



# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/8/2025

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 Frontline Insurance Unlimited Company Wright National Flood Insurance Company		NAIC NO: 10074
FAX (A/C, No): 305-294-8016		E-MAIL ADDRESS:	License#: L100460		
CODE:		SUB CODE:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
AGENCY CUSTOMER ID #:		POLICY TYPE Multi-Peril Property & Flood			
NAMED INSURED AND ADDRESS Duval Square Condominium Association, Inc. 1075 Duval Square C-24 Key West FL 33040		LOAN NUMBER		POLICY NUMBER 2373305666	
EFFECTIVE DATE 05/01/2025		EXPIRATION DATE 05/01/2026		<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.

<b>COVERAGE INFORMATION</b>		PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 13,454,301		DED: 5,000			
		YES	NO	N/A	
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE				X	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, 90 %
EQUIPMENT BREAKDOWN (If Applicable)				X	If YES, LIMIT: DED:
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: 10% 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 Centennial Bank P.O. Box 200018 Kenesaw, GA 30156			AUTHORIZED REPRESENTATIVE 

© 2003-2015 ACORD CORPORATION. All rights reserved.

**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 2373305666		EFFECTIVE DATE: 05/01/2025	
CARRIER Frontline Insurance Unlimited Company	NAIC CODE 10074		

**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 04 - Effective 04/23/2025 - 04/23/2026 (Bldg., D - Main Bldg.) - Building Limits - \$500,000 - Contents - \$500,000 - Ded. \$1,250

Flood Policy #09 1152044287 04 - Effective 04/23/2025 - 04/23/2026 (Bldg., B - Nail Bar) - Building Limits - \$165,000 - Contents - \$53,000 - Ded. \$1,250

Flood Policy #09 1152044290 04 - Effective 04/23/2025 - 04/23/2026 (Bldg., C - Pasta Garden) - Building Limits - \$165,000 - Contents - \$53,000 - Ded. \$1,250

Flood Policy #09 1152044293 04 - Effective 04/23/2025 - 04/23/2026 (Bldg., A - Circle K) - Building Limits - \$165,000 - Contents - \$53,000 - Ded. \$1,250

Customer Name: B &amp; R Enterprises of Key West, Inc., 1075 Duval Street, Unit #C1, Key West, Florida 33040

## 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