



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/11/2025

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Commercial Lines - (305) 669-6000 USI Insurance Services LLC 201 Alhambra Circle, Ste 900 Coral Gables, FL 33134	CONTACT NAME: Certificate Department PHONE (A/C, No. Ext): 305-443-4886 E-MAIL ADDRESS: miagcerts@usi.com FAX (A/C, No):
INSURED The Lakes of Deer Creek Condominium Association, Inc. c/o Benchmark Property Mgmt, 7932 Wiles Road Coral Springs, FL 33067	INSURER(S) AFFORDING COVERAGE INSURER A: Philadelphia Indemnity Ins Co INSURER B: See attached INSURER C: INSURER D: INSURER E: INSURER F:
	NAIC # 18058

COVERAGES

CERTIFICATE NUMBER: 750724

REVISION NUMBER: See below

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	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			PHPK2629440020	12/01/2024	12012025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y / N <input type="checkbox"/> N / A						PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Unit Owner Name: x
Address: xDescription:
Master certificate

CERTIFICATE HOLDER

CANCELLATION

x
x
x

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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CRIME / EMPLOYEE DISHONESTY

INSURANCE CARRIER: Berkley Regional Insurance Company
POLICY NUMBER: BMP106788100
POLICY PERIOD: Effective Date: 12/1/2024 Expiration Date: 12/1/2025
Limit: \$ 250,000
Remark(s):
Property management included

DIRECTORS & OFFICERS LIABILITY

INSURANCE CARRIER: Greenwich Insurance Company
POLICY NUMBER: PDO750494800
POLICY PERIOD: Effective Date: 12/1/2024 Expiration Date: 12/1/2025
Limit: \$ 1,000,000
Remark(s):
Property manager included

**EVIDENCE OF PROPERTY INSURANCE**

DATE (MM/DD/YYYY)

2/11/2025

THIS EVIDENCE OF 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.

AGENCY Commercial Lines - (305) 669-6000 USI Insurance Services LLC 201 Alhambra Circle, Ste 900 Coral Gables, FL 33134		PHONE (A/C, No, Ext):		COMPANY Fortegra Specialty Insurance Company	
FAX (A/C, No):		E-MAIL ADDRESS:			
CODE:		SUB CODE:			
AGENCY CUSTOMER ID #:					
INSURED The Lakes of Deer Creek Condominium Association, Inc. c/o Benchmark Property Mgmt, 7932 Wiles Road Coral Springs, FL 33067				LOAN NUMBER	
				POLICY NUMBER CAI000023	
EFFECTIVE DATE 5/31/2024		EXPIRATION DATE 5/31/2025		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION**LOCATION/DESCRIPTION**

see attached for location information.

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.

COVERAGE INFORMATION

PERILS INSURED

BASIC

BROAD

SPECIAL

COVERAGE / PERILS / FORMS

AMOUNT OF INSURANCE


DEDUCTIBLE

see attached for coverage information.

REMARKS (Including Special Conditions)Unit Owner Name: x
Address: xDescription:
Master certificate**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

NAME AND ADDRESS X X X	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			

PROPERTY/HAZARD SCHEDULE

INSURANCE CARRIER: Fortegra Specialty Insurance Company
POLICY NUMBER: CAI000023
POLICY PERIOD: Effective Date: 5/31/2024 Expiration Date: 5/31/2025
Business Income: Extra Expense:
[] Blanket Limit Applies
[X] Replacement Cost [X] Special [] Basic

Remark(s):
Coverage provided for the swimming pool, patio and spa totaling \$193,800. The building and auxiliary limits represent the 100% replacement cost values per the 5/15/2024 insurable value appraisal.

2% Inflation Guard endorsement is included.

Building Ordinance or Law is included- \$250,000 sublimit for Coverage A, B & C.

Equipment Breakdown is included subject to a \$5,000 deductible.

Bldg	Location	Limit	Total # Units	Hurricane Ded	AOP Ded	Coins %
1	633 Edgewater Drive- Clubhouse building	\$ 513,988	0	5%	\$ 5,000	80%
2	3000-3010 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 1,139,847	6	5%	\$ 5,000	80%
3	3016-3026 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 1,139,847	6	5%	\$ 5,000	80%
4	3032-3042 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 1,139,847	6	5%	\$ 5,000	80%
5	3048-3058 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 1,139,847	6	5%	\$ 5,000	80%
6	3064-3074 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 1,139,847	6	5%	\$ 5,000	80%
7	3109-3119 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 1,258,957	6	5%	\$ 5,000	80%
8	3067-3073 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 940,992	4	5%	\$ 5,000	80%
9	3035-3041 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 873,188	4	5%	\$ 5,000	80%
10	3017-3027 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 1,258,957	6	5%	\$ 5,000	80%
11	3001-3011 Lake Shore Drive, Deerfield Beach, FL 33442	\$ 1,258,957	6	5%	\$ 5,000	80%
12	606-636 Lake Point N Lane, Deerfield Beach, FL 33442	\$ 1,333,978	6	5%	\$ 5,000	80%
13	642-657 Lake Point N Lane, Deerfield Beach, FL 33442	\$ 1,312,974	6	5%	\$ 5,000	80%
14	609-639 Lake Point N Lane, Deerfield Beach, FL 33442	\$ 1,366,244	6	5%	\$ 5,000	80%
15	608-628 Edgewater Drive, Deerfield Beach, FL 33442	\$ 1,167,936	6	5%	\$ 5,000	80%
16	632-652 Edgewater Drive, Deerfield Beach, FL 33442	\$ 1,201,583	6	5%	\$ 5,000	80%

17	656-672 Edgewater Drive, Deerfield Beach, FL 33442	\$ 1,106,927	5	5%	\$ 5,000	80%
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WINDSTORM

INSURANCE CARRIER: Fortegra Specialty Insurance Company
POLICY NUMBER: CAI000023
[X] Coverage Included in Property/Hazard Policy [X] See Property/Hazard Schedule for Locations & Limits [X] Replacement Cost

EXCESS FLOOD

Not Covered