



## Homeowners Insurance Information

Townhouse owners need an HO-6 policy to cover the insides and contents for their units.

Hickory Hill Estates Condominium maintains insurance coverage for the full replacement value of units, as outlined and required in the Declaration & By-Laws.

Further insurance questions concerning the HOA responsibilities can be answered by:

**John J. Grimaldi & Associates** | Buffalo, NY 14222 | (716) 636-1355

Direct questions about coverage / policies to **Steve Grimaldi**.



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

7/1/2025

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.

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.

<b>PRODUCER</b> John J. Grimaldi & Associates, Inc. 137 Summer Street Buffalo NY 14222	<b>CONTACT NAME:</b> CIRMS, Steven P. Grimaldi
	<b>PHONE (A/C. No. Ext):</b> 716.636.1355 <b>FAX (A/C. No):</b> <b>E-MAIL ADDRESS:</b> spg@grimaldiinsurance.net <b>PRODUCER CUSTOMER ID:</b> 00000194
<b>INSURED</b> HICKORY HILL ESTATES CONDOMINIUM PO BOX 895  GETZVILLE NY 14068	<b>INSURER(S) AFFORDING COVERAGE</b> <b>NAIC #</b>
	<b>INSURER A:</b> American Alternative Insurance Company      19720
	<b>INSURER B:</b> Travelers Casualty Surety Co of America      31194
	<b>INSURER C:</b>
	<b>INSURER D:</b>
	<b>INSURER E:</b>

**COVERAGES**

CERTIFICATE NUMBER: 2025-2026

REVISION NUMBER:

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 Clubhouse, Pool, garages, 22 two-story brick veneer condominium bldgs with 176 units located at 2-10,13,15, 18-26 27,28,30,32-108,39,107,120-150 Hickory Hill 3,7,71,93 & 105 Homer Lane williamsville NY 14221

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	CAU511714-8	06/30/2025	06/30/2026	BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUILDING	BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				25,000	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				CONTENTS	RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE				25,000	BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND				Original Installation Coverage	BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD					<input checked="" type="checkbox"/> BLANKET BLDG & PP	\$ 55,525,000
<input checked="" type="checkbox"/> Guaranteed RC	<input checked="" type="checkbox"/> BLDG ORDINANCE-A	\$ 55,525,000					
<input checked="" type="checkbox"/> Inflation Guard	<input checked="" type="checkbox"/> ICC/DEMOLITION-B & C	\$ 300K/300K					
<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$		
CAUSES OF LOSS					\$		
<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$		
B	<input checked="" type="checkbox"/> CRIME	105626975	06/30/2024	06/30/2025	<input checked="" type="checkbox"/> Excess over \$250,000	\$ 200,000	
A	TYPE OF POLICY					\$	
A	Fidelity Bond	CAU511714-7	06/30/2024	06/30/2025	<input checked="" type="checkbox"/> Primary	\$ 250,000	
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	CAU511714-7	06/30/2024	06/30/2025	<input checked="" type="checkbox"/> Blanket Bldg & PP	\$ 55,525,000	
					<input checked="" type="checkbox"/> Deductible	\$ 25,000	
A	General Liability-Separation of insureds	CAU511714-7	06/30/2024	06/30/2025	<input checked="" type="checkbox"/> Occurrence	\$ 1,000,000	
					<input checked="" type="checkbox"/> Aggregate	\$ Unlimited	

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

**CERTIFICATE HOLDER****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

Steven P. Grimaldi, CIRM