



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
1/13/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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.

PRODUCER  
Arthur J. Gallagher Risk Management Services, LLC  
2255 Glades Rd Ste 240W  
Boca Raton FL 33431

License#: 0D69293

CONTACT NAME:	Certificates Department	
PHONE (A/C, No. Ext):	561-922-6924	FAX (A/C, No.):
E-MAIL ADDRESS:	certrequests@aig.com	
PRODUCER CUSTOMER ID:	LAKEBEA-02	
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A:	CUMIS Specialty Insurance Company Inc.	12758
INSURER B:	Federal Insurance Company	20281
INSURER C:	Citizens Property Insurance Corporation	10064
INSURER D:	Wright National Flood Insurance Company	11523
INSURER E:		
INSURER F:		

## COVERAGES

CERTIFICATE NUMBER: 1634839635

REVISION NUMBER:

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

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	X PROPERTY	CIUCAP101461-03	10/14/2025	10/14/2026	X BUILDING	\$ See Remarks				
	CAUSES OF LOSS				PERSONAL PROPERTY	\$				
					BUSINESS INCOME	\$				
					EXTRA EXPENSE	\$				
					RENTAL VALUE	\$				
					BLANKET BUILDING	\$				
					BLANKET PERS PROP	\$				
					BLANKET BLDG & PP	\$				
						\$				
						\$				
	INLAND MARINE					\$				
	CAUSES OF LOSS					\$				
	NAMED PERILS					\$				
						\$				
A	X CRIME	CIUCAP101461-03	10/14/2025	10/14/2026	X See Remarks	\$ See Remarks				
	TYPE OF POLICY					\$				
	Crime					\$				
B	X BOILER & MACHINERY / EQUIPMENT BREAKDOWN	000076443234	10/14/2025	10/14/2026	X See Remarks	\$ See Remarks				
C	Wind and Hail	00040152	10/14/2025	10/14/2026	X See Remarks	\$ See Remarks				
D	FLOOD	091152489123	10/14/2025	10/14/2026	X See Remarks	\$ See Remarks				

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

Important Notes for Lenders:

Coverage for the interior of the unit is NOT included. The Unit Owners are responsible for purchasing their own H06 policy.

Any cancellation notices will be sent to the association as they are the insured. The amount of time would be based upon the reason for cancellation (i.e., 10 days non-payment; 45 days non-renewal, etc.).

Lenders of unit owners cannot be added as a loss payee to the association policies as the policy covers common areas.

See Attached...

## CERTIFICATE HOLDER

## CANCELLATION

Proof 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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## ADDITIONAL REMARKS SCHEDULE

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AGENCY Arthur J. Gallagher Risk Management Services, LLC		NAMED INSURED Lake Beach Club Condo Assoc. Inc. Julianna Rangel 2600 Collins Ave, Ste. 203 Miami Beach FL 33140
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

### ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER: 24 FORM TITLE: CERTIFICATE OF PROPERTY INSURANCE**

#### SPECIAL CONDITIONS:

Property Manager is considered an Employee by definition of Crime Policy. Therefore, covered under this policy while conducting business for the insured association.

Please carefully read all pages to this Certificate of Insurance, specifically, the additional wording sections. If there are additional questions, please email your questions to CertRequests@ajg.com as NO information will be provided over the phone.



A Stock Company  
P.O. Box 33003  
St. Petersburg, FL 33733-8003  
Customer Service: 1-800-820-3242  
Claims: 1-800-725-9472

FFL99.001 1025  
0082212  
10/21/25  
2000 11523 FLD RCBP

## FLOOD DECLARATIONS PAGE RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152489123 02	1152489123	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/14/25 To: 10/14/26 12:01 am Standard Time	10/21/2025	0082212	9904534543

Agent (561)922-6924

ARTHUR J GALLAGHER RISK  
MANAGEMENT SERVICES LLC  
2255 GLADES RD STE 240W  
BOCA RATON FL 33431

LAKE BEACH CLUB INC  
2600 COLLINS AVE STE 203  
MIAMI BEACH FL 33140-4709

GGB.FL3.COMMERCIAL@AJG.COM

Property Location (if other than above)  
2600 COLLINS AVE, MIAMI BEACH FL 33140

Address may have been changed in accordance with USPS standards.

### Rating Information

Rate Category: Rating Engine	Flood Risk: AE
Primary Residence: N	First Floor Height: 11.3 ft
Building Occupancy: Residential Condominium Building	Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building	Date of Construction: 01/01/1992
Property Description: Elevated with enclosure solid foundation walls, 2 floors	Prior NFIP Claims: 0
	Number of Units: 42
	Replacement Cost Value: 7,688,000

Coverage	Deductible	Annual Premium
BUILDING \$7,688,000	\$1,250	\$57,882.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00
Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.	ICC Premium: \$75.00 *Community Rating Discount: \$0.00 FULL RISK PREMIUM: \$57,957.00 Statutory Discounts	
	Annual Increased Cap Discount: \$47,020.00 DISCOUNTED PREMIUM: \$10,937.00 Reserve Fund Assessment: \$1,969.00 Federal Policy Service Fee: \$1,360.00 HFIAA Surcharge: \$250.00	
	TOTAL ANNUAL PAYMENT	\$14,516.00

**Coverage limitations may apply. See your Policy form for details.**

Coincurrence penalty may apply. See your Policy Form for Details

\*Building is not eligible due to noncompliance

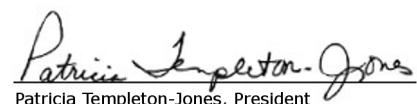
**THIS IS NOT A BILL**

Premium Paid by: Insured

### Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
Wright National Flood Insurance Company A stock company  
Copy Sent To: As indicated on back or additional pages, if any.

  
Patricia Templeton-Jones, President

008221209115248912325294

00002

Company



09 1152489123 02

Agent (561)922-6924  
ARTHUR J GALLAGHER RISK  
MANAGEMENT SERVICES LLC  
2255 GLADES RD STE 240W  
BOCA RATON FL 33431

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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 to make changes to your policy or visit [floodsmart.gov/flood](http://floodsmart.gov/flood) to learn more about flood insurance.



## **PROPERTY / HAZARD**

Insurance Carrier: Cumis Specialty Insurance Company  
Policy Number: CIUCAP101461-03  
Policy Period: Effective Date: 10/14/2025

Expiration Date: 10/14/2026

Replacement Cost

Special

Additional Wording: EXCLUDES WIND/HAIL

Ordinance or Law Included - \$500,000.00 Combined Limit Coverage A,B,C

Wind/Hail Exclusion doesn't apply to Building/Ordinance or Law coverage. This Ordinance or Law coverage is Excess of CITIZENS policy deductible.

Building	Location	Limit	# Units	AOP Deductible
1	2600 Collins Ave Miami Beach, FL 33140	\$6,284,063	\$50,000	42
2	2600 Collins Ave Miami Beach, FL 33140	\$25,950		Pool \$2,500

## **WINDSTORM**

Insurance Carrier: Citizens Property Insurance Corporation  
Policy Number: 00040152-12  
Policy Period: Effective Date: 10/14/2025

Expiration Date: 10/14/2026

Replacement Cost (BLDG ONLY)

WIND ONLY

Additional Wording: 3% Calendar Year "Hurricane" Percentage Deductible; Bldg, BPP & Pool

1% All Other Windstorm or Hail Deductible; Bldg only. All Other Wind/Hail BPP & Pool \$1,000 Deductible

Building	Location	Limit	# Units	
1	2600 Collins Ave Miami Beach, FL 33140	\$7,800,000	\$50,000	42
2	2600 Collins Ave Miami Beach, FL 33140	\$37,000		Pool/Deck Equip.
3	2600 Collins Ave Miami Beach, FL 33140	\$59,000		Fence Wall

## **FLOOD**

Insurance Carrier: Wright National Flood Insurance Company  
Policy Number: 09 1152489123 02  
Policy Period: Effective Date: 10/14/2025

Expiration Date: 10/14/2026

Replacement Cost

RCBP

Flood Zone: AE

Additional Wording: This Flood covers the master condominium association, its structures and common areas

Building	Location	Limit	# Units	Deductible
1	2600 Collins Ave Miami Beach, FL 33140	\$7,688,000	42	\$1,250

## **CRIME**

Insurance Carrier: Cumis Specialty Insurance Company  
Policy Number: CIUCAP101461-03  
Policy Period: Effective Date: 10/14/2025

Expiration Date: 10/14/2026

Insuring Agreement	Blanket Limit Coverage: \$200,000	Single Loss Retention
Employee Theft	Included in Blanket Limit	\$1,000
Forgery or Alteration	Included in Blanket Limit	\$1,000
Inside/Outside Premises - Theft of Money & Securities	Included in Blanket Limit	\$1,000
Money Orders and Counterfeit Money	Included in Blanket Limit	\$1,000
Computer Fraud	Included in Blanket Limit	\$1,000
Funds Transfer Fraud	Included in Blanket Limit	\$1,000
Include Designated Agents as Employees-Accountant or Bookkeeper-EmployeeTheft	\$50,000	\$1,000

## **Boiler & Machinery**

Insurance Carrier: Federal Insurance Company  
Policy Number: 76443234  
Policy Period: Effective Date: 10/14/2025

Expiration Date: 10/14/2026

Location	Limit	Deductible
2600 Collins Ave Miami Beach, FL 33140	\$6,547,363	\$5,000

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