



BELL & CLEMENTS LIMITED

Special Form (GLISE) Confirmation of Cover

Please pay special attention to the Important Information section of this document which outlines disclosure, data protection and regulatory requirements.

This Declaration Page is attached to and forms part of certificate provisions.		
Quote# QRK87374A23	Certificate# RK87374A23	Previous#
Agent: AmWINS Global Risks Limited SLT: Michael Orren Christian SLT No: A046973 Authority Ref. B0759RP03500A23 100%		
1. Name and address of the Assured Towne Square Villas 5100 Providence Cir NEW PORT RICHEY, PASCO FL, 34652		
2. Effective from 11 November 2023 to 11 November 2024 both days at 12.01a.m. Local Standard Time at the location of the risk		
3. Insurance is effective with Great Lakes Insurance SE		Hereon 100%
4. Sum Insured Buildings USD5,529,600 as per attached schedule	Coverage Special Form	Premium USD 58,613.00 + AGR USD 500 Policy Fee USA Hurricane Minimum Earned Premium Short rate cancellation provisions to apply
Situation: as per attached schedule		
5. IMPORTANT: Please ensure that you are familiar with the following wording and endorsements, if not ask for copies. It is essential that the applicant is made aware of all terms and conditions of the coverage. BCM-5 (ii) - INSPECTION REPORT APPROVAL, FAILURE TO TAKE ACTION REQUESTED BY UNDERWRITERS MAY RESULT IN TERMINATION OF COVERAGE. The cover provided hereon is subject to Underwriters' receipt and approval of an up to date inspection report that must include building(s) valuation(s) carried out by a satisfactory inspection company or Marshall and Swift no later than 45 days from inception. If such inspection report is not received by Underwriters within 45 days from inception, the policy may be cancelled at Underwriters' request. Should such inspection report be unsatisfactory to Underwriters, reflect any material change in the risk or contain recommendations for material repairs that may change Underwriters' evaluation of the risk, the Underwriters have the right to amend the terms and conditions, cancel the risk or request remedial work is completed within 30 days from Assureds receipt of Underwriters' request. Failure to comply with such request may result in the cancellation of the policy. Florida Notice Requirements		

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Ref 9151 - Data Protection Short Form Information Notice
 CP 00 17 10 12 - Condominium Association Coverage Form
 CP 10 30 10 12 - Causes of Loss - Special Form plus CF150 (11-85)
 GLK 4048 PR 01 10 - Constructive Total Loss
 Replacement Cost Value Basis of Valuation - as per wording
 Co-Insurance Clause 90% as per wording
 Deductible USD 10,000 per occurrence
 Deductible Wind/Hail/Hurricane 5 % of 100% Total Values Declared per occurrence
 Values Declared (100%): USD5,529,600
 BCM-31 - Values Declared Endorsement
 CP 10 36 10 12 - Limitations on Coverage for Roof Surfacing: Paragraph B
 CP 02 99 06 07 - Cancellation Changes
 CP 00 90 07 88 - Commercial Property Conditions
 IL 00 17 11 98 - Common Policy Conditions
 CP 01 40 07 06 - Exclusion of Loss Due to Virus or Bacteria
 CP 04 11 10 12 - Protective Safeguards: Smoke Detectors
 Ref 2920a - Terrorism Exclusion Endorsement
 Ref 464 - War and Civil War Exclusion Clause
 Ref 2962 - Biological or Chemical Materials Exclusion
 Ref 5390 - U.S. Terrorism Risk Insurance Act of 2002 as amended - Not Purchased Clause
 Ref 5019 - Asbestos Endorsement
 B&C PEDE 2022/10 - Pre-Existing Damage Exclusion
 USA Hurricane Minimum Earned Premium Endorsement (USA) V.2
 Ref 5021 - Applicable Law
 Ref 3100A - Sanctions Limitation Clause
 BCM-1B - Additional Endorsements - Claims Notification, Ref 1998, Ref 5401, Ref 2340 (amended), Ref 1191
 BCM 2 - Property Amendatory Endorsement (amended)
 Ref 5018 - Microorganism Exclusion (Absolute)
 CP 01 25 02 12 - Florida Changes

6. Service of Suit Designee: - Mendes and Mount, 750 Seventh Avenue, New York, N.Y. 10019-6829, U.S.A.

7. Loss Record:
No Losses

8. Additional Underwriting Information:

Condominiums

Location #1 Building #1 4,656 / 1
 Location #2 Building #1 4,656 / 1
 Location #3 Building #1 4,656 / 1
 Location #4 Building #1 4,656 / 1
 Location #5 Building #1 3,792 / 1
 Location #6 Building #1 4,656 / 1
 Location #7 Building #1 9,792 / 2



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PROVIDING INFORMATION TO INSURERS

This contract of insurance is subject to local state and/or US federal law and jurisdiction. Please ensure that all applicable legal and regulatory requirements in relation to this contract, including requirements for disclosure of information to insurers in relation to it, are drawn to your client's attention.

Bell & Clements: B0759RP03500A23 Hereon: (100%)

100.0000%	Great Lakes Insurance SE
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BELL & CLEMENTS LIMITED**Special Form (GLISE) Confirmation of Cover****IMPORTANT INFORMATION**

The insurance policy referred to in this Confirmation of Cover will be issued by Bell & Clements Limited (B&C) in its capacity as a managing general agent acting on behalf of a number of surplus lines insurers, including Great Lakes Insurance SE (GLISE) and Underwriters at Lloyd's of London. The Confirmation of Cover shows the insurer(s) chosen. GLISE, Munich Re Syndicate Limited (Syndicate 457 at Lloyd's) and B&C are under the common ownership of Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München ('Munich Re'). B&C is authorised and regulated by the Financial Conduct Authority and its firm reference number on the Financial Services Register is 311461 (<https://register.fca.org.uk>).

B&C will earn a commission from the insurer(s) and will disclose this to you upon request. B&C may also earn profit commission from the insurer(s) based on the profitability of a portfolio of risks of similar characteristics. B&C may also act for insurers in the settlement of claims.

It is your responsibility to ensure that the risk is eligible to be placed in the surplus lines market. It is also your responsibility to ensure that the insurance coverage is consistent with the insured's demands and needs. B&C has not performed a search of the insurance market for alternative rates and terms and has not given advice in providing this insurance policy.

The insurance coverage provided under the policy is based upon the information you have provided and the values you have requested to be insured. Please check the Confirmation of Cover and the policy documents and notify us if any information is incorrect or missing. The insurance coverage may include certain conditions and/or warranties that may require the insured to take specific actions, refrain from taking specific actions, fulfil certain requirements and/or substantiate certain facts. Failure to comply with these conditions and/or warranties or failure to notify us of any changes in the information you have provided may adversely affect any claim or invalidate the insurance. Failure to provide any information that would affect a prudent underwriter's decision to accept this risk at the terms quoted may also adversely affect any claim or invalidate the insurance. Where you have provided information about the insured's criminal record, you must ensure that the insured has given their consent for B&C to use that information to provide this insurance coverage and, if requested, you must provide evidence of that consent to B&C.

B&C requests that you make the insured aware of B&C's Privacy Notice, which explains how B&C collects, uses and stores the insured's data. The Privacy Notice can be obtained from B&C's website at www.bellandclements.com/privacy-policy. Upon request, B&C can also provide the insurer(s) Privacy Notice(s).

If you are dissatisfied with B&C's service then please inform your usual contact at B&C and they will do what they can to help. However if you wish to make a complaint you may do so by contacting B&C's Compliance Officer on +44 20 7283 6222 or MBX-Compliance@bellandclements.co.uk. B&C aims to address all complaints fairly and efficiently in an effective and transparent manner to ensure any issues raised are thoroughly investigated and, where possible, satisfactorily resolved. If you are not satisfied with B&C's response then you may be able to refer your complaint to the UK Financial Ombudsman Service (www.financial-ombudsman.org.uk).



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oc No	Bldg No	Location Address	City	County	State	Zip	Protections	Occupancy	Construction	PC Class	Year Built	Distant to Salt Water
01	01	5100 Providence Cir (Building D)	NEW PORT RICHEY	PASCO	Florida	34652	Smoke Detectors	Condominiums	Masonry Combustible	04	1974	0-5 miles
01	02	6310 Providence Cir (Building E)	NEW PORT RICHEY	PASCO	Florida	34652	Smoke Detectors	Condominiums	Masonry Combustible	04	1974	0-5 miles
01	03	6318 Providence Cir (Building A)	NEW PORT RICHEY	PASCO	Florida	34652	Smoke Detectors	Condominiums	Masonry Combustible	04	1974	0-5 miles
01	04	6319 Providence Cir (Building F)	NEW PORT RICHEY	PASCO	Florida	34652	Smoke Detectors	Condominiums	Masonry Combustible	04	1974	0-5 miles
01	05	6326 Providence Cir (Building B)	NEW PORT RICHEY	PASCO	Florida	34652	Smoke Detectors	Condominiums	Masonry Combustible	04	1974	0-5 miles
01	06	6327 Providence Cir (Building G)	NEW PORT RICHEY	PASCO	Florida	34652	Smoke Detectors	Condominiums	Masonry Combustible	04	1974	0-5 miles
01	07	6340 Providence Cir (Building C)	NEW PORT RICHEY	PASCO	Florida	34652	Smoke Detectors	Condominiums	Masonry Combustible	04	1974	0-5 miles

Loc No	Bldg No	Year Updated
01	01	Roof 09; Wiring/Plumbing/Heating 00
01	02	Roof 08 & 21; Wiring/Plumbing/Heating 00



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01	03	Roof 10 & 21; Wiring/Plumbing/Heating 00
01	04	Roof 08 & 10; Wiring/Plumbing/Heating 00
01	05	Roof 07 & 10; Wiring/Plumbing/Heating 00
01	06	Roof 10; Wiring/Plumbing/Heating 00
01	07	Roof 11; Wiring/Plumbing/Heating 00

Loc No	Bldg No	Building	Total Sum Insured
01	01	698,400	698,400
01	02	698,400	698,400
01	03	698,400	698,400
01	04	698,400	698,400
01	05	568,800	568,800
01	06	698,400	698,400
01	07	1,468,800	1,468,800