	EARTHQUAKE						BLANKET BUILDING	$
	X WIND	$10,000					BLANKET PERS PROP	$
	FLOOD						BLANKET BLDG & PP	$
	X Water	$25,000				X	Other Structures	$ 360,000
		Per Unit						$
	INLAND MARINE		TYPE OF POLICY					$
	CAUSES OF LOSS							$
	NAMED PERILS		POLICY NUMBER					$
								$
B	X CRIME							$
	TYPE OF POLICY		80125675	08/16/2015	08/16/2016		$1,000 Deductible	$ 1,325,000
	Crime/Fidelity							$
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN							$
								$
								$
								$

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

Property policy provides walls in coverage back to builders original specifications. Does NOT include betterments or improvements.
Coverage is provided at Guaranteed Replacement Cost
*Water Deductible - $25,000 per unit 30 Buildings / 240 Units Sharper Image is an additional insured on the Fidelity.

CERTIFICATE HOLDER

For Informational Purposes

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 <JS>

Jill Saccomani

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