



ADDITIONAL REMARKS SCHEDULE

AGENCY Schoenfeld Insurance Associates, Inc.		NAMED INSURED Condominium #1, Cross Keys c/o D.H Bader Management, Inc. 5100 Falls Road Baltimore, MD 21210	
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 25 FORM TITLE: Certificate of Liability Insurance

Certificate of Liability Remarks

Additional Insurance Information:

Directors & Officers Liability: \$1,000,000 Limit Policy# QDO0003827-01 Eff. 4/1/26 - 4/1/27 Issued by StarNet Insurance, a Berkley Company

Fidelity Bond: \$680,000/\$6,800 Deductible Limit Policy# 30BDDHM8315 Eff. 11/1/25 - 11/1/26 Issued by The Hartford Insurance

Additional Coverage Notes:

The Master Policy for Cross Keys Condominium #1 is written in accordance with the Maryland Condominium Act, Section 11-114, to include revisions implemented in October 2009, updated/posted in January 2011. Property Section/Replacement Cost of the Master Policy is written on an All Risk/SPECIAL Form basis, excluding ANY Betterments & Improvements installed by Unit owner's, other than the Developer. Homeowners are recommended to purchase a Homeowners Policy designed for Condominium Owners, commonly known as a HO6 Policy.

Fidelity Bond is included, as per the Maryland Condominium Act, Section 11-114, to include the Management Company as an Employee at Full Limit scheduled on the Fidelity Bond Policy.

98 Residential Units

Wind/Hail Coverage - Included (no separate deductible)

Equipment Breakdown Coverage - Included for Common Areas and Association Responsibility (please refer to Association By Laws)

Ordinance Coverage - Included

Deductibles

Water/Steam Deductible \$25,000/occurrence, including Sewer/Drain Back Up