



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

2/7/2019

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 Scarbrough Medlin & Associates 5700 Granite Pkwy, #500 Plano TX 75024		CONTACT NAME: Misti McInis PHONE (A/C. No. Ext): (214)423-3333 FAX (A/C. No): (214)423-3350 E-MAIL ADDRESS: Misti@scarbrough-medlin.com PRODUCER CUSTOMER ID: 00012055	
		INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED The Villages of Carmel HOA, Inc. c/o Legacy Southwest Property Mgmt 6010 W Spring Creek Parkway Plano TX 75024		INSURER A: Security National Insurance Co INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 19-20 Property

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Loc# 00001: 4733 Redbud Dr Denton TX 76208

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	<input checked="" type="checkbox"/>	PROPERTY	SPP1774444 00	2/7/2019	2/7/2020	BUILDING	\$	
	CAUSES OF LOSS					DEDUCTIBLES	PERSONAL PROPERTY	\$
		BASIC				BUILDING	BUSINESS INCOME	\$
		BROAD				CONTENTS	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL					RENTAL VALUE	\$
		EARTHQUAKE				BLANKET BUILDING	\$	
		WIND				BLANKET PERS PROP	\$	
		FLOOD				BLANKET BLDG & PP	\$	
<input checked="" type="checkbox"/>	Deductible	1,000	<input checked="" type="checkbox"/>	COMMON AREAS	\$	1,000,000		
			<input checked="" type="checkbox"/>	REPLACEMENT COST	\$			
	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY			\$		
	CAUSES OF LOSS		POLICY NUMBER			\$		
	<input type="checkbox"/>	NAMED PERILS				\$		
A	<input checked="" type="checkbox"/>	CRIME	SPP1774444 00	2/7/2019	2/7/2020	<input checked="" type="checkbox"/> LIMIT	\$ 50,000	
	TYPE OF POLICY					<input checked="" type="checkbox"/> DEDUCTIBLE	\$ 500	
	EMPLOYEE DISHONESTY						\$	
	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
							\$	
							\$	
							\$	

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

ASSOCIATION COMMON AREAS ONLY

CERTIFICATE HOLDER

For Information Only*****
 For Information Only*****
 For Information Only*****

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

ROD MEDLIN/MCINIS



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

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PRODUCER Scarbrough Medlin & Associates 5700 Granite Pkwy, #500 Plano TX 75024	CONTACT NAME: Misti McInis PHONE (A/C. No. Ext): (214)423-3333 E-MAIL ADDRESS: Misti@scarbrough-medlin.com	FAX (A/C. No.): (214)423-3350
	PRODUCER CUSTOMER ID: 00012055	
INSURED The Villages of Carmel HOA, Inc. c/o Legacy Southwest Property Mgmt 6010 W Spring Creek Parkway Plano TX 75024		INSURER(S) AFFORDING COVERAGE INSURER A: Security National Insurance Co INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
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COVERAGES

CERTIFICATE NUMBER:19-20 Property

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	CAUSES OF LOSS					DEDUCTIBLES	PERSONAL PROPERTY	\$
		BASIC				BUILDING	BUSINESS INCOME	\$
		BROAD				CONTENTS	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL					RENTAL VALUE	\$
		EARTHQUAKE				BLANKET BUILDING	\$	
		WIND				BLANKET PERS PROP	\$	
		FLOOD				BLANKET BLDG & PP	\$	
	<input checked="" type="checkbox"/> Deductible	1,000	<input checked="" type="checkbox"/> COMMON AREAS	\$ 1,000,000				
			<input checked="" type="checkbox"/> REPLACEMENT COST	\$				
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$		
	CAUSES OF LOSS	POLICY NUMBER				\$		
	<input type="checkbox"/> NAMED PERILS					\$		
A	<input checked="" type="checkbox"/>	CRIME	SPP1774444 00	2/7/2019	2/7/2020	<input checked="" type="checkbox"/> LIMIT	\$ 50,000	
		TYPE OF POLICY				<input checked="" type="checkbox"/> DEDUCTIBLE	\$ 500	
		EMPLOYEE DISHONESTY					\$	
	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
							\$	
							\$	
							\$	

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

ASSOCIATION COMMON AREAS ONLY

CERTIFICATE HOLDER

Legacy Southwest Property Mgmt
 6010 W. Spring Creek Parkway
 Plano, TX 75024

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

ROD MEDLIN/MCINIS



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
02/07/2019

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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 Scarbrough Medlin & Associates 5700 Granite Pkwy, #500 Plano TX 75024		CONTACT NAME: Misti McInis PHONE (A/C, No, Ext): (214) 423-3333 E-MAIL ADDRESS: Misti@scarbrough-medlin.com	FAX (A/C, No): (214) 423-3350																					
INSURED The Villages of Carmel HOA, Inc. c/o Legacy Southwest Property Mgmt 6010 W Spring Creek Parkway Plano TX 75024		<table border="1"> <tr> <th colspan="2">INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A: Security National Insurance Co</td> <td></td> <td></td> </tr> <tr> <td>INSURER B: National Surety Corporation</td> <td></td> <td>21881</td> </tr> <tr> <td>INSURER C: Philadelphia Indemnity Insurance Co</td> <td></td> <td>18058</td> </tr> <tr> <td>INSURER D:</td> <td></td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> <td></td> </tr> </table>		INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A: Security National Insurance Co			INSURER B: National Surety Corporation		21881	INSURER C: Philadelphia Indemnity Insurance Co		18058	INSURER D:			INSURER E:			INSURER F:		
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COVERAGES **CERTIFICATE NUMBER:** 19-20 Liability **REVISION NUMBER:**

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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:			SPP1774444 00	02/07/2019	02/07/2020	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
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			SPP1774448 00	02/07/2019	02/07/2020	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 type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			SUO00049054554-37342-1	02/07/2019	02/07/2020	EACH OCCURRENCE	\$ 5,000,000
							AGGREGATE	\$ 5,000,000
								\$
C	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 <input type="checkbox"/> N/A						PER STATUTE OTH-ER	
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
C	DIRECTORS & OFFICERS LIABILITY			PCAP000641-0218	02/07/2019	02/07/2020	LIMIT	\$1,000,000
							RETENTION	\$5,000

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

ASSOCIATION COMMON AREAS ONLY

CERTIFICATE HOLDER

CANCELLATION

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AUTHORIZED REPRESENTATIVE



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COVERAGES **CERTIFICATE NUMBER:** 19-20 Liability **REVISION NUMBER:**

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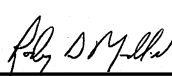
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A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			SPP1774448 00	02/07/2019	02/07/2020	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 type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			SUO00049054554-37342-1	02/07/2019	02/07/2020	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
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C	DIRECTORS & OFFICERS LIABILITY			PCAP000641-0218	02/07/2019	02/07/2020	LIMIT \$1,000,000 RETENTION \$5,00

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

Legacy Southwest is additional insured as respects to the General Liability and Directors & Officers Liability

CERTIFICATE HOLDER

CANCELLATION

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