

FLOOD ZONE DISCLOSURE

YOUR MORTGAGE LENDER MAY REQUIRE YOU TO PURCHASE FLOOD INSURANCE IN CONNECTION WITH YOUR PURCHASE OF THIS PROPERTY. THE NATIONAL FLOOD INSURANCE PROGRAM PROVIDES FOR THE AVAILABILITY OF FLOOD INSURANCE AND ESTABLISHES FLOOD INSURANCE POLICY PREMIUMS BASED ON THE RISK OF FLOODING IN THE AREA WHERE PROPERTIES ARE LOCATED. RECENT CHANGES TO FEDERAL LAW (THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012 AND THE HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014, IN PARTICULAR) WILL RESULT IN CHANGES TO FLOOD INSURANCE PREMIUMS THAT ARE LIKELY TO BE HIGHER, AND IN THE FUTURE MAY BE SUBSTANTIALLY HIGHER, THAN PREMIUMS PAID FOR FLOOD INSURANCE PRIOR TO OR AT THE TIME OF SALE OF THE PROPERTY. AS A RESULT, PURCHASERS OF PROPERTY SHOULD NOT RELY ON THE PREMIUMS PAID FOR FLOOD INSURANCE ON THIS PROPERTY PREVIOUSLY AS AN INDICATION OF THE PREMIUMS THAT WILL APPLY AFTER COMPLETION OF THE PURCHASE. IN CONSIDERING PURCHASE OF THIS PROPERTY YOU SHOULD CONSULT WITH ONE OR MORE CARRIERS OF FLOOD INSURANCE FOR A BETTER UNDERSTANDING OF FLOOD INSURANCE COVERAGE, CURRENT AND ANTICIPATED FUTURE FLOOD INSURANCE PREMIUMS, WHETHER THE PRIOR OWNER'S POLICY MAY BE ASSUMED BY A SUBSEQUENT PURCHASER OF THE PROPERTY, AND OTHER MATTERS RELATED TO THE PURCHASE OF FLOOD INSURANCE FOR THE PROPERTY. YOU MAY ALSO WISH TO CONTACT THE FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FOR MORE INFORMATION ABOUT FLOOD INSURANCE AS IT RELATES TO THIS PROPERTY.



CERTIFICATE OF PROPERTY INSURANCE

JSHAFFER

DATE (MM/DD/YYYY)
08/21/2019

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.

PRODUCER Babb P&C, Ltd 850 Ridge Avenue Pittsburgh, PA 15212	CONTACT NAME: JACK SHAFFER PHONE (A/C, No, Ext): (412) 237-2048 FAX (No): (412) 322-1756 E-MAIL ADDRESS: PRODUCER CUSTOMER ID: RIVEDEV-01														
INSURED Riverplace Developer LLC and Strip District Brownstones Homeowners Association c/o Laurel Communities 2543 Washington Rd. Pittsburgh, PA 15241	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Cincinnati Insurance Companies</td> <td>10677</td> </tr> <tr> <td>INSURER B : Lloyds of London</td> <td></td> </tr> <tr> <td>INSURER C : Selective Insurance Company of America</td> <td>12572</td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Cincinnati Insurance Companies	10677	INSURER B : Lloyds of London		INSURER C : Selective Insurance Company of America	12572	INSURER D :		INSURER E :		INSURER F :	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A : Cincinnati Insurance Companies	10677														
INSURER B : Lloyds of London															
INSURER C : Selective Insurance Company of America	12572														
INSURER D :															
INSURER E :															
INSURER F :															

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

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

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	CAP 5254165	01/16/2019	01/16/2020	BUILDING	\$
	CAUSES OF LOSS				PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE				BLANKET BUILDING	\$
	<input type="checkbox"/> WIND				BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				BLANKET BLDG & PP Bldgs. Risk (Bldgs.)	\$ 12,810,000
B	<input checked="" type="checkbox"/> INLAND MARINE	TYPE OF POLICY	07/24/2019	12/03/2019	Buildings	\$ 11,310,000
	CAUSES OF LOSS	EXCESS FLOOD			\$	
	<input checked="" type="checkbox"/> NAMED PERILS	POLICY NUMBER			\$	
	<input type="checkbox"/> CRIME	CSN0007298			\$	
	TYPE OF POLICY				\$	
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN				\$	
C	NFIP Flood (Bldg.)	FLD2498378	12/03/2018	12/03/2019	<input checked="" type="checkbox"/> 1800 Waterfront Pl.	\$ 500,000
C	NFIP Flood (Bldg.)	FLD2498441	12/03/2018	12/03/2019	<input checked="" type="checkbox"/> 1900 Waterfront Pl.	\$ 500,000

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

NFIP Flood Policy FLD 2498448 (2000 Waterfront Pl.)
 12/03/2018 to 12/03/2019
 Building Limit: \$500,000

SEE ATTACHED ACORD 101

CERTIFICATE HOLDER <p style="text-align: center; font-size: large;">To Whom It May Concern</p>	CANCELLATION <p style="font-size: small;">SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p style="font-size: small;">AUTHORIZED REPRESENTATIVE</p> <div style="text-align: center;"> </div>
--	--



AGENCY CUSTOMER ID: RIVEDEV-01

JSHAFFER

LOC #: _____

ADDITIONAL REMARKS SCHEDULEPage 1 of 1

AGENCY Babb P&C, Ltd		NAMED INSURED Riverplace Developer LLC and Strip District Brownstones Homeowners Association c/o Laurel Communities 2543 Washington Rd. Pittsburgh, PA 15241	
POLICY NUMBER SEE PAGE 1		EFFECTIVE DATE: SEE PAGE 1	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

Special Conditions:**SCHEDULE OF LOCATIONS:**

1800 Waterfront Place, Pgh, PA 15222 (Units 1808, 1814, 1818, 1820, 1824, 1830)
1900 Waterfront Place, Pgh, PA 15222 (Units 1904, 1910, 1914, 1916, 1920, 1924)
2000 Waterfront Place, Pgh, PA 15222 (Units 2012, 2016, 2020, 2024, 2026, 2032, 2034, 2038, 2042)