



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
4/30/2025

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.

<b>PRODUCER</b> Eustis Insurance & Benefits, a Marsh & McLennan Agency LLC Co 830 W. Causeway Approach Mandeville LA 70471	<b>CONTACT NAME:</b> Stacey Booth <b>PHONE (A/C, No. Ext):</b> <b>E-MAIL ADDRESS:</b> Stacey.Booth@marshmma.com <b>PRODUCER CUSTOMER ID:</b> AVANTGARDE2	<b>FAX (A/C, No):</b>
<b>INSURED</b> Avant Garde Homeowners Association, Inc. 250 Avant Garde Circle Kenner LA 70065-6282	<b>INSURER(S) AFFORDING COVERAGE</b>	<b>NAIC #</b>
	<b>INSURER A:</b> Landmark American Insurance Company	37362
	<b>INSURER B:</b> Kinsale Insurance Company	44776
	<b>INSURER C:</b> Continental Casualty Company	20443
	<b>INSURER D:</b> Westchester Surplus Lines Insurance Co	10172
	<b>INSURER E:</b> Liberty Mutual Fire Insurance Company	23035
	<b>INSURER F:</b>	

## COVERAGES

CERTIFICATE NUMBER: 308805

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
Location #1: 250 Avant Garde Circle, Kenner LA 70065

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
D B A	<input checked="" type="checkbox"/>	PROPERTY	D39079057004 01002806811 LHD939874	1/29/2025 1/29/2025 1/29/2025	1/29/2026 1/29/2026 1/29/2026	<input checked="" type="checkbox"/> BUILDING	\$ 33,032,311
		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	\$
						<input type="checkbox"/> BLANKET BUILDING	\$
						<input checked="" type="checkbox"/> BLANKET PERS PROP	\$ 25,000
						<input type="checkbox"/> BLANKET BLDG & PP	\$
						<input checked="" type="checkbox"/> Fence	\$ \$100,000
							\$
		INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
C		CRIME	0250702023	3/17/2025	3/17/2026	<input checked="" type="checkbox"/> Empl Dishonesty	\$ \$724,462
							\$
		TYPE OF POLICY					\$
E	<input checked="" type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	YB2L9L468434015	1/29/2025	1/29/2026	<input checked="" type="checkbox"/> Limit	\$ \$30,893,150
						<input checked="" type="checkbox"/> Deductible	\$ \$2,500
							\$
							\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
FOR INFORMATIONAL PURPOSES ONLY.  
ASSOCIATIONS COVERAGE ONLY.

Total Units: 249  
TIV: \$33,157,311  
See Attached...

## CERTIFICATE HOLDER

Avant Garde Homeowners Association, Inc.  
250 Avant Garde Circle  
Kenner LA 70065  
USA

## 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

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ACORD 24 (2016/03)

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THIS CERTIFICATE SUPERSEDES PREVIOUSLY ISSUED CERTIFICATE



# ADDITIONAL REMARKS SCHEDULE

AGENCY Eustis Insurance & Benefits, a		NAMED INSURED Avant Garde Homeowners Association, Inc. 250 Avant Garde Circle Kenner LA 70065-6282
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

## ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE

### SPECIAL CONDITIONS:

Wind/Hail Coverage Limit: \$10,000,000.

#### Property Deductibles:

Named Windstorm: 2% per item of the sum of all values listed in the most recent schedule of values on file with the company for each element of covered property that have sustained a loss or damage and for which a claim is being made under this policy; subject to the minimum deductible of \$100,000 per occurrence.

All Other Wind/Hail: \$100,000 per occurrence

All Other Perils: \$25,000 per occurrence

Valuation: Property: Replacement Cost

No Co-Insurance (Agreed Value)

Ordinance & Law Coverage included.

### LIMITS OF COVERAGE PER BUILDING, LOCATED AT AVANT GARDE HOMEOWNER ASSOCIATION:

BUILDING 1: \$1,041,797 (UNITS 27-34) TOTAL 8 UNITS  
 BUILDING 2: \$1,569,519 (UNITS 35-42A) TOTAL 9 UNITS  
 BUILDING 3: \$1,057,309 (UNITS 19-26) TOTAL 8 UNITS  
 BUILDING 4: \$1,049,561 (UNITS 11-18) TOTAL 8 UNITS  
 BUILDING 5: \$1,307,274 (UNITS 1-10) TOTAL 10 UNITS  
 BUILDING 6: \$1,319,585 (UNITS 193-203) TOTAL 11 UNITS  
 BUILDING 7: \$1,501,518 (UNITS 181-192) TOTAL 12 UNITS  
 BUILDING 8: \$1,594,580, (UNITS 169-180) TOTAL 12 UNITS  
 BUILDING 9: \$1,619,110 (UNITS 157-168) TOTAL 12 UNITS  
 BUILDING 10: \$1,552,661 (UNITS 145-156) TOTAL 12 UNITS  
 BUILDING 11: \$1,298,711 (UNITS 135-144) TOTAL 10 UNITS  
 BUILDING 12: \$1,081,587 (UNITS 127-134) TOTAL 8 UNITS  
 BUILDING 13: \$1,081,676 (UNITS 119-126) TOTAL 8 UNITS  
 BUILDING 14: \$1,271,205 (UNITS 109-118) TOTAL 10 UNITS  
 BUILDING 15: \$1,255,751 (UNITS 99-108) TOTAL 10 UNITS  
 BUILDING 16/17: \$1,992,726 (UNITS 83-98A) TOTAL 17 UNITS  
 BUILDING 18/19: \$1,928,612 (UNITS 68-82) TOTAL 16 UNITS  
 BUILDING 20: \$1,664,331 (UNITS 55-66A) TOTAL 12 UNITS  
 BUILDING 21: \$1,615,321 (UNITS 43-54) TOTAL 12 UNITS  
 BUILDING 22: \$1,088,348 (UNITS 212-219) TOTAL 8 UNITS  
 BUILDING 23: \$1,064,766 (UNITS 204-211) TOTAL 8 UNITS  
 BUILDING 24: \$1,293,160 (UNITS 220-228) TOTAL 9 UNITS  
 BUILDING 25: \$1,218,343 (UNITS 229-237) TOTAL 9 UNITS  
 BUILDING 26: \$227,724 (OFFICE); \$25,000 CONTENTS  
 BUILDING 27: \$1,234,135 (UNITS 241-250) TOTAL 10 UNITS  
 BUILDING 28: \$103,001 (REC ROOM/PAVILLION)  
 FENCING: \$100,000

24 buildings containing condominium units

#### Carrier Participation and Attachment:

Westchester Policy #D39079057004: \$5,000,000 Primary (includes wind/hail coverage)

Kinsale Policy #01002806811: \$5,000,000 Excess of \$5,000,000 (includes wind/hail coverage)

Landmark Policy #LHD939874: \$23,157,311 Excess of \$10,000,000 (excludes wind/hail coverage)