



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/11/2026

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 Key West Insurance 3152 Northside Drive, Suite #201 Key West, FL 33040		PHONE (A/C, No, Ext): 305-294-1096	COMPANY NAME AND ADDRESS Mt. Hawley Insurance Company 9025 N. Lindbergh Drive Peoria, IL 61615		NAIC NO: 37974
FAX (A/C, No): 305-294-8016		E-MAIL ADDRESS:	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
License#: L100460					
CODE:	SUB CODE:		POLICY TYPE Multi-Peril Property & Flood		
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER MPC0609993	
NAMED INSURED AND ADDRESS Duval Square Condominium Association, Inc. 1075 Duval Square C-24 Key West FL 33040		EFFECTIVE DATE 03/01/2026	EXPIRATION DATE 05/01/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
ADDITIONAL NAMED INSURED(S)		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 - 1075 Duval Street, C-7-23 / R1-30, Key West, Florida 33040
See Attached...

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.

COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD	SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ \$13,454301			<input checked="" type="checkbox"/>	
				DED: \$10,000
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE		YES NO N/A		If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE			X	If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE			X	Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?			X	
IS DOMESTIC TERRORISM EXCLUDED?			X	
LIMITED FUNGUS COVERAGE			X	If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)			X	
REPLACEMENT COST		X		
AGREED VALUE			X	
COINSURANCE			X	If YES, %
EQUIPMENT BREAKDOWN (If Applicable)		X		If YES, LIMIT: \$13,454301 DED: \$10,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg			X	If YES, LIMIT: DED:
- Demolition Costs			X	If YES, LIMIT: DED:
- Incr. Cost of Construction			X	If YES, LIMIT: DED:
EARTH MOVEMENT (If Applicable)			X	If YES, LIMIT: DED:
FLOOD (If Applicable)		X		If YES, LIMIT: DED:
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		X		If YES, LIMIT: 5% DED:
NAMED STORM INCL <input type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:			X	If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS			X	

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
PROOF OF INSURANCE ONLY			<i>Chad H. Lybick</i>

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ADDITIONAL REMARKS SCHEDULE

AGENCY Key West Insurance		NAMED INSURED Duval Square Condominium Association, Inc. 1075 Duval Square C-24 Key West FL 33040	
POLICY NUMBER MPC0609993		EFFECTIVE DATE: 03/01/2026	
CARRIER Mt. Hawley Insurance Company	NAIC CODE 37974		

ADDITIONAL REMARKS

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

REMARKS:

- Flood Policy #09 1152044295 05 - Effective 04/23/2026 - 04/23/2027 (Bldg., D - Main Bldg.) - Building Limits - \$500,000 - Contents - \$500,000 - Ded. \$1,250
- Flood Policy #09 1152044287 05 - Effective 04/23/2026 - 04/23/2027 (Bldg., B - Nail Bar) - Building Limits - \$165,000 - Contents - \$53,000 - Ded. \$1,250
- Flood Policy #09 1152044290 05 - Effective 04/23/2026 - 04/23/2027 (Bldg., C - Pasta Garden) - Building Limits - \$165,000 - Contents - \$53,000 - Ded. \$1,250
- Flood Policy #09 1152044293 05 - Effective 04/23/2026 - 04/23/2027 (Bldg., A - Circle K) - Building Limits - \$165,000 - Contents - \$53,000 - Ded. \$1,250
- Property (Multi-Peril - 2nd Layer) - Endurance American Specialty Insurance Company - 5/1/2026 - 5/1/2027 - Policy #ESP30110273200
- Property (Multi-Peril - 3rd Layer) - Lexington Insurance Company - 5/1/2026 - 5/1/2027 - Policy #061386498

LOCATION/DESCRIPTION:

- Loc #1 Bldg #2 - 1075 Duval Street, C-7-23 / R1-30, Key West, Florida 33040
- Loc #2 Bldg #1 - 1075 Duval Street, C-5/C-6, Key West, Florida 33040
- Loc #3 Bldg #1 - 1075 Duval Street, C-3/C-4 / R-31, Key West, Florida 33040
- Loc #4 Bldg #1 - 1075 Duval Street, C-1/C-2 / R1-32, Key West, Florida 33040