



ADDITIONAL REMARKS SCHEDULE

AGENCY RSC Insurance Brokerage, Inc.		NAMED INSURED Surfside Palms Condominium Association, Inc.	
POLICY NUMBER _____		EFFECTIVE DATE: _____	
CARRIER _____	NAIC CODE _____		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

Location: 8888 Collins Avenue, Surfside, FL 33154 - (55 units)

PROPERTY/HAZARD:

Insurer D: Arrowhead Program - Layered
 Policy# TSAHPR0009698-01 | Eff: 6/1/2026 - 6/1/2027
 Special Form | Agreed Amount | Replacement Cost Valuation | Ordinance and Law Included
 Deductibles: \$10,000 All Other Perils, Per Occurrence; 5% Hurricane, Per Calendar Year; \$10,000 Water Damage, Per Occurrence;
 5% Wind-Drive Rain, subject to \$100,000 min, Per Occurrence; \$100,000 All Other Wind/Hail, Per Occurrence

North Tower Building Limit: \$7,599,590
 South Tower Building Limit: \$8,484,347
 Swimming Pool Limit: \$86,400
 Spa Limit: \$25,380
 Pool Patio/Deck Limit: \$58,968
 Patio Mansory Walls / Fencing Limit: \$112,644
 Pool/Spa Equipment & Heaters Limit: \$26,190
 Fountain, Entry w/ Equip Limit: \$26,995
 Staircase, Entry Limit: \$98,280
 Site Lighting Limit: \$21,330
 South Perimete Walls/Gates Limit: \$24,000
 Total Insured Value: \$16,564,124

CRIME/FIDELITY

Insurer E: Philadelphia Indemnity Insurance Company
 Policy# PCAC023981-0225 | Eff: 6/1/2026 - 6/1/2027
 Employee Theft Limit: \$200,000 | Deductible: \$250
 Includes Property Manager

EQUIPMENT BREAKDOWN

Insurer F: Liberty Mutual Fire Insurance Company
 Policy# YB2-L9L-480252-016 | Eff: 6/1/2026 - 6/1/2027
 Limit Per Breakdown: \$16,294,958 | Deductible: \$2,500

FLOOD

Insurer G: Imperial Fire & Casualty Insurance Company
 Policy# 0003322020 | Eff: 8/25/2025 - 8/25/2026
 Replacement Cost | Flood Zone: AE (55 Units)
 Building Limit: \$13,750,000 | Deductible: \$1,250

Association Flood Insurance
A partnership between policyholders, their agents and underwriters specializing in high risk and coastal exposures

RISK STRATEGIES COMPANY
 2900 SW 149TH AVE, SUITE 100
 MIRAMAR, FL 33027

Agency Phone: (954) 963-6666

NFIP Policy Number: 0003322020
 Company Policy Number: 0003322020
 Agent: RISK STRATEGIES COMPANY

Payor: INSURED
 Policy Term: 08/25/2025 12:01 AM - 08/25/2026 12:01 AM
 Policy Form: RCBAP

To report a claim visit or call us at: <https://Nationalgeneral.manageflood.com>
 (877) 254-6819

REVISED FLOOD INSURANCE POLICY DECLARATIONS
 NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS	INSURED NAME(S) AND MAILING ADDRESS
SURFSIDE PALMS CONDOMINIUM ASSOC, INC 1000 5TH STREET, SUITE 218 C/O MIAMI POWERHOUSE MANAGEMENT MIAMI BEACH, FL 33139	SURFSIDE PALMS CONDOMINIUM ASSOC, INC 1000 5TH STREET, SUITE 218 C/O MIAMI POWERHOUSE MANAGEMENT MIAMI BEACH, FL 33139

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
IMPERIAL FIRE & CASUALTY INSURANCE COMPANY PO BOX 209559 DALLAS, TX 75320-9559	8888 COLLINS AVE SURFSIDE, FL 33154-3539

RATING INFORMATION	BUILDING DESCRIPTION:
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 55 UNITS	BUILDING DESCRIPTION DETAIL: N/A
PRIMARY RESIDENCE: NO	
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 5 FLOOR(S)	REPLACEMENT COST VALUE: \$18,594,790.00
PRIOR NFIP CLAIMS: 0 CLAIM(S)	DATE OF CONSTRUCTION: 01/01/2000
	CURRENT FLOOD ZONE: AE
	FIRST FLOOR HEIGHT (FFH): 12.6 FEET
	MOST FAVORABLE FFH METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE:	N/A
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	N/A
DISASTER AGENCY:	CASE NO: N/A DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE


	COVERAGE	DEDUCTIBLE
BUILDING:	\$13,750,000	\$1,250
CONTENTS:	\$100,000	\$1,250

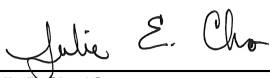
COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
 YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT FLOODSMART.GOV/FLOOD TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 08/25/2025 12:01 AM
 ENDORSEMENT PREMIUM: \$0.00
 CHANGES APPLIED TO:
 INSURED / MAILING ADDRESS

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$15,203.00
CONTENTS PREMIUM:	\$547.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$778.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$2,971.00)
FULL RISK PREMIUM:	\$12,076.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$12,076.00
RESERVE FUND ASSESSMENT:	\$2,174.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,490.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$15,990.00
PRORATA PREMIUM ADJUSTMENT:	
ADJUSTED ANNUAL PREMIUM:	

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement


 Peter Rendall / President


 Julie E. Cho / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY Insurer NAIC Number: 44369



File: 32361591

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