

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

<b>PRODUCER</b> Marshall & Sterling Insurance 5021 Anchor Way Gallows Bay Marketplace Christiansted VI 00820-4671 John W. Harper		<b>PHONE/FAX (A/C, No, Ext):</b> 340-773-2170 /340-773-9550		<b>COMPANY</b> Island Heritage Ins. Co.	
<b>CODE:</b> AGENCY CUSTOMER ID #: SCHOO-2		<b>SUB CODE:</b>			
<b>INSURED</b> Schooner Bay Condominium Assc & Schooner Bay Recreation Assc P.O. Box 25531 Christiansted VI 00824		<b>LOAN NUMBER</b>		<b>POLICY NUMBER</b> IHG40239	
		<b>EFFECTIVE DATE</b> 05/01/09		<b>EXPIRATION DATE</b> 05/01/10	
				<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>					

**PROPERTY INFORMATION**

LOCATION/DESCRIPTION

001

Estate Mount Welcome  
Christiansted VI 00820Residential Condominium Association  
consisting of 62 units**COVERAGE INFORMATION**

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Premises 001		
Building - American	638,831	2,500
Building - Defender	1,587,337	2,500
Building - Courageous	1,369,115	2,500
Building - Enterprises	1,359,619	2,500
Building - Freedom	1,088,680	2,500
Building - Weatherly	1,129,433	2,500
Building - Vigilant	1,371,461	2,500
Office Building	56,137	2,500
Pool#1, Jacuzzi/Deck	85,376	2,500
Pavillion/Restroom	28,220	2,500
Pool#2, with Deck	72,970	2,500
Tennis Court	46,719	2,500
Exterior Lighting, Sidewalks & Signs	225,896	2,500
Personal Property of the Association	25,578	2,500

**REMARKS (Including Special Conditions)**

Form: Special Form including Earthquake, Windstorm, Flood and Theft  
with a sub-limit of \$20,000. per building  
90% Coinsurance; Replacement Cost Valuation  
Deductible: \$2,500. All Other Perils, except Earthquake, Windstorm  
and Flood which is 3% of the total insured value per building, per  
location.

UNIT OWNER:

UNIT NUMBER:

**CANCELLATION**

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 15 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

**ADDITIONAL INTEREST**

NAME AND ADDRESS

Insured's Copy

MORTGAGEE

ADDITIONAL INSURED

LOSS PAYEE

LOAN #

AUTHORIZED REPRESENTATIVE

