



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
6/4/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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| PRODUCER FCA Insurance 813 State Route A1A New Smyrna Beach FL 32169 | CONTACT NAME: Jennifer Weller | |
| | PHONE (A/C. No. Ext): 3869440955 FAX (A/C. No.): | |
| | E-MAIL ADDRESS: jennifer@callfca.com | |
| | PRODUCER CUSTOMER ID: EDGECON-02 | |
| INSURED Edgewater Condominium Apartments of Deltona, Florida, Inc. 175 Palmetto Woods Ct Deltona FL 32725 | INSURER(S) AFFORDING COVERAGE | NAIC # |
| | INSURER A: Cypress Property & Casualty Insurance Company | 10953 |
| | INSURER B: Philadelphia Indemnity Insurance Company | 18058 |
| | INSURER C: Southern-Owners Insurance Company | 10190 |
| | INSURER D: StarNet Insurance Company | 40045 |
| | INSURER E: | |
| | INSURER F: | |

COVERAGES CERTIFICATE NUMBER: 376498708 REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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.

| INSR LTR | TYPE OF INSURANCE | POLICY NUMBER | POLICY EFFECTIVE DATE (MM/DD/YYYY) | POLICY EXPIRATION DATE (MM/DD/YYYY) | COVERED PROPERTY | LIMITS |
|----------|--|----------------------|------------------------------------|-------------------------------------|---|---------------|
| A | <input checked="" type="checkbox"/> PROPERTY CAUSES OF LOSS | CCP0000487-00 | 5/30/2026 | 5/30/2027 | <input checked="" type="checkbox"/> BUILDING | \$ 33,478,279 |
| | <input type="checkbox"/> BASIC | BUILDING DEDUCTIBLES | | | <input type="checkbox"/> PERSONAL PROPERTY | \$ |
| | <input type="checkbox"/> BROAD | BUILDING 25000 | | | <input type="checkbox"/> BUSINESS INCOME | \$ |
| | <input checked="" type="checkbox"/> SPECIAL | CONTENTS | | | <input type="checkbox"/> EXTRA EXPENSE | \$ |
| | <input type="checkbox"/> EARTHQUAKE | | | | <input type="checkbox"/> RENTAL VALUE | \$ |
| | <input checked="" type="checkbox"/> WIND | 5% | | | <input type="checkbox"/> BLANKET BUILDING | \$ |
| | <input type="checkbox"/> FLOOD | | | | <input type="checkbox"/> BLANKET PERS PROP | \$ |
| | <input checked="" type="checkbox"/> RCV | | | | <input checked="" type="checkbox"/> BLANKET BLDG & PP | \$ |
| | <input checked="" type="checkbox"/> Agreed | Value | | | <input checked="" type="checkbox"/> Ord/Law "A" | \$ 33,478,279 |
| | | | | | <input checked="" type="checkbox"/> Ord/Law "B & C" | \$ 836,957 |
| | <input type="checkbox"/> INLAND MARINE | TYPE OF POLICY | | | | \$ |
| | <input type="checkbox"/> CAUSES OF LOSS | | | | | \$ |
| | <input type="checkbox"/> NAMED PERILS | POLICY NUMBER | | | | \$ |
| B | <input checked="" type="checkbox"/> CRIME TYPE OF POLICY Crime | PCAC024060-0225 | 5/30/2026 | 5/30/2027 | <input checked="" type="checkbox"/> Empl Dishonesty | \$ 1,000,000 |
| | <input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN | | | | | \$ |
| C | General Liability | 72336052 | 10/10/2025 | 10/10/2026 | <input checked="" type="checkbox"/> Each Occurrence | \$ 1,000,000 |
| D | D&O Liability | QDO0007279-01 | 5/30/2026 | 5/30/2027 | <input checked="" type="checkbox"/> Each Claim | \$ 1,000,000 |

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

312 Unit Residential Condo Association. Coverage is "Walls-Out". 5% Calendar Year Hurricane per Building Deductible. All Other Wind Deductible \$25,000. Property values based on 2023 Appraisal. Property carrier waives our rights to recover payment from any unit-owner. Crime Policy lists Property Manger on the Include Designated Agents as Employees endorsement. General Liability policy contains Separation of Insured clause. 30 Day Cancellation Notice except 10 days for Non Payment of Premium.

CERTIFICATE HOLDER

CANCELLATION

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| EVIDENCE OF INSURANCE | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. |
| | AUTHORIZED REPRESENTATIVE |

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