# ACORD CERTIFICATE OF INSURANCE

ISSUE DATE (MM/DD/YY) 04/29/94

**PRODUCER**

Meeker Sharkey & MacBean
21 Commerce Drive
Cranford, NJ 07016

908-272-8100

**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.**

**COMPANIES AFFORDING COVERAGE**

| | |
|---|---|
| COMPANY LETTER A | St. Paul Fire & Marine |
| COMPANY LETTER B | |
| COMPANY LETTER C | |
| COMPANY LETTER D | |
| COMPANY LETTER E | |

**INSURED**

Soc.Hill @ University Hts.III
c/o Eastern Community Mgmt
225 Highway 35
Red Bank
NJ 07701

**COVERAGES**

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.

| CO LTR | TYPE OF INSURANCE | POLICY NUMBER | POLICY EFFECTIVE DATE (MM/DD/YY) | POLICY EXPIRATION DATE (MM/DD/YY) | LIMITS | |
|---|---|---|---|---|---|---|
| | GENERAL LIABILITY | | | | | |
| A | X COMMERCIAL GENERAL LIABILITY | BC02900238 | 1/01/94 | 1/01/95 | GENERAL AGGREGATE | $ 5000000 |
| | CLAIMS MADE X OCCUR. | | | | PRODUCTS-COMP/OP AGG. | $ 5000000 |
| | OWNER'S & CONTRACTOR'S PROT. | | | | PERSONAL & ADV. INJURY | $ 3000000 |
| | | | | | EACH OCCURRENCE | $ 3000000 |
| | | | | | FIRE DAMAGE (Any one fire) | $ 50000 |
| | | | | | MED. EXPENSE (Any one person) | $ 5000 |
| | AUTOMOBILE LIABILITY | | | | | |
| | ANY AUTO | | | | COMBINED SINGLE LIMIT | $ |
| | ALL OWNED AUTOS | | | | | |
| | SCHEDULED AUTOS | | | | BODILY INJURY (Per person) | $ |
| | HIRED AUTOS | | | | | |
| | NON-OWNED AUTOS | | | | BODILY INJURY (Per accident) | $ |
| | GARAGE LIABILITY | | | | | |
| | | | | | PROPERTY DAMAGE | $ |
| | EXCESS LIABILITY | | | | | |
| | UMBRELLA FORM | | | | EACH OCCURRENCE | $ |
| | OTHER THAN UMBRELLA FORM | | | | AGGREGATE | $ |
| | WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY | | | | STATUTORY LIMITS | |
| | | | | | EACH ACCIDENT | $ |
| | | | | | DISEASE—POLICY LIMIT | $ |
| | | | | | DISEASE—EACH EMPLOYEE | $ |
| | OTHER | | | | | |
| A | Blkt Bldg.& Cnts | BC02900238 | 1/01/94 | 1/01/95 | $11,475,000. | |
| A | Fidelity | BC02900238 | 1/01/94 | 1/01/95 | $100,000. | |

**DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS**

OWNER: OLLIE R. WILLIAMS, UNMARRIED
LOC: 51B WICKLIFFE STREET, NEWARK, NJ 07103 (22I2) LOT: 22.18 BLOCK: 406

**CERTIFICATE HOLDER**

K. HOVNANIAN MORTGAGE, INC.,
THEIR SUCCESSORS AND/OR ASSIGNS,
AS THEIR INTEREST MAY APPEAR
ONE INDUSTRIAL WAY WEST, BLDG. D
EATONTOWN, NJ 07724

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

**AUTHORIZED REPRESENTATIVE**

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