

ATLANTIC MUTUAL LEGAL DEFENSE INSURANCE COMPANY, INC.

7351 Wiles Road, Suite 202
Coral Springs, FL 33067
888-888-3270 / Service@AtlanticMutualInsurance.com

Declarations Page

POLICY NUMBER: AM0001484-00

PRODUCING AGENT: Phil Masi
LICENSE NUMBER:

INSURANCE COMPANY: ATLANTIC MUTUAL LEGAL DEFENSE INSURANCE COMPANY, INC.

NAMED INSURED: Named Associations of Century Village West Palm Beach

INSURED ADDRESS: Named Associations of Century Village West Palm Beach
c/o Property Manager
2102 West Drive
West Palm Beach, FL 33417

TYPE OF INSURANCE: LEGAL EXPENSE INSURANCE

GROSS PREMIUM: \$73,075.95

POLICY TERM: COVERAGE BEGINS ON 01/01/2025 AT 12:01 AM
COVERAGE EXPIRES ON 01/01/2026 AT 12:01 AM

INCLUDED FORMS: POLICY DECLARATIONS PAGE AM DEC 09 16
Policy Coverage Form AM POL 01 24



Underlying policies that must remain in force during the policy period for this policy:

- GENERAL LIABILITY
- DIRECTORS & OFFICERS UNLESS THE NAME INSURED IS A PERSON

The included forms and any endorsements listed above attach to form AM PL 11 19 and make up the entire policy. This "policy" only covers the "legal services" of a "plan attorney" to defend a claim made against the "named insured" and reported during the policy period. This "policy" will only apply when a claim is made against the "named insured" and the named insured's existing insurance coverage is denied or is not applicable. This "policy" does not include coverage for legal services incidental to other insurance coverages. It does not indemnify "you" for damages that "you" may to pay as a result of a claim. It does not cover any out of pocket costs in the defense of a claim. In order for the "named insured" to receive benefits under the terms and conditions of this "policy", the requirements listed in this "policy" must be met.

ATLANTIC MUTUAL LEGAL DEFENSE INSURANCE COMPANY, INC.

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 888-888-3270 / Service@AtlanticMutualInsurance.com

Schedule of Locations

TYPE*	PHYSICAL LOCATION	YEAR BUILT	UNIT COUNT**
CA	1-26 Andover A West Palm Beach FL 33417		7306
	27-52 Andover B West Palm Beach FL 33417		
	53-78 Andover C West Palm Beach FL 33417		
	79-104 Andover D West Palm Beach FL 33417		
	105-130 Andover E West Palm Beach FL 33417		
	131-156 Andover F West Palm Beach FL 33417		
	157-182 Andover G West Palm Beach FL 33417		
	183-208 Andover H West Palm Beach FL 33417		
	235-258 Andover J West Palm Beach FL 33417		
	259-282 Andover K West Palm Beach FL 33417		
	283-306 Andover L West Palm Beach FL 33417		
	307-330 Andover M West Palm Beach FL 33417		
	1-26 Bedford A West Palm Beach FL 33417		
	27-52 Bedford B West Palm Beach FL 33417		
	53-78 Bedford C West Palm Beach FL 33417		
	79-104 Bedford D West Palm Beach FL 33417		
	105-130 Bedford E West Palm Beach FL 33417		
	131-156 Bedford F West Palm Beach FL 33417		
	183-206 Bedford H West Palm Beach FL 33417		
	207-240 Bedford I West Palm Beach FL 33417		
	255-278 Bedford K West Palm Beach FL 33417		
	1-26 Berkshire A West Palm Beach FL 33417		
	27-52 Berkshire B West Palm Beach FL 33417		
	53-76 Berkshire C West Palm Beach FL 33417		
	97-116 Berkshire E West Palm Beach FL 33417		
	117-136 Berkshire F West Palm Beach FL 33417		
	137-156 Berkshire G West Palm Beach FL 33417		
	157-172 Berkshire H West Palm Beach FL 33417		
	173-192 Berkshire I West Palm Beach FL 33417		
	213-232 Berkshire K West Palm Beach FL 33417		

* Condominium Association (CA) / Co-Op (CO) / Homeowners Association (HOA) / Apartment Complex (A)

* Hotel (H) / Commercial Office Structure (COS)

** Condominium Association & Co-Op (# of Units) / Homeowners Association (# of Homes)

** Apartment Complex (# of Apartments) / Hotel (# of Rooms) / Commercial Office Structure (# of Tenants)

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TYPE*	PHYSICAL LOCATION	YEAR BUILT	UNIT COUNT**
CA	1-24 Cambridge A West Palm Beach FL 33417		7306
	25-50 Cambridge B West Palm Beach FL 33417		
	51-70 Cambridge C West Palm Beach FL 33417		
	71-94 Cambridge D West Palm Beach FL 33417		
	95-120 Cambridge E West Palm Beach FL 33417		
	145-170 Cambridge G West Palm Beach FL 33417		
	171-196 Cambridge H West Palm Beach FL 33417		
	197-220 Cambridge I West Palm Beach FL 33417		
	25-50 Camden B West Palm Beach FL 33417		
	51-76 Camden C West Palm Beach FL 33417		
	77-92 Camden D West Palm Beach FL 33417		
	93-116 Camden E West Palm Beach FL 33417		
	117-140 Camden F West Palm Beach FL 33417		
	141-166 Camden G West Palm Beach FL 33417		
	167-192 Camden H West Palm Beach FL 33417		
	219-244 Camden J West Palm Beach FL 33417		
	245-264 Camden K West Palm Beach FL 33417		
	265-290 Camden L West Palm Beach FL 33417		
	291-310 Camden M West Palm Beach FL 33417		
	291-310 Camden M West Palm Beach FL 33417		
	311-336 Camden N West Palm Beach FL 33417		
	337-356 Camden O West Palm Beach FL 33417		
	357-376 Camden P West Palm Beach FL 33417		
	27-52 Canterbury B West Palm Beach FL 33417		
	53-76 Canterbury C West Palm Beach FL 33417		
	77-100 Canterbury D West Palm Beach FL 33417		
	101-126 Canterbury E West Palm Beach FL 33417		
	127-152 Canterbury F West Palm Beach FL 33417		
	153-168 Canterbury G West Palm Beach FL 33417		
	169-188 Canterbury H West Palm Beach FL 33417		

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TYPE*	PHYSICAL LOCATION	YEAR BUILT	UNIT COUNT**
CA	189-208 Canterbury I West Palm Beach FL 33417		7306
	209-232 Canterbury J West Palm Beach FL 33417		
	233-256 Canterbury K West Palm Beach FL 33417		
	1-24 Chatham A West Palm Beach FL 33417		
	25-48 Chatham B West Palm Beach FL 33417		
	49-72 Chatham C West Palm Beach FL 33417		
	73-96 Chatham D West Palm Beach FL 33417		
	97-120 Chatham E West Palm Beach FL 33417		
	121-136 Chatham F West Palm Beach FL 33417		
	137-152 Chatham G West Palm Beach FL 33417		
	153-168 Chatham H West Palm Beach FL 33417		
	169-184 Chatham I West Palm Beach FL 33417		
	185-210 Chatham J West Palm Beach FL 33417		
	211-232 Chatham K West Palm Beach FL 33417		
	233-248 Chatham L West Palm Beach FL 33417		
	249-264 Chatham M West Palm Beach FL 33417		
	265-288 Chatham N West Palm Beach FL 33417		
	289-312 Chatham O West Palm Beach FL 33417		
	313-336 Chatham P West Palm Beach FL 33417		
	337-352 Chatham Q West Palm Beach FL 33417		
	353-368 Chatham R West Palm Beach FL 33417		
	369-392 Chatham S West Palm Beach FL 33417		
	393-416 Chatham T West Palm Beach FL 33417		
	417-440 Chatham U West Palm Beach FL 33417		
	1-24 Coventry A West Palm Beach FL 33417		
	24-48 Coventry B West Palm Beach FL 33417		
	49-72 Coventry C West Palm Beach FL 33417		
	73-96 Coventry D West Palm Beach FL 33417		
	121-144 Coventry F West Palm Beach FL 33417		
	145-168 Coventry G West Palm Beach FL 33417		

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CA	169-196 Coventry H West Palm Beach FL 33417 193-216 Coventry I West Palm Beach FL 33417 217-240 Coventry J West Palm Beach FL 33417 97-120 Coventry E West Palm Beach FL 33417 241-264 Coventry K West Palm Beach FL 33417 265-288 Coventry L West Palm Beach FL 33417 1 Golfs Edge A A-F West Palm Beach FL 33417 2 Golfs Edge A A-F West Palm Beach FL 33417 3 Golfs Edge A A-F West Palm Beach FL 33417 4 Golfs Edge A A-F West Palm Beach FL 33417 5 Golfs Edge C A-F West Palm Beach FL 33417 6 Golfs Edge C A-F West Palm Beach FL 33417 7 Golfs Edge C A-F West Palm Beach FL 33417 8 Golfs Edge C A-F West Palm Beach FL 33417 9 Golfs Edge B A-F West Palm Beach FL 33417 10 Golfs Edge B A-H West Palm Beach FL 33417 11 Golfs Edge B A-F West Palm Beach FL 33417 12 Golfs Edge D A-F West Palm Beach FL 33417 14 Golfs Edge D A-H West Palm Beach FL 33417 15 Golfs Edge D A-F West Palm Beach FL 33417 16 Golfs Edge A A-F West Palm Beach FL 33417 17 Golfs Edge E A-H West Palm Beach FL 33417 18 Golfs Edge E A-F West Palm Beach FL 33417 18 Golfs Edge E A-F West Palm Beach FL 33417 19 Golfs Edge E A-F West Palm Beach FL 33417 20 Golfs Edge E B-H West Palm Beach FL 33417 21 Golfs Edge F A-F West Palm Beach FL 33417 22 Golfs Edge F A-F West Palm Beach FL 33417 23 Golfs Edge F A-F West Palm Beach FL 33417 24 Golfs Edge A A-F West Palm Beach FL 33417		7306

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CA	25 Golfs Edge G A-H West Palm Beach FL 33417		7306
	26 Golfs Edge G A-H West Palm Beach FL 33417		
	121 27 Golfs Edge G A-H West Palm Beach FL 33417		
	1-21 Dorchester A West Palm Beach FL 33417		
	21-44 Dorchester B West Palm Beach FL 33417		
	45-68 Dorchester C West Palm Beach FL 33417		
	69-92 Dorchester D West Palm Beach FL 33417		
	93-116 Dorchester E West Palm Beach FL 33417		
	117-140 Dorchester F West Palm Beach FL 33417		
	141-164 Dorchester G West Palm Beach FL 33417		
	165-188 Dorchester H West Palm Beach FL 33417		
	189-212 Dorchester I West Palm Beach FL 33417		
	213-236 Dorchester J West Palm Beach FL 33417		
	237-260 Dorchester K West Palm Beach FL 33417		
	101-420 Dover A West Palm Beach FL 33417		
	121-440 Dover B West Palm Beach FL 33417		
	141-460 Dover C West Palm Beach FL 33417		
	1-24 Easthampton A West Palm Beach FL 33417		
	25-48 Easthampton B West Palm Beach FL 33417		
	49-72 Easthampton C West Palm Beach FL 33417		
	73-96 Easthampton D West Palm Beach FL 33417		
	97-120 Easthampton E West Palm Beach FL 33417		
	121-144 Easthampton F West Palm Beach FL 33417		
	145-168 Easthampton G West Palm Beach FL 33417		
	169-192 Easthampton H West Palm Beach FL 33417		
	193-216 Easthampton I West Palm Beach FL 33417		
	101-414 Greenbrier A West Palm Beach FL 33417		
	101-414 Greenbrier B West Palm Beach FL 33417		
	101-414 Greenbrier C West Palm Beach FL 33417		
	Greenbrier Amenities West Palm Beach FL 33417		

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CA	1-16 Hastings A West Palm Beach FL 33417		7306
	17-32 Hastings B West Palm Beach FL 33417		
	33-48 Hastings C West Palm Beach FL 33417		
	49-64 Hastings D West Palm Beach FL 33417		
	65-80 Hastings E West Palm Beach FL 33417		
	81-96 Hasting F West Palm Beach FL 33417		
	97-116 Hastings G West Palm Beach FL 33417		
	117-136 Hastings H West Palm Beach FL 33417		
	137-152 Hasting I West Palm Beach FL 33417		
	1-16 Kent A West Palm Beach FL 33417		
	17-32 Kent B West Palm Beach FL 33417		
	33-48 Kent C West Palm Beach FL 33417		
	49-64 Kent D West Palm Beach FL 33417		
	65-80 Kent E West Palm Beach FL 33417		
	97-112 Kent G West Palm Beach FL 33417		
	113-132 Kent H West Palm Beach FL 33417		
	159-174 Kent J West Palm Beach FL 33417		
	175-190 Kent K West Palm Beach FL 33417		
	191-206 Kent L West Palm Beach FL 33417		
	207-222 Kent M West Palm Beach FL 33417		
	223-238 Kent N West Palm Beach FL 33417		
	1-20 Kingswood A West Palm Beach FL 33417		
	21-40 Kingswood B West Palm Beach FL 33417		
	41-60 Kingswood C West Palm Beach FL 33417		
	61-80 Kingswood D West Palm Beach FL 33417		
	81-100 Kingswood E West Palm Beach FL 33417		
	101-126 Kingswood F West Palm Beach FL 33417		
	1-26 Northampton A West Palm Beach FL 33417		
	27-42 Northampton B West Palm Beach FL 33417		
	43-58 Northampton C West Palm Beach FL 33417		

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CA	75-100 Northampton E West Palm Beach FL 33417		7306
	101-124 Northampton F West Palm Beach FL 33417		
	125-144 Northampton G West Palm Beach FL 33417		
	145-160 Northampton H West Palm Beach FL 33417		
	161-180 Northampton I West Palm Beach FL 33417		
	181-204 Northampton J West Palm Beach FL 33417		
	205-220 Northampton K West Palm Beach FL 33417		
	221-240 Northampton L West Palm Beach FL 33417		
	241-256 Northampton M West Palm Beach FL 33417		
	257-280 Northampton N West Palm Beach FL 33417		
	281-304 Northampton O West Palm Beach FL 33417		
	305-330 Northampton P West Palm Beach FL 33417		
	331-350 Northampton Q West Palm Beach FL 33417		
	351-370 Northampton R West Palm Beach FL 33417		
	371-396 Northampton S West Palm Beach FL 33417		
	1-24 Norwich A West Palm Beach FL 33417		
	49-72 Norwich C West Palm Beach FL 33417		
	73-96 Norwich D West Palm Beach FL 33417		
	97-121 Norwich E West Palm Beach FL 33417		
	122-144 Norwich F West Palm Beach FL 33417		
	145-168 Norwich G West Palm Beach FL 33417		
	169-192 Norwich H West Palm Beach FL 33417		
	193-216 Norwich I West Palm Beach FL 33417		
	217-240 Norwich J West Palm Beach FL 33417		
	265-288 Norwich L West Palm Beach FL 33417		
	289-312 Norwich M West Palm Beach FL 33417		
	313-336 Norwich N West Palm Beach FL 33417		
	337-360 Norwich O West Palm Beach FL 33417		
	101-209 Oxford 100 West Palm Beach FL 33417		
	101-225 Oxford 200 West Palm Beach FL 33417		

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CA	101-221 Oxford 400 West Palm Beach FL 33417		7306
	101-209 Oxford 500 West Palm Beach FL 33417		
	101-206 Oxford 600 West Palm Beach FL 33417		
	101-202 Oxford 700 West Palm Beach FL 33417		
	Oxford Amenities West Palm Beach FL 33417		
	1-16 Plymouth A West Palm Beach FL 33417		
	17-22 Plymouth B West Palm Beach FL 33417		
	23-30 Plymouth C West Palm Beach FL 33417		
	31-36 Plymouth D West Palm Beach FL 33417		
	37-42 Plymouth E West Palm Beach FL 33417		
	43-54 Plymouth F West Palm Beach FL 33417		
	55-62 Plymouth G West Palm Beach FL 33417		
	63-70 Plymouth H West Palm Beach FL 33417		
	71-78 Plymouth I West Palm Beach FL 33417		
	79-84 Plymouth J West Palm Beach FL 33417		
	85-90 Plymouth K West Palm Beach FL 33417		
	91-98 Plymouth L West Palm Beach FL 33417		
	99-106 Plymouth M West Palm Beach FL 33417		
	107-114 Plymouth N West Palm Beach FL 33417		
	115-122 Plymouth O West Palm Beach FL 33417		
	123-130 Plymouth P West Palm Beach FL 33417		
	131-134 Plymouth Q West Palm Beach FL 33417		
	135-142 Plymouth R West Palm Beach FL 33417		
	143-146 Plymouth S West Palm Beach FL 33417		
	147-150 Plymouth T West Palm Beach FL 33417		
	151-154 Plymouth U West Palm Beach FL 33417		
	155-162 Plymouth V West Palm Beach FL 33417		
	163-170 Plymouth W West Palm Beach FL 33417		
	1-24 Salisbury A West Palm Beach FL 33417		
	25-48 Salisbury B West Palm Beach FL 33417		

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CA	49-72 Salisbury C West Palm Beach FL 33417		7306
	73-96 Salisbury D West Palm Beach FL 33417		
	97-120 Salisbury E West Palm Beach FL 33417		
	121-144 Salisbury F West Palm Beach FL 33417		
	145-168 Salisbury G West Palm Beach FL 33417		
	169-192 Salisbury H West Palm Beach FL 33417		
	1-24 Sheffield A West Palm Beach FL 33417		
	25-48 Sheffield B West Palm Beach FL 33417		
	49-72 Sheffield C West Palm Beach FL 33417		
	73-96 Sheffield D West Palm Beach FL 33417		
	97-120 Sheffield E West Palm Beach FL 33417		
	121-146 Sheffield F West Palm Beach FL 33417		
	171-194 Sheffield H West Palm Beach FL 33417		
	195-220 Sheffield I West Palm Beach FL 33417		
	221-244 Sheffield J West Palm Beach FL 33417		
	245-268 Sheffield K West Palm Beach FL 33417		
	269-294 Sheffield L West Palm Beach FL 33417		
	295-318 Sheffield M West Palm Beach FL 33417		
	319-344 Sheffield N West Palm Beach FL 33417		
	345-371 Sheffield O West Palm Beach FL 33417		
	372-396 Sheffield P West Palm Beach FL 33417		
	397-422 Sheffield Q West Palm Beach FL 33417		
	1-24 Somerset A West Palm Beach FL 33417		
	25-40 Somerset B West Palm Beach FL 33417		
	41-64 Somerset C West Palm Beach FL 33417		
	65-80 Somerset D West Palm Beach FL 33417		
	81-96 Somerset E West Palm Beach FL 33417		
	97-120 Somerset F West Palm Beach FL 33417		
	121-144 Somerset G West Palm Beach FL 33417		
	145-168 Somerset H West Palm Beach FL 33417		

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CA	169-184 Somerset I West Palm Beach FL 33417		7306
	185-200 Somerset J West Palm Beach FL 33417		
	201-216 Somerset K West Palm Beach FL 33417		
	217-232 Somerset L West Palm Beach FL 33417		
	141-460 Southampton C West Palm Beach FL 33417		
	1-14 Stratford A West Palm Beach FL 33417		
	15-29 Stratford B West Palm Beach FL 33417		
	30-44 Stratford C West Palm Beach FL 33417		
	45-56 Stratford D West Palm Beach FL 33417		
	97-110 Stratford H West Palm Beach FL 33417		
	111-124 Stratford I West Palm Beach FL 33417		
	125-138 Stratford J West Palm Beach FL 33417		
	139-152 Stratford K West Palm Beach FL 33417		
	153-166 Stratford L West Palm Beach FL 33417		
	167-180 Stratford M West Palm Beach FL 33417		
	181-194 Stratford N West Palm Beach FL 33417		
	195-208 Stratford O West Palm Beach FL 33417		
	1-26 Sussex A West Palm Beach FL 33417		
	27-52 Sussex B West Palm Beach FL 33417		
	53-68 Sussex C West Palm Beach FL 33417		
	69-84 Sussex D West Palm Beach FL 33417		
	85-100 Sussex E West Palm Beach FL 33417		
	101-120 Sussex F West Palm Beach FL 33417		
	121-140 Sussex G West Palm Beach FL 33417		
	141-160 Sussex H West Palm Beach FL 33417		
	161-180 Sussex I West Palm Beach FL 33417		
	181-196 Sussex J West Palm Beach FL 33417		
	197-216 Sussex K West Palm Beach FL 33417		
	217-240 Sussex L West Palm Beach FL 33417		
	241-264 Sussex M West Palm Beach FL 33417		

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CA	1-24 Waltham A West Palm Beach FL 33417		7306
	25-48 Waltham B West Palm Beach FL 33417		
	49-72 Waltham C West Palm Beach FL 33417		
	73-96 Waltham D West Palm Beach FL 33417		
	97-120 Waltham E West Palm Beach FL 33417		
	121-144 Waltham F West Palm Beach FL 33417		
	145-168 Waltham G West Palm Beach FL 33417		
	169-192 Waltham H West Palm Beach FL 33417		
	193-216 Waltham I West Palm Beach FL 33417		
	101-314 Wellington A West Palm Beach FL 33417		
	101-314 Wellington B West Palm Beach FL 33417		
	101-314 Wellington C West Palm Beach FL 33417		
	101-314 Wellington D West Palm Beach FL 33417		
	101-314 Wellington E West Palm Beach FL 33417		
	101-314 Wellington F West Palm Beach FL 33417		
	101-433 Wellington G West Palm Beach FL 33417		
	140-153 Wellington H West Palm Beach FL 33417		
	160-473 Wellington J West Palm Beach FL 33417		
	180-493 Wellington K West Palm Beach FL 33417		
	101-314 Wellington L West Palm Beach FL 33417		
	101-314 Wellington M West Palm Beach FL 33417		
	Wellington Amenities West Palm Beach FL 33417		
	1-20 Windsor A West Palm Beach FL 33417		
	21-40 Windsor B West Palm Beach FL 33417		
	41-64 Windsor C West Palm Beach FL 33417		
	65-88 Windsor D West Palm Beach FL 33417		
	89-112 Windsor E West Palm Beach FL 33417		
	113-132 Windsor F West Palm Beach FL 33417		
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	157-182 Windsor H West Palm Beach FL 33417		

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CA	183-206 Windsor I West Palm Beach FL 33417 207-226 Windsor J West Palm Beach FL 33417 227-250 Windsor K West Palm Beach FL 33417 251-276 Windsor L West Palm Beach FL 33417 277-302 Windsor M West Palm Beach FL 33417 303-326 Windsor N West Palm Beach FL 33417 327-350 Windsor O West Palm Beach FL 33417 351-374 Windsor P West Palm Beach FL 33417 375-400 Windsor Q West Palm Beach FL 33417 401-424 Windsor R West Palm Beach FL 33417 425-448 Windsor S West Palm Beach FL 33417		7306

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THIS ENDORSEMENT CHANGES THE POLICY – PLEASE READ IT CAREFULLY

ADDITIONAL INSUREDS – DESIGNATED PERSON OR ORGANIZATION

Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Andover A Condominium Association, Inc.
Andover B Condominium Association, Inc.
Andover C Condominium Association, Inc. Of West Palm Beach
Andover D Condominium Association, Inc.
Andover E Condominium Association, Inc.
Andover F Condominium Association, Inc.
Andover G CV Condominium Association, Inc.
Andover H Condominium Association, Inc.
Andover J Condominium Association, Inc.
Andover K Condominium Association, Inc.
Andover L Condominium Association, Inc.
Andover M Condominium Association, Inc.
Bedford A Condominium Association of Century Village West Palm Beach, Florida, Inc.
Bedford B Condominium Association of Century Village West Palm Beach, Florida, Inc.
Bedford C CV Condominium Association, Inc.
Bedford D CV Condominium Association, Inc.
Bedford "E" Association, Inc. of West Palm Beach
Bedford F CV Condominium Association, Inc.
Bedford H Condominium of Century Village Inc.
Bedford I Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

II. Definitions

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Atlantic Mutual Legal Defense Insurance Company, Inc.

7351 Wiles Road, Suite 202

Coral Springs, FL 33067

888-888-3270 / service@atlanticmutualinsurance.com

THIS ENDORSEMENT CHANGES THE POLICY – PLEASE READ IT CAREFULLY

**ADDITIONAL INSUREDS – DESIGNATED
PERSON OR ORGANIZATION**

Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

- Bedford "K" Condominium Association, Inc.
- Century Village Berkshire C Condominium Association,
- Century Village Berkshire B Condominium Association, Inc.
- Berkshire E CV Condominium Association, Inc.
- Berkshire F Condominium Association, Inc.
- Berkshire G Condominium Association, Inc.
- Berkshire H Condominium Association at Century Village, Inc.
- Berkshire I Condominium Association, Inc.
- Berkshire K Condominium Association, Inc.
- Century Village Cambridge A Condominium Association, Inc.
- Century Village Cambridge B Condominium Association, Inc.
- Cambridge C CV Condominium Association, Inc.
- Cambridge D Century Village Association, Inc.
- Century Village Cambridge E Condominium Association, Inc.
- Century Village Cambridge G Condominium Association, Inc.
- Cambridge H Condominium Association, Inc.
- Cambridge I Condominium Association, Inc.
- Camden B Condominium Association, Inc.
- Camden C Condominium Association, Inc.
- Camden D Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

II. Definitions

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ADDITIONAL INSUREDS – DESIGNATED PERSON OR ORGANIZATION

Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Camden E Condominium Association, Inc.
Camden F Condominium Association, Inc.
Camden G Condominium Association, Inc.
Camden H Condominium Association, Inc.
Camden J Condominium Association, Inc.
Camden K Condominium Association, Inc.
Camden L Condominium Association, Inc.
Camden M Condominium Association, Inc.
Camden N Condominium Association, Inc.
Camden O Condominium Association, Inc.
Camden P Condominium Association, Inc.
Canterbury B Condominium Association, Inc.
Canterbury C Condominium Association, Inc.
Canterbury D Condominium Association, Inc.
Canterbury E Condominium Association, Inc.
Canterbury F Condominium Association, Inc.
Canterbury G Condominium Association, Inc.
Canterbury H Condominium Association, Inc.
Canterbury I Condominium Association, Inc.
Canterbury J Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

II. Definitions

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**ADDITIONAL INSUREDS – DESIGNATED
PERSON OR ORGANIZATION**

Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

- Canterbury K Condominium Association, Inc.
- Chatham A Condominium Association, Inc.
- Chatham B Condominium Association, Inc.
- Chatham C Condominium Association, Inc.
- Chatham D Condominium Association, Inc.
- Chatham E Condominium Association, Inc.
- Chatham F Condominium Association, Inc.
- Chatham G Condominium Association, Inc.
- Chatham H Condominium Association, Inc.
- Chatham I Condominium Association, Inc.
- Chatham J Condominium Association, Inc.
- Chatham K Condominium Association, Inc.
- Chatham L Condominium Association, Inc.
- Chatham M Condominium Association, Inc.
- Chatham N Condominium Association, Inc.
- Chatham O Condominium Association, Inc.
- Chatham P Condominium Association, Inc.
- Chatham Q Condominium Association, Inc.
- Chatham R Condominium Association, Inc.
- Chatham S Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

II. Definitions

c. "Insured(s)" means the legal entity, its officer(s) and director(s) or individual(s) listed as the "Insured(s)" on the "Policy" declarations page. "Insured(s)" may also be referred to as "you", "your" or "policyholder(s)".

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ADDITIONAL INSUREDS – DESIGNATED PERSON OR ORGANIZATION

Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Chatham T Condominium Association, Inc.
Chatham U Condominium Association, Inc.
Coventry A Condominium Association, Inc.
Coventry "B" Condominium Association, Inc.
Coventry C Condominium Association, Inc.
Coventry D Condominium Association, Inc.
Coventry F Condominium Association, Inc.
Coventry G Condominium Association, Inc.
Coventry I Condominium Association, Inc.
Coventry J Condominium Association, Inc.
Coventry K Condominium Association, Inc.
Coventry L Condominium Association, Inc.
Coventry "E" Condominium Association, Inc.
Golf's Edge Condominium Association, Inc.
Dorchester A Condominium Association, Inc.
Dorchester B Condominium Association, Inc.
Dorchester C Condominium Association, Inc.
Dorchester D Condominium Association, Inc.
Dorchester E Condominium Association, Inc.
Dorchester F Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

II. Definitions

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ADDITIONAL INSUREDS – DESIGNATED PERSON OR ORGANIZATION

Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Dorchester G Condominium Association, Inc.
Dorchester H Condominium Association, Inc.
Dorchester I Condominium Association, Inc.
Dorchester J Condominium Association, Inc.
Dorchester K Condominium Association, Inc.
Dover Condominium Association, Inc.
Easthampton A Condominium Association, Inc.
Easthampton B Condominium Association, Inc.
Easthampton C Condominium Association, Inc.
Easthampton D Condominium Association, Inc.
Easthampton E Condominium Association, Inc.
Easthampton F Condominium Association, Inc.
Easthampton G Condominium Association, Inc.
Easthampton "H" Condominium Association, Inc.
Easthampton I Condominium Association, Inc.
Greenbrier A Condominium Association, Inc.
Greenbrier B Condominium Association, Inc.
Greenbrier C Condominium Association, Inc.
Association of GreenBrier Condominium, Inc.
Hastings A Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

II. Definitions

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Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

- Hastings B Condominium Association, Inc.
- Hasting C Condominium Association, Inc.
- Hastings D Condominium Association, Inc.
- Hastings E Condominium Association, Inc.
- Hastings F Condominium Association, Inc.
- Hastings G Condominium Association, Inc.
- Hastings H Condominium Association, Inc.
- Hastings I Condominium Association, Inc.
- Kent A Condominium Association, Inc.
- Kent C Condominium Association, Inc.
- Kent D Condominium Association, Inc.
- Kent E Condominium Association, Inc.
- Kent G Condominium Association, Inc.
- Kent H Condominium Association, Inc.
- Kent J Condominium Association, Inc.
- Kent K Condominium Association, Inc.
- Kent L Condominium Association, Inc.
- Kent M Condominium Association, Inc.
- Kent N Condominium Association, Inc.
- Kingswood A Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

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ADDITIONAL INSUREDS – DESIGNATED PERSON OR ORGANIZATION

Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSUREDPARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Kingswood B Condominium Association, Inc.
Kingswood C Condominium Association, Inc.
Kingswood D Condominium Association, Inc.
Kingswood E Condominium Association, Inc.
Kingswood F Condominium Association, Inc.
Northampton A Condominium Association, Inc.
Northampton B Condominium Association, Inc.
Northampton C Condominium Association, Inc.
Northampton E Condominium Association, Inc.
Northampton F Condominium Association, Inc.
Northampton G Condominium Association, Inc.
Northampton H Condominium Association, Inc.
Northampton "I" Condominium Association, Inc.
Northampton J Condominium Association, Inc.
Northampton K Condominium Association, Inc.
Northampton L Condominium Association, Inc.
Northampton M Condominium Association, Inc.
Northampton N Condominium Association, Inc.
Northampton O Condominium Association, Inc.
Northampton P Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

II. Definitions

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**ADDITIONAL INSUREDS – DESIGNATED
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Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

- Northampton Q Condominium Association, Inc.
- Northampton R Condominium Association, Inc.
- Northampton S Condominium Association, Inc.
- Norwich A Condominium Association, Inc.
- Norwich C Condominium Association, Inc.
- Norwich D Condominium Association, Incorporation
- Norwich E Condominium Association, Inc.
- Norwich "F" Condominium Association, Inc.
- Norwich G Condominium Association, Inc.
- Norwich H Condominium Association, Inc.
- Norwich I Condominium Association, Inc.
- Norwich J Condominium Association, Inc.
- Norwich L Condominium Association, Inc.
- Norwich M Condominium Association, Inc.
- Norwich N Condominium Association, Inc.
- Norwich O Condominium Association, Inc.
- Oxford 100 Condominium Association, Inc.
- Oxford Condominium Apartment Association, Inc. 200
- Oxford Condominium Apartment Association, Inc. 400
- Oxford 500 Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

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ADDITIONAL INSUREDS – DESIGNATED PERSON OR ORGANIZATION

Policy Number: AM0001484-00
Producing Agent: Phil Masi
Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Oxford Condominium Apartment Association, Inc. 600
Oxford Condominium Apartment Association, Inc. 700
Oxford Colony Club, Inc.
Plymouth III Condo Association, Inc.
Plymouth No. 4 Condominium Association, Inc.
Plymouth at Century Village Condominium #V Association, Inc.
Salisbury A Condominium Association, Inc.
Salisbury B Condominium Association, Inc.
Salisbury C Condominium Association, Inc.
Salisbury D Condominium Association, Inc.
Salisbury E Condominium Association, Inc.
Salisbury F Condominium Association, Inc.
Salisbury G Condominium Association, Inc.
Salisbury H Condominium Association, Inc.
Sheffield A Condominium Association, Inc.
Sheffield "B" Condominium Association, Inc.
Sheffield C Condominium Association, Inc.
Sheffield D Condominium Association, Inc.
Sheffield E Condominium Association, Inc.
Sheffield "H" Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

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Policy Number: AM0001484-00
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Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Sheffield "F" Condominium Association, Inc.
Sheffield I Condominium Association, Inc.
Sheffield J Condominium Association, Inc.
Sheffield K Condominium Association, Inc.
Sheffield L Condominium Association, Inc.
Sheffield M Condominium Association, Inc.
Sheffield N Condominium Association, Inc.
Sheffield O Condominium Association, Inc.
The Sheffield "P" Condominium Association, Inc.
Sheffield Q Condominium Association, Inc.
Somerset A Condominium Association, Inc.
Somerset B Condominium Association, Inc.
Somerset C Condominium Association, Inc.
Somerset D Condominium Association, Inc.
Somerset E Condominium Association, Inc.
Somerset F Condominium Association, Inc.
Somerset G Condominium Association, Inc.
Somerset H Condominium Association, Inc.
Somerset I Condominium Association, Inc.
Somerset J Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

II. Definitions

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ADDITIONAL INSUREDS – DESIGNATED PERSON OR ORGANIZATION

Policy Number: AM0001484-00
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Insurance Company: ASSURED PARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Somerset K Condominium Association, Inc.
Somerset L Condominium Association, Inc.
Southampton "C" Condominium Association, Inc.
The Stratford "A" Condominium Association at Century Village, Inc.
The Stratford "B" Condominium Association at Century Village, Inc.
The Stratford "C" Condominium Association at Century Village, Inc.
The Stratford "I" Condominium Association at Century Village, Inc.
The Stratford "D" Condominium Association at Century Village, Inc.
The Stratford "H" Condominium Association at Century Village, Inc.
The Stratford "J" Condominium Association at Century Village, Inc.
The Stratford "K" Condominium Association at Century Village, Inc.
The Stratford "L" Condominium Association at Century Village, Inc.
The Stratford "M" Condominium Association at Century Village, Inc.
The Stratford "N" Condominium Association at Century Village, Inc.
The Stratford "O" Condominium Association at Century Village, Inc.
Sussex A Condominium Association, Inc.
Sussex B Condominium Association, Inc.
Sussex C Condominium Association, Inc.
Sussex D Condominium Association, Inc.
Sussex E Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

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Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Sussex F Condominium Association, Inc.
Sussex G Condominium Association, Inc.
Sussex H Condominium Association, Inc.
Sussex I Condominium Association, Inc.
Sussex J Condominium Association, Inc.
Sussex K Condominium Association, Inc.
Sussex L Condominium Association, Inc.
Sussex M Condominium Association, Inc.
Waltham A Condominium Association, Inc.
Waltham B Condominium Association, Inc.
Waltham C Condominium Association, Inc.
Waltham D Condominium Association, at Century Inc. Village, Inc.
Waltham E Condominium Association, Inc.
Waltham F Condominium Association, Inc.
Waltham G Condominium Association, Inc.
Waltham H Condominium Association, Inc.
Waltham I Condominium Association, Inc.
Wellington A Condominium Association, Inc.
Wellington B Condominium Association, Inc.
Wellington C Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

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Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

Wellington D Condominium Association, Inc.
Wellington E Condominium Association, Inc.
Wellington F Condominium Association, Inc.
Wellington G Condominium Association, Inc.
Wellington H Condominium Association, Inc.
Wellington "K" Condominium Association, Inc.
Wellington J Condominium Association, Inc.
Wellington L Condominium Association, Inc.
Wellington M Condominium Association, Inc.
Wellington Condominium Federation of Century Village, Inc.
Windsor A Condominium Association, Inc.
Windsor B Condominium Association, Inc.
Windsor C Condominium Association, Inc.
Windsor D Condominium Association, Inc.
Windsor E Condominium Association, Inc.
Windsor F Condominium Association, Inc.
Windsor G Condominium Association, Inc.
Windsor H Condominium Association, Inc.
Windsor I Condominium Association, Inc.
Windsor J Condominium Association, Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

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PERSON OR ORGANIZATION**

Policy Number: AM0001484-00
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Insurance Company: ASSUREDPARTNERS OF FLORIDA, LLC
Named Insured: Named Associations of Century Village West Palm Beach
Type of Insurance: LEGAL EXPENSE INSURANCE
Insured Address: 2102 West Drive c/o Property Manager
West Palm Beach, FL 33417

SCHEDULE OF ADDITIONAL INSUREDS

- Windsor K Condominium Association, Inc.
- Windsor L Condominium Association, Inc.
- Windsor M Condominium Association, Inc.
- Windsor N Condominium Association, Inc.
- Windsor O Condominium Association, Inc.
- Windsor P Condominium Association, Inc.
- Windsor Q Condominium Association, Inc.
- Windsor R Condominium Association, Inc.
- Windsor S Condominium Association, Inc.
- Coventry H Condominium Association, Inc.
- Century Village Kent B Condo Association, Inc.
- W.P.B. Berkshire A Condo Ass'n Inc.

POLICY FORM AM POL 11 10 – PAGE 2 OF 8

II. Definitions

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ATLANTIC MUTUAL LEGAL DEFENSE INSURANCE COMPANY, INC.

7351 Wiles Road Suite 202, Coral Springs FL 33067

Telephone: (888) 888-3270

Legal Expense Insurance Policy Coverage Form

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I. Introduction

This "Policy" is underwritten by Atlantic Mutual Legal Defense Insurance Company, Inc., a Florida corporation, which shall be referred to as Atlantic Mutual ("Atlantic Mutual"). This "Atlantic Mutual" "Policy" provides specific "Legal Services" at a reasonable cost to policyholder(s) (hereinafter referred to as "Insured(s)"). The legal expense insurance provided by this "Policy" shall be available only to the named "Insured(s)" shown in the "Policy" declarations. The "Insured(s)" is hereby subject to the terms and conditions stated within this "Policy". This "Atlantic Mutual" "Policy" provides specific "Legal Services" to "Insured(s)."

II. Definitions

- a. "Claim" means a lawsuit against the "Insured(s)"; or an administrative, city, county or state government proceeding against the "Insured(s)" or a mediation proceeding against the "Insured(s)" that results from the denial of an insurance claim made against "Inforce Policy(ies)" as required by Section VIII.
- b. "Environmental damage" means physical damage to buildings or structures, land, the atmosphere, surface water, groundwater, or sediment arising out of a "pollution condition."
- c. "Inforce Policy(ies)" means the "Insured(s)" active and bound commercial insurance policies at the time of "Claim."
- d. "Insurance Carrier(s)" means the insurance companies that provide the underlying insurance policies that are the "Inforce Policy(ies)."
- e. "Insured(s)" means the legal entity, its current officer(s) and current director(s) or individual(s) listed as the "Insured(s)" on the "Policy" declarations page. "Insured(s)" may also be referred to as "you," "your" or "policyholder(s)."
- f. "Insurer" means the company offering the legal expense coverage under the name of Atlantic Mutual Legal Defense Insurance Company, Inc. or "Atlantic Mutual."
- g. "Legal Services" means those legal services provided by the "Plan Attorney" in defending the "Insured(s)" as a result of a legal action against the "Insured(s)."
- h. "Management Company" means a company hired by the "Insured(s)" to manage the "Insured(s)" property at a "Scheduled Location."
- i. "Plan Attorney" means a licensed attorney in the state of Florida that the "Insurer" has contracted with to provide the "Legal Services" under this "Policy."
- j. "Policy" means the agreement between the "Insurer" and "Insured(s)" for "Legal Services."
- k. "Pollution condition" means the discharge, dispersal, release, escape, migration, or seepage of any solid, liquid, gaseous, or thermal irritant, contaminant, or pollutant, including soil, silt, sedimentation, smoke, soot, vapors, fumes, acids, alkalis, chemicals, electromagnetic fields (EMFs), hazardous substances, hazardous materials, waste materials, radioactive waste, and medical, infectious or pathological wastes, on, in, into, or upon land and structures thereupon, the atmosphere, surface water, or groundwater or any property or any person.
- l. "Scheduled Location" means the properties and/or units listed on the declarations page.

III. Parties To The Policy

This legal expense insurance "Policy" is administered by "Insurer." The "Insurer" shall pay the legal fees of a "Plan Attorney" for the "Legal Services" covered by the "Policy." "Insurer" shall offer the legal expense insurance "Policy" in the state of Florida. The "Plan Attorney" shall perform the "Legal Services" described herein.

IV. Legal Services Expense Policy

This "Policy" only covers the "Legal Services" of a "Plan Attorney" to defend a claim made against the "Insured(s)" and reported during the policy period. This "Policy" will only apply when a claim is made against the "Insured(s)" and the "Insured(s)" existing "Inforce Policy(ies)" insurance coverage is denied or is not applicable and the "Claim" is reported as required by Section VIII. This "Policy" does not include coverage for "Legal Services" incidental to other insurance coverages. It does not indemnify "you" for money damages that "you" may have to pay as the result of a claim, judgement, or any other damages. It does not cover any out of pocket costs in the defense of a "Claim" except what is stated in Section V(e) of this "Policy." In order for the "Insured(s)" to receive benefits under the terms and conditions of this "Policy," all requirements listed in this "Policy" must be met.

V. Legal Services and Benefits

- a. Subject to the limitations stated in this "Policy," "Atlantic Mutual" agrees to provide "you" with its designated "Plan Attorney" to defend the "Insured(s)" as the result of a lawsuit where "you" are a defendant and coverage is denied under all of your "Inforce Policy(ies)" required under this "Policy." The "Legal Services" provided through a "Plan Attorney" are available for up to 3 "Claims" or lawsuits during a 12 month annual policy period.
- b. The coverage as described in paragraph V(a) above is extended to apply to a "Management Company" as if it were an "Insured(s)." This extension of coverage only applies if:
 1. The "Management Company" is the defendant in a lawsuit brought by a party other than the "Insured(s)"; and
 2. The allegations of the lawsuit solely involve the management or mismanagement of a "Scheduled Location"; and
 3. If the "Insured(s)" is taking action against the "Management Company" or if the "Insured(s)" is bringing any legal claims against the "Management Company" or asserting affirmative defenses against the "Management Company" then there shall be no coverage for the "Management Company" under this "Policy".
 4. See Section XV(b) Conflict of Interest.
- c. "Atlantic Mutual" only provides its designated "Plan Attorney" to defend a covered "Claim" under this "Policy." This "Policy" does not include coverage for legal services incidental to other insurance coverages. It does not indemnify "you" for money damages that "you" may have to pay as the result of a claim, judgement, or any other damages.
- d. The "Insured(s)" does not have the right to select the "Plan Attorney" to provide a defense. "Atlantic Mutual" has the exclusive and sole right to select the "Plan Attorney" to provide a defense. Nothing in this "Policy" shall be construed to limit "Insured(s)" right to retain, at "Insured(s)" own expense, an additional attorney to advise or represent "Insured(s)."
- e. If a lawsuit is filed against the "Insured(s)" and "Atlantic Mutual" provides a "Plan Attorney" to represent the "Insured(s)," the following costs are the responsibility of the "Insurer":
 1. "Plan Attorney" fees in the defense of a "Claim". Furthermore, if the court awards or orders the "Insured(s)" to pay another Party(s) attorney fees, this "Policy" does not cover such award or order. The only attorney fees that are covered by this "Policy" are the fees to the "Plan Attorney" who is defending the "Insured(s)."
 2. Paralegal costs;
 3. Copies and Faxes;
 4. Legal Research Costs;

5. Travel expenses anywhere in the State of Florida;
6. Telephone and long-distance costs;
7. Data Processing charges; and
8. U.S. 1st Class mail postage.

VI. Operation and Administration of Plan

"Atlantic Mutual" shall have the sole and exclusive authority to select a "Plan Attorney" to represent "you." The "Plan Attorney" selected shall be an attorney licensed to practice law in the state of Florida. The "Plan Attorney" selected shall be a Florida licensed attorney which is in good standing with the Florida Bar. Upon notification of any covered "Claim", as specified in this "Policy", "Atlantic Mutual" will notify its retained "Plan Attorney" within five (5) business days. In turn, a "Plan Attorney" will contact "Insured(s)" within five (5) business days of receiving the "Claim".

VII. Limitations and Exclusions

- a. The "Insured(s)" is responsible for the out of pocket costs related to the defense of a "Claim". Such out of pocket costs include but are not limited to as follows:
 1. Deposition or transcript costs;
 2. Court Reporter fees;
 3. Expert witness fees;
 4. Travel expenses of the "Plan Attorney" if required to travel outside of the state of Florida;
 5. Trial exhibits and witness fees;
 6. Overnight mail;
 7. Surveillance Charges;
 8. Investigator fees;
 9. Service of process fees;
 10. Court fees or charges;
 11. Messenger fees;
 12. Any costs related to an appeal; and
 13. All out of pocket costs must be reimbursed or paid for within thirty (30) calendar days of notification to "Insured(s)".
 14. The "Insured(s)" is required to pay all costs paid for by "Atlantic Mutual" within thirty (30) days of receipt of invoice outlining such costs. If the "Insured(s)" fails to reimburse "Atlantic Mutual" in full for all such costs, then "Atlantic Mutual" will no longer pay for any further legal fees in the defense of any "Claim". If "Atlantic Mutual" is required to take legal action to collect any and all costs paid for and/or advanced by the "Insurer" then the "Insurer" shall be entitled to legal fees and court costs in the collection of such costs.
- b. The following items are excluded from the "Policy" coverage herein:
 1. Any existing "Inforce Policy(ies)" claims or lawsuits that occurred before the effective date of this "Policy."
 2. Any "Claim" or lawsuit where the "Insured(s)" is sued outside the state of Florida.
 3. Failure to provide "Atlantic Mutual" with notification of a "Claim" or lawsuit within time stated in this "Policy".
 4. Appellate proceedings.

5. Any class action "Claim" or lawsuit against the insured or any "claim" or lawsuit where the insured is a defendant in a class action lawsuit.
6. This "Policy" excludes appeals. If the "Insured(s)" wants to file an appeal, the "Insured(s)" shall be responsible to obtain the necessary legal counsel for such appeal.
7. Any "Claim" or lawsuit filed in Federal Court except for those "Claims" involving service animals, emotional support pets, discrimination in housing, or American Disability Act compliance.
8. Any "Claims", lawsuits, acts or allegations that occurred after the expiration date of the "Policy."
9. If the "Insured(s)" is the plaintiff in any lawsuit, there shall be no coverage regardless of any individual or entity listed as the defendant.
10. Post Judgment Proceedings.
11. "Claim" involving the Fair Debt Collections Act.
12. Any "Claim" or lawsuit in relation to a property or unit other than a "Scheduled Location."
13. Any "Claim" or lawsuit arising out of the obligation of the "Insured(s)" under a workers' compensation, disability benefits or ERISA claims or unemployment compensation law or any similar law.
14. Any "Claim" or lawsuit arising out of the infringement of copyright, patent, trademark, trade secret, trade dress or other intellectual property rights.
15. Any "Claim" or lawsuit arising out of "environmental damage."
16. Any "Claim" or lawsuit where the insured utilized or hired their own attorney and the insured's attorney undertook defending the litigation. This exclusion does not apply to where the insured's attorney filed a Motion for Extension of Time to respond or a Motion to Dismiss.
17. Any "Claim" or lawsuit made against a current or former board member where the condominium association or homeowner association has filed suit against a board member.
18. Any "Claim" or lawsuit where a "Pollution Condition" or "Environmental Damage" is alleged to cause damage to any person; any personal property; and/or to any real property.
19. Any "Claim" or lawsuit where a current board member is suing a current or former board member of the "insured."
20. Any "Claim" or lawsuit where the association, corporation or entity is suing a current or former board member of the "insured."
21. Any "Claim" or lawsuit where the "Insured(s)" did not first report a claim to their "Insurance Carrier(s)" in the time period required by the policy provisions of their "Inforce Policy(ies)" shall not be covered under this policy.
22. Any "Claim" or lawsuit where the "Insured(s)" declines "Legal Services" from the "Insurer" appointed "Plan Attorney."
23. Any "Claim" or lawsuit between a master association and a sub association(s) unless the "Plan Attorney" appointed by the "Insurer" determines there is no conflict of interest among the parties.
24. Any "Claim" or lawsuit between a sub association and another sub association(s) unless the "Plan Attorney" appointed by the "Insurer" determines there is no conflict of interest among the parties.

25. The "Legal Services" provided under this policy are limited to a maximum of 3 "Claims" or lawsuits during a 12 month annual policy period.

VIII. Duties of Insured

A "Claim" is covered under this "Policy" if, and only if, ALL of the following duties are met:

- a. The "Insured(s)" has the following insurance policies inforce at the time of a "Claim":
 1. A general liability insurance policy; and
 2. An officer and directors' liability policy if the "Insured(s)" is not an individual.
- b. All claims must first be reported to "your" active "Insurance Carrier(s)" within the time period required by the policy provisions of your "Inforce Policy(ies)".
- c. The claim must then be denied, excluded, rejected, or not covered by each of "your" liability "Insurance Carrier(s)."
- d. The "Insurance Carrier(s)" coverage denial must then be reported to "Insurer" within ten (10) business days, including copy(ies) of the denial letter(s), in writing at designated address in Section XI, where signature of receipt is required or by email at service@atlanticmutualinsurance.com and kathleen@atlanticmutualinsurance.com with copy(ies) of the denial letter(s) attached. No other reporting method will be acceptable in fulfilling "Insured(s)" duties under this section.
- e. A copy of all lawsuits filed against the "Insured(s)" shall be submitted to "Atlantic Mutual" within 120 days of service of process whether or not the "Insured(s)" intends to submit a "Claim" to "Atlantic Mutual" for "Legal Services" under this "Policy".
- f. In the event of a "Claim" or lawsuit the "Insured(s)" must:
 1. Cooperate with the "Insurer" in the investigation or settlement of a "Claim" or lawsuit.
 2. Agree to fully cooperate with the "Plan Attorney" in the litigation process.
 3. Provide the "Insurer" and "Plan Attorney" with copies of any request, demand, order, notice, summons, or legal paper received concerning the "Claim" or lawsuit.

IX. Cancellation

- a. An "Insured(s)" may cancel the "Policy" by providing the "Insurer" with written notice of the date cancellation is to take effect.
- b. The "Insurer" may cancel the "Policy" if the "Insured(s)" is provided with forty-five (45) calendar days written notice of cancellation with reasons for the cancellation except when:
 1. Cancellation is for non-payment of premium, then at least ten (10) calendar days written notice must be provided with the reason of cancellation;
 2. Cancellation occurs during the first ninety (90) calendar days and the insurance is cancelled for reasons other than non-payment, "Insurer" shall provide at least twenty (20) days written notice of cancellation with reason of cancellation; or
 3. Cancellation occurs after the "Policy" has been in effect for ninety (90) calendar days, then no "Policy" shall be cancelled by "Insurer" unless there has been a material misstatement, a nonpayment of premium, failure to comply with underwriting requirements, or a substantial change in risk covered by the "Policy."

If the "Insurer" fails to provide written notice as outlined in Section IX, the coverage shall remain in effect until forty-five (45) calendar days after the notice is given or until the effective date of replacement coverage is obtained, whichever occurs first.

- c. In the event that the "Insured(s)" terminates their "Policy" for any reason, the "Legal Services" provided to the "Insured (s)" shall be ended. If any "Insured(s)" has an active matter at the time of termination, the "Plan Attorney" shall seek to withdraw as counsel for the "Insured(s)" and the "Insured(s)" shall retain its own counsel within ten (10) business days of cancellation of the "Policy".
 - d. When this "Policy" is cancelled by the "Insurer," unearned premium will be refunded pro rata. When this "Policy" is cancelled by the "Insured(s)," unearned premium will be refunded at ninety percent (90%) of pro rata. In no event shall the "Insured(s)" be entitled to a refund of any premiums that have been earned by the "Insurer."
 - e. Proof of mailing will be sufficient proof of notice.
- X. Nonrenewal
- a. The "Insurer" may elect not to renew this "Policy" by providing the "Insured" with written notice at least 45 days before the expiration of this "Policy."
 - b. The specific reasons for the nonrenewal will be provided in the written notice delivered to the mailing address shown in the declarations.
 - c. An "Insured" with 3 or more claims during a policy period may be nonrenewed.
 - d. Proof of mailing will be sufficient proof of notice.
- XI. General Provisions
- a. The "Insurer," as part of the implementation of this "Policy," either enters into agreements with "Plan Attorneys" who have agreed to provide "Legal Services" to the "Insured(s)" under the conditions under each agreement or has hired an attorney to provide such legal services. In none of these instances does the "Insurer" stand in the position of guarantor as to the proficiency, accuracy, or resourcefulness of the individual "Plan Attorney" or firm of "Plan Attorney." Accordingly, if any "Plan Attorney" to whom an "Insured(s)" uses for a legal matter under this "Policy" performs or omits an act which may give rise to a claim for malpractice, the "Insured(s)" sole recourse will be against the individual "Plan Attorney" or "Plan Attorney" firm, that is handling that "Insured(s)" legal matter.
 - b. If the "Insured(s)" has any complaint about the "Plan Attorney" or the services being provided, the "Insured(s)" agrees to first contact "Atlantic Mutual" at the phone number and address stated herein and allow the complaint to be resolved by the "Plan Attorney" or "Atlantic Mutual."
 - c. In the event that an "Insured(s)" should have a problem, complaint, or grievance concerning the "Legal Services" provided by the "Plan Attorney", the "Insured(s)" shall request a conference with the "Plan Attorney" and the "Insurer" by contacting the "Insurer" at (888) 888-3270. The "Insured(s)" may request a conference with an impartial third party chosen by mutual agreement between "Insurer" and "Insured(s)." A conference shall be held with "Insurer", "Plan Attorney", "Insured(s)" and the impartial third party in an effort to resolve the problem, complaint, or grievance.
 - d. If both the "Insured(s)" and the "Insurer" agree at the time a dispute arises, any and all complaints and grievances related to that dispute between any "Insured(s)" and "Insurer" or any of its affiliates and/or the "Plan Attorney" and/or any of its affiliates shall be submitted to binding arbitration in Broward County, Florida, pursuant to the terms and provisions of the American Arbitration Association. Each side shall bear their own attorney's fees and costs and waives their right to award any of the applicable statutory fees and costs.

- e. Any "Insured(s)" has the right to file a grievance with the Florida Bar concerning any "Plan Attorney" conduct. Nothing in this "Policy" shall be deemed to interfere with the Florida Bar Association's right to discipline attorneys for a violation of any Bar Association Canon or Rule addressing honesty, integrity, or fair dealing. The grievance resolution machinery addresses only disputes between the "Insurer", "Plan Attorney", and "Insured(s)", involving issues including coverage other than legal ethics.
- f. The "Insured(s)" agrees that if the attorney or "Plan Attorney" provided and/or hired by "Atlantic Mutual" to defend the "Insured(s)" in his or her performance gives rise to a claim for legal malpractice, the "Insured(s)" recourse will be solely against the attorney or "Plan Attorney." The "Insured(s)" agrees not to hold "Atlantic Mutual" responsible for any acts or omissions of the "Plan Attorney" provided by "Atlantic Mutual."

XII. Notice

Any notice required by this "Policy" shall be sent to "Atlantic Mutual," in writing, by certified mail, return receipt requested, or by FedEx or UPS with signature required by "Atlantic Mutual" or by email to service@atlanticmutualinsurance.com and kathleen@atlanticmutualinsurance.com. The "Atlantic Mutual" physical address is as follows:

Atlantic Mutual Insurance
7351 Wiles Road
Suite 202
Coral Springs, FL 33067

XIII. Severability

In the event any provision in this "Policy" is unenforceable, the remainder of the "Policy" shall remain in force.

XIV. Amendments

This "Policy" cannot be modified, changed, or amended in any way without written approval from "Atlantic Mutual."

XV. Jurisdiction and Venue

In accordance with Section X.d. of this "Policy," if the parties agree to bring any dispute between the "Insured(s)" and "Insurer" to arbitration such arbitration will be held in Broward County, Florida, pursuant to the terms of the American Arbitration Association.

XVI. Conflict of Interest

- a. If a claim is filed against the "Insured(s)" where there are multiple defendants and where the "Plan Attorney" assigned by "Atlantic Mutual" in his or her sole discretion believes a conflict of interest exists in representing more than one of the defendants, this "Policy" will only provide a defense for the entity or corporation listed as the "Insured(s)." If there is no entity or corporation listed as the "Insured(s)," then the defense shall be provided to the property owner. The remaining defendant(s) will be required to seek its own legal representation at its own cost.
- b. If a lawsuit is filed against a "Management Company," and if, at the sole discretion of the "Plan Attorney" assigned by "Atlantic Mutual," the assigned "Plan Attorney" determines that

there is a conflict of interest or potential conflict of interest between representing the "Management Company" and the interests of the "Insured(s)," this "Policy" will not provide a defense for the "Management Company". The "Management Company" will be required to seek its own legal representation at its own cost.

IN WITNESS WHEREOF, Atlantic Mutual Legal Defense Insurance Company, Inc. has executed and attested these presents.

President, Atlantic Mutual Legal Defense Insurance Company, Inc.

Atlantic Mutual Legal Defense Insurance Company, Inc. If you need to file a claim, obtain information about coverage, or need assistance resolving a complaint, please call: (888) 888-3270.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Limitations and Exclusions

Section VII. b. 13 is replaced with the following:

13. Any "Claim" or lawsuit arising out of the obligation of the "Insured(s)" under disability benefits or ERISA claims or unemployment compensation law or any similar law.

All other provisions of this policy apply.



THANK YOU FOR SELECTING ATLANTIC MUTUAL LEGAL DEFENSE INSURANCE COMPANY FOR YOUR LEGAL DEFENSE INSURANCE COVERAGE. THIS PACKET CONTAINS INFORMATION ABOUT YOUR POLICY. PLEASE REVIEW ALL INFORMATION IN THIS PACKET TO ENSURE THAT ALL INFORMATION CONTAINED HEREIN IS ACCURATE.

PLEASE INFORM YOUR AGENT OR ATLANTIC MUTUAL OF ANY INCORRECT INFORMATION CONTAINED HEREIN AS SOON AS POSSIBLE.



Thank you for selecting Atlantic Mutual Insurance Company as your insurance carrier. This packet contains information about your insurance policy. Please review all information in this packet to ensure that the policy information is accurate.

Agent: ASSUREDPARTNERS OF FLORIDA, LLC
300 Colonial Center Pkwy Suite 270
Lake Mary, FL 32746

Insured: Named Associations of Century Village West Palm Beach
c/o Property Manager
2102 West Drive
West Palm Beach, FL 33417

Policy #: AM0001484-00

Effective Date: 01/01/2025

Expiration Date: 01/01/2026

Attachments: Policy Declarations Page AM DEC 09 16
Policy Coverage Form AM POL 01 24
Policy Endorsement Form AM END 01 20