

## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/29/2023

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 NAME:					
Insurance Office of America	PHONE (A/C, No, Ext): (386) 671-3080 FAX (A/C, No): (386)	671-3003				
435 S Yonge Street Suite 1	E-MAIL ADDRESS:					
	PRODUCER CUSTOMER ID: CASTREE-02					
	INSURER(S) AFFORDING COVERAGE	NAIC #				
INSURED	INSURER A: Wilshire Insurance Company	13234				
	INSURER B: Great American Insurance Company of NY	22136				
Castle Reef Condominium Association 4175 S Atlantic Ave	INSURER C : Security National Insurance Company (AmTrust) 19879					
New Smyrna Beach, FL 32169	INSURER D : Continental Casualty Company	20443				
	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 S Atlantic Ave, 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	ISR TYPE OF INSURANCE		SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
Α	Х	PROPERTY						BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES	IMP4001314 00	06/23/2023	06/23/2024		PERSONAL PROPERTY	\$
		BASIC	BUILDING 10,000					BUSINESS INCOME	\$
		BROAD	CONTENTS					EXTRA EXPENSE	\$
	X	SPECIAL	CONTENTO					RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
		WIND						BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
							X	HAZARD TIV	\$ 24,526,231
									\$
		INLAND MARINE	<u> </u>	TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
В	X	CRIME					X	Crime	\$ 2,000,000
	TYF	PE OF POLICY							\$
	Cri	ime		SAA-554-38-21-7053-014	06/23/2023	06/23/2024			\$
Α	Х	BOILER & MACH					Х	Limit	\$ 24,526,231
		EQUIPMENT BK	EARDUWN	IMP4001314 00	06/23/2023	06/23/2024			\$
С	Ge	eneral Liabil	ity	SES179296903	06/23/2023	06/23/2024	Х	Per Occurence	\$ 1,000,000
D	Dii	rectors & Of	ficers	0251011525	06/23/2023	06/23/2024	Х	D&O	\$ 2,000,000

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

Excess Liability - Kinsale Ins Co. (Pol. #0100246634-0) \$5,000,000 Limit Workers Compensation - Associated Industries (Pol. #AWC1195788) \$500k/500k/500k Limit Windstorm - Citizens (Pol. #10128489 - 1) \$24,090,000 Limit - 3% Hurricane Ded 1% All Other Wind

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

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.
	AUTHORIZED REPRESENTATIVE
For Information Only	Muhare J. Most

LOC #: 1

ACORD°

## ADDITIONAL REMARKS SCHEDULE

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AGENCY		NAMED INSURED
Insurance Office of America		Castle Reef Condominium Association 4175 S Atlantic Ave
POLICY NUMBER	New Smyrna Beach, FL 32169	
SEE PAGE 1		
CARRIER	NAIC CODE	
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: SEE PAGE 1

## **ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

**Additional Information** 

165 Units

Property is Replacement cost and values are based on appraisal on file.

Ordinance or Law coverage is included.

Contains the seperation of insured's/severability of interest clause.

Effective 05/05/2023 - 05/05/2024

Flood - Hartford Ins. Co. - Pol. #6500078724 - Building Limit: \$23,494,000 Deductible: \$1,250

Contents: \$23,000 Deductible: \$1,250