

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 07/10/2025

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.

PRODUCER	CONTACT Sheri Canley				
Insurance Office of America	PHONE (A/C, No, Ext): (813) 262-2454 FAX (A/C, No): (813)				
435 S Yonge Street Suite 1	E-MAIL ADDRESS: Sheri.Canley@ioausa.com				
Ormond Beach, FL 32174	PRODUCER CUSTOMER ID: CASTREE-02				
	INSURER(S) AFFORDING COVERAGE	NAIC #			
INSURED	INSURER A : Lloyd's	NA			
	INSURER B: Great American Insurance Company of New York				
Castle Reef Condominium Association 4175 S Atlantic Ave	INSURER C:				
New Smyrna Beach, FL 32169	INSURER D:				
•	INSURER E :				
	INSURER F:				

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
1 1 4175 South Atlantic Avenue, New Smyrna Beach, FL, 32169

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 IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS	
Α	X	PROPERTY						BUILDING	\$	
	CAL	JSES OF LOSS	DEDUCTIBLES	AOP-250449	06/23/2025	06/23/2026		PERSONAL PROPERTY	\$	
		BASIC	BUILDING					BUSINESS INCOME	\$	
		BROAD	CONTENTS	-				EXTRA EXPENSE	\$	
		SPECIAL	CONTENTO					RENTAL VALUE	\$	
		EARTHQUAKE						BLANKET BUILDING	\$	
		WIND						BLANKET PERS PROP	\$	
		FLOOD						BLANKET BLDG & PP	\$	
							Х	**See Below**	\$	
									\$	
		INLAND MARINE		TYPE OF POLICY					\$	
	CAL	JSES OF LOSS							\$	
		NAMED PERILS		POLICY NUMBER					\$	
									\$	
В	Х	CRIME					Х	Limit	\$ 3,00	0,000
	TYP	E OF POLICY							\$	
	Cri	ime		QDR0004124-00	06/23/2025	06/23/2026			\$	
		BOILER & MACH							\$	
		EQUIPMENT BR	EAKDOWN					1	\$	
									\$	
								1	\$	

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

This certificate regarding coverage for Castle Reef Condominium Association is issued to the certificate holder in regard to:

CERTIFICATE HOLDER	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.
For Information Only	Muhauf. Most

Summary of Insurance

Coverage as of 6/30/2025

For: Castle Reef Condominium Association

4175 S Atlantic Ave

New Smyrna Beach, FL 32169

By: Insurance Office of America

435 S Yonge Street

Suite 1

Ormond Beach, FL 32174

Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
Property	Lloyd's	AOP-250449	6/23/2025	6/23/2026	\$206,473

Location 1 / Building 1: 4175 South Atlantic Avenue, New Smyrna Beach, FL 32169

Coverage	Limit	Valuation	Cause of Loss	Deductible
Building	\$10,611,694	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Business Personal Property	\$20,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Swimming Pools	\$140,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Tennis Court	\$36,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Fence Coverage – Pool Fence	\$35,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Swimming Pools – Kid Pool	\$20,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Building – South Building	\$10,888,261	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Building – Clubhouse	\$202,062	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property - Pavers	\$40,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm

This is an outline of coverages and is not intended to be all encompassing; refer to policy forms for exclusions, conditions, or restrictions.

Summary of Insurance

Coverage as of 6/30/2025

For: Castle Reef Condominium Association

4175 S Atlantic Ave

New Smyrna Beach, FL 32169

By: Insurance Office of America

435 S Yonge Street

Suite 1

Ormond Beach, FL 32174

Outdoor Property – Seawall	\$125,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Walkway	\$40,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Gazebo	\$32,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Shuffleboard Court	\$12,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Building – M Shed	\$5,500	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Building – Shed	\$2,500	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Sign – Monument Sign	\$10,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property - Flagpoles	\$5,000	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Landscape Lighting	\$1,900	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm
Outdoor Property – Video Security System	\$8,500	Replacement Cost	Special (Including theft)	5,000 5,000 AOP/2% Named Storm

This is an outline of coverages and is not intended to be all encompassing; refer to policy forms for exclusions, conditions, or restrictions.

Summary of Insurance

Coverage as of 6/30/2025

For: Castle Reef Condominium Association

4175 S Atlantic Ave

New Smyrna Beach, FL 32169

By: Insurance Office of America

435 S Yonge Street

Suite 1

Ormond Beach, FL 32174

Building - Association owned unit #115 (office)	\$50,000	Replacement Cost	Special (Including theft)	5,000
				5,000 AOP/2%
				Named Storm
Building - Association owned unit #126 (Mgr's unit)	\$50,000	Replacement Cost	Special (Including theft)	5,000
				5,000 AOP/2%
				Named Storm
Business Personal Property	\$20,000	Replacement Cost	Special (Including theft)	5,000
				5,000 AOP/2%
				Named Storm



INSURANCE OFFICE OF AMERICA INC 1855 WEST STATE RD 434 LONGWOOD, FL 32750

Agency Phone: (800) 243-6899 **NFIP Policy Number:** 6500078724 Company Policy Number: 6500078724

INSURANCE OFFICE OF AMERICA INC Agent:

INSURED Payor:

05/05/2025 12:01 AM - 05/05/2026 12:01 AM Policy Term:

Policy Form: RCBAP

To report a claim https://TheHartford.ManageFlood.com

visit or call us at: (800) 787-5677

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

CASTLE REEF CONDO ASSN 4175 S ATLANTIC AVE NEW SMYRNA BEACH, FL 32169-9619 INSURED NAME(S) AND MAILING ADDRESS

CASTLE REEF CONDO ASSN 4175 S ATLANTIC AVE

NEW SMYRNA BEACH, FL 32169-9619

COMPANY MAILING ADDRESS INSURED PROPERTY LOCATION

Hartford Insurance Company of the Midwest 4175 S ATLANTIC AVE

PO BOX 913385

DENVER, CO 80291-3385

NEW SMYRNA BEACH, FL 32169-9619

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING **BUILDING DESCRIPTION:**

Х

1.0

\$29,679,520.00

FEMA DETERMINED

05/05/1982

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE:

FIRST FLOOR HEIGHT (FEET):

FIRST FLOOR HEIGHT METHOD:

DATE OF CONSTRUCTION:

CURRENT FLOOD ZONE:

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING

NUMBER OF UNITS: **165 UNITS**

PRIMARY RESIDENCE: NO

PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 5 FLOOR(S)

PRIOR NFIP CLAIMS: 0 CLAIM(S)

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: LOAN NO: N/A

SECOND MORTGAGEE: LOAN NO: N/A

ADDITIONAL INTEREST: LOAN NO: N/A

DISASTER AGENCY: CASE NO: N/A

DISASTER AGENCY: N/A

RATE CATEGORY - RATING ENGINE

COVERAGE DEDUCTIBLE **BUILDING:** \$24,482,000 \$1,250 **CONTENTS:** \$23,000 \$1,250

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

Please review this declaration page for accuracy. If any changes are needed, contact your agent.

Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit

FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 05/05/2025 12:01 AM

ENDORSEMENT PREMIUM: \$1.659.00

CHANGES APPLIED TO: BUILDING COVERAGE, CONTENTS COVERAGE, RATING ELEMENTS **COMPONENTS OF TOTAL AMOUNT DUE**

BUILDING PREMIUM: \$21,748.00 CONTENTS PREMIUM: \$218.00

INCREASED COST OF COMPLIANCE (ICC) PREMIUM: \$75.00 MITIGATION DISCOUNT: (\$0.00)

COMMUNITY RATING SYSTEM REDUCTION: (\$5,462.00)

> FULL RISK PREMIUM: \$16,579.00 ANNUAL INCREASE CAP DISCOUNT:

(\$0.00)STATUTORY DISCOUNTS: (\$0.00)\$16,579.00

DISCOUNTED PREMIUM: RESERVE FUND ASSESSMENT: \$2,984.00 HFIAA SURCHARGE:

\$250.00 FEDERAL POLICY FEE: \$2,070.00 \$0.00

PROBATION SURCHARGE: TOTAL ANNUAL PREMIUM: \$21.883.00 PRORATA PREMIUM ADJUSTMENT: \$0.00

ADJUSTED ANNUAL PREMIUM: \$21.883.00

Tonus Souls Lunda Thompson

Melinda Thompson, SVP, Head of Personal Lines

Terence Shields, Secretary

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

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Zero Balance Due - This Is Not A Bill

Policy issued by: Hartford Insurance Company of the Midwest **Insurer NAIC Number:** 37478

DocID: 255602050 File: 31827222 Page 1 of 1