



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
6/10/2026

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.

PRODUCER Higginbotham Insurance Agency, Inc. 2629 N. Causeway Blvd. Metairie LA 70002 License#: 2081754	CONTACT NAME: PHONE (A/C, No, Ext): 888-882-9600 FAX (A/C, No): 504-836-9621		
	E-MAIL ADDRESS: PRODUCER CUSTOMER ID: AVANGAR-03		
INSURED Avant Garde Homeowners Association, Inc. 250 Avant Garde Cir Kenner LA 70065-6282	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: CNA Global		
	INSURER B: Travelers Casualty and Surety Company		19038
	INSURER C: Kinsale Insurance Company		38920
	INSURER D: HDI Global Insurance Company		41343
	INSURER E: INSURER F:		

COVERAGES **CERTIFICATE NUMBER:** 973690298 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
250 AVANT GARDE CIRLE, KENNER, LA 70065 (ALL BUILDINGS)

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	<input checked="" type="checkbox"/> PROPERTY CAUSES OF LOSS <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input type="checkbox"/> SPECIAL <input type="checkbox"/> EARTHQUAKE <input type="checkbox"/> WIND <input type="checkbox"/> FLOOD	JEM-26-PP-1739	5/30/2026	5/30/2027	<input checked="" type="checkbox"/> BUILDING	\$ 33,032,311
					<input type="checkbox"/> PERSONAL PROPERTY	\$
					<input type="checkbox"/> BUSINESS INCOME	\$
					<input type="checkbox"/> EXTRA EXPENSE	\$
					<input type="checkbox"/> RENTAL VALUE	\$
					<input type="checkbox"/> BLANKET BUILDING	\$
					<input type="checkbox"/> BLANKET PERS PROP	\$
					<input type="checkbox"/> BLANKET BLDG & PP	\$
					<input checked="" type="checkbox"/> Wind and Hail	\$ 25,000,000
					<input type="checkbox"/>	\$
	INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	NAMED PERILS	POLICY NUMBER				\$
A	<input checked="" type="checkbox"/> CRIME	020701390	3/17/2026	3/17/2027		\$ 1,000,000
	TYPE OF POLICY					\$
						\$
B	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	TBD CEQB	5/30/2026	5/30/2027	<input checked="" type="checkbox"/> BUILDINGS	\$ 33,032,311
						\$
C	EXCESS WIND & HAIL	TBD EXCESS PROPERTY	6/12/2026	6/12/2027	<input checked="" type="checkbox"/> LIMIT	\$ 8,032,311
						\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Building Ordinance A,B,C with 10% sublimit for B,C Included
Mechanical Breakdown Included
Improvements and Betterments Included, except for any done by individual unit owners
Wind & Hail Included
Policy Written @ 100% Replacement Cost

CERTIFICATE HOLDER PROOF OF COVERAGE	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 