



## **Homeowners Insurance Information**

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

The Charlesgate Village Association 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:

[Lawley Insurance](#) | 361 Delaware Ave. | Buffalo, NY 14202 | **(716) 849-8618**





# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

JMURSZEWSKI

DATE (MM/DD/YYYY)  
5/7/2024

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME, CONTACT PERSON AND ADDRESS <b>Lawley Real Estate Insurance Services</b> 361 Delaware Avenue Buffalo, NY 14202	PHONE (A/C, No, Ext): <b>(716) 849-8618</b>	COMPANY NAME AND ADDRESS <b>Travelers Property Casualty Company of America</b>	NAIC NO: <b>25674</b>
Contact name:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
FAX (A/C, No): <b>(716) 849-8291</b>	E-MAIL ADDRESS: <b>lawley@lawleyinsurance.com</b>		
CODE:	SUB CODE:	POLICY TYPE <b>Commercial Package</b>	
AGENCY CUSTOMER ID #: <b>CHARVIL-01</b>	License # <b>1009544</b>		
NAMED INSURED AND ADDRESS <b>Charlesgate Village Association Inc.</b> c/o R&D Property Management of WNY P O Box 978 Getzville, NY 14068		LOAN NUMBER	POLICY NUMBER <b>680-1S229134</b>
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE <b>5/1/2024</b>	EXPIRATION DATE <b>5/1/2025</b>
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
		THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required)  BUILDING OR  BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION  
**Loc # 1, Bldg # 1, 51-54 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building**  
**SEE ATTACHED ACORD 101**

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 EVIDENCE OF PROPERTY INSURANCE 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.

<b>COVERAGE INFORMATION</b>	PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: <b>\$ 44,789,000</b>				DED: <b>5,000</b>
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	YES	NO	N/A	If YES, LIMIT: <input checked="" type="checkbox"/> Actual Loss Sustained; # of months: <b>12</b>
BLANKET COVERAGE	<input checked="" type="checkbox"/>			If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE	<input checked="" type="checkbox"/>			Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		<input checked="" type="checkbox"/>		
IS DOMESTIC TERRORISM EXCLUDED?		<input checked="" type="checkbox"/>		
LIMITED FUNGUS COVERAGE		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)	<input checked="" type="checkbox"/>			
REPLACEMENT COST	<input checked="" type="checkbox"/>			
AGREED VALUE		<input checked="" type="checkbox"/>		
COINSURANCE		<input checked="" type="checkbox"/>		If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>44,789,000</b> DED: <b>5,000</b>
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>44,789,000</b> DED: <b>5,000</b>
- Demolition Costs	<input checked="" type="checkbox"/>			If YES, LIMIT: DED: <b>5,000</b>
- Incr. Cost of Construction	<input checked="" type="checkbox"/>			If YES, LIMIT: DED: <b>5,000</b>
EARTH MOVEMENT (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
FLOOD (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	<input checked="" type="checkbox"/>			

**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.

**ADDITIONAL INTEREST**

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS			AUTHORIZED REPRESENTATIVE
<b>**FOR INFORMATION ONLY**</b>			

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Lawley Real Estate Insurance Services</b>		License # 1009544	NAMED INSURED Charlesgate Village Association Inc. c/o R&D Property Management of WNY P O Box 978 Getzville, NY 14068 ERIE
POLICY NUMBER <b>680-1S229134</b>			
CARRIER <b>Travelers Property Casualty Company of America</b>	NAIC CODE <b>25674</b>	EFFECTIVE DATE: <b>05/01/2024</b>	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**Property Information:**

Loc # 1, Bldg # 2, 51-54 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 2, Bldg # 1, 101-108 Charlesgate Circle, East Amherst, NY 14051, 8 Unit Frame Condo Building  
 Loc # 2, Bldg # 2, 101-108 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 2, Bldg # 3, 101-108 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 2, Bldg # 4, 101-108 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 3, Bldg # 1, 151-156 Charlesgate Circle, East Amherst, NY 14051, 6 Unit Frame Condo Building  
 Loc # 3, Bldg # 2, 151-156 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 3, Bldg # 3, 151-156 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 4, Bldg # 1, 201-208 Charlesgate Circle, East Amherst, NY 14051, 8 Unit Frame Condo Building  
 Loc # 4, Bldg # 2, 201-208 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 4, Bldg # 3, 201-208 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 4, Bldg # 4, 201-208 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 5, Bldg # 1, 251-254 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 5, Bldg # 2, 251-254 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 6, Bldg # 1, 301-306 Charlesgate Circle, East Amherst, NY 14051, 6 Unit Frame Condo Building  
 Loc # 6, Bldg # 2, 301-306 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 6, Bldg # 3, 301-306 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 7, Bldg # 1, 351-356 Charlesgate Circle, East Amherst, NY 14051, 6 Unit Frame Condo Building  
 Loc # 7, Bldg # 2, 351-356 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 7, Bldg # 3, 351-356 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 8, Bldg # 1, 401-406 Charlesgate Circle, East Amherst, NY 14051, 6 Unit Frame Condo Building  
 Loc # 8, Bldg # 2, 401-406 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 8, Bldg # 3, 401-406 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 9, Bldg # 1, 451-456 Charlesgate Circle, East Amherst, NY 14051, 6 Unit Frame Condo Building  
 Loc # 9, Bldg # 2, 451-456 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 9, Bldg # 3, 451-456 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 10, Bldg # 1, 501-508 Charlesgate Circle, East Amherst, NY 14051, 8 Unit Frame Condo Building  
 Loc # 10, Bldg # 2, 501-508 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 10, Bldg # 3, 501-508 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 10, Bldg # 4, 501-508 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 11, Bldg # 1, 551-559 Charlesgate Circle, East Amherst, NY 14051, 9 Unit Frame Condo Building  
 Loc # 11, Bldg # 2, 551-559 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 11, Bldg # 3, 551-559 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 11, Bldg # 4, 551-559 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 12, Bldg # 1, 601-604 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 12, Bldg # 2, 601-604 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 13, Bldg # 1, 651-655 Charlesgate Circle, East Amherst, NY 14051, 5 Unit Frame Condo Building  
 Loc # 13, Bldg # 2, 651-655 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 14, Bldg # 1, 701-708 Charlesgate Circle, East Amherst, NY 14051, 8 Unit Frame Condo Building  
 Loc # 14, Bldg # 2, 701-708 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 14, Bldg # 3, 701-708 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 14, Bldg # 4, 701-708 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 15, Bldg # 1, 751-754 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 15, Bldg # 2, 751-754 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 16, Bldg # 1, 801-804 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 16, Bldg # 2, 801-804 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 17, Bldg # 1, 851-854 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 17, Bldg # 2, 851-854 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 18, Bldg # 1, 901-908 Charlesgate Circle, East Amherst, NY 14051, 8 Unit Frame Condo Building  
 Loc # 18, Bldg # 2, 901-908 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Lawley Real Estate Insurance Services</b>		License # 1009544	NAMED INSURED Charlesgate Village Association Inc. c/o R&D Property Management of WNY P O Box 978 Getzville, NY 14068 ERIE
POLICY NUMBER <b>680-1S229134</b>			
CARRIER <b>Travelers Property Casualty Company of America</b>	NAIC CODE <b>25674</b>	EFFECTIVE DATE: <b>05/01/2024</b>	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Loc # 18, Bldg # 3, 901-908 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 18, Bldg # 4, 901-908 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 19, Bldg # 1, 951-954 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 19, Bldg # 2, 951-954 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 20, Bldg # 1, 1001-1008 Charlesgate Circle, East Amherst, NY 14051, 8 Unit Frame Condo Building  
 Loc # 20, Bldg # 2, 1001-1008 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 20, Bldg # 3, 1001-1008 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 20, Bldg # 4, 1001-1008 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 21, Bldg # 1, 1051-1056 Charlesgate Circle, East Amherst, NY 14051, 6 Unit Frame Condo Building  
 Loc # 21, Bldg # 2, 1051-1056 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 21, Bldg # 3, 1051-1056 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 22, Bldg # 1, 1101-1106 Charlesgate Circle, East Amherst, NY 14051, 6 Unit Frame Condo Building  
 Loc # 22, Bldg # 2, 1101-1106 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 22, Bldg # 3, 1101-1106 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 23, Bldg # 1, 1151-1154 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 23, Bldg # 2, 1151-1154 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 24, Bldg # 1, 1201-1208 Charlesgate Circle, East Amherst, NY 14051, 8 Unit Frame Condo Building  
 Loc # 24, Bldg # 2, 1201-1208 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 24, Bldg # 3, 1201-1208 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 24, Bldg # 4, 1201-1208 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 25, Bldg # 1, 1251-1254 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 25, Bldg # 2, 1251-1254 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 26, Bldg # 1, 1301-1304 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 26, Bldg # 2, 1301-1304 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 27, Bldg # 1, 1351-1358 Charlesgate Circle, East Amherst, NY 14051, 8 Unit Frame Condo Building  
 Loc # 27, Bldg # 2, 1351-1358 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 27, Bldg # 3, 1351-1358 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 27, Bldg # 4, 1351-1358 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 28, Bldg # 1, 1401-1408 Charlestone Circle, East Amherst, NY 14051, 8 Unit Frame Condo Building  
 Loc # 28, Bldg # 2, 1401-1408 Charlestone Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 28, Bldg # 3, 1401-1408 Charlestone Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 28, Bldg # 4, 1401-1408 Charlestone Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 29, Bldg # 1, 1451-1454 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 29, Bldg # 2, 1451-1454 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 30, Bldg # 1, 1551-1556 Charlesgate Circle, East Amherst, NY 14051, 6 Unit Frame Condo Building  
 Loc # 30, Bldg # 2, 1551-1556 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 30, Bldg # 3, 1551-1556 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 31, Bldg # 1, 1651-1654 Charlesgate Circle, East Amherst, NY 14051, 4 Unit Frame Condo Building  
 Loc # 31, Bldg # 2, 1651-1654 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 32, Bldg # 1, 1751-1756 Charlesgate Circle, East Amherst, NY 14051, 6 Unit Frame Condo Building  
 Loc # 32, Bldg # 2, 1751-1756 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage  
 Loc # 32, Bldg # 3, 1751-1756 Charlesgate Circle, East Amherst, NY 14051, 2 Car Garage

**Special Conditions:****Ordinance or Law:**

Coverage A - Power Pac Premier includes coverage up to policy limit

Coverage B&amp;C- Building Owners Endorsement includes Per Building Limit \$250,000/ \$500,000 Per Occurrence Limit

Coverage is written Per the By-Laws as Single Entity Concept including improvements and betterments.

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Lawley Real Estate Insurance Services</b>	License # <b>1009544</b>	NAMED INSURED <b>Charlesgate Village Association Inc. c/o R&amp;D Property Management of WNY P O Box 978 Getzville, NY 14068 ERIE</b>
POLICY NUMBER <b>680-1S229134</b>		
CARRIER <b>Travelers Property Casualty Company of America</b>	NAIC CODE <b>25674</b>	EFFECTIVE DATE: <b>05/01/2024</b>

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Employee Dishonesty- \$250,000