



ADDITIONAL REMARKS SCHEDULE

AGENCY Bouvier Insurance		NAMED INSURED Fairways at Torrington Association, Inc. c/o Dobbin Management, Inc. PO Box 576 Naugatuck, CT 06770	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Additional Coverage Information

This association contains 162 units within 22 buildings

Blanket Building coverage is written on a Special Form, Extended Replacement Cost basis, subject to a \$10,000 All Other Perils Deductible, a \$10,000 per unit Ice Damming Deductible, a \$10,000 per unit water damage deductible.

All In/Improvements & Betterments coverage included for residential units and common elements; this coverage does not apply to any commercial units within the building.

Wind/Hail coverage is included up to the building limit.

Ordinance or Law coverage A, B, C included.

Equipment Breakdown is included up to the building limit.

4% Inflation Guard.

No Coinsurance.

Waiver of Subrogation is included.

Separation of Insured is included.

Employee Dishonesty including Property Manager Fidelity Limit \$570,000
Hartford Fire Insurance Company Policy #02BDDHS5002 effective 8/1/2025 - 8/1/2026
Covers management, management staff & board members

10 days' notice of cancellation for nonpayment to the insured.