

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/24/2024

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.

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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:					
Ormond Beach, FL 32174	PRODUCER CUSTOMER ID: CASTREE-02					
	INSURER(S) AFFORDING COVERAGE	NAIC#				
INSURED	INSURER A: Wilshire Insurance Company 132					
	INSURER B: Great American Insurance Company of New York					
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 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		TYPE OF IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
Α	Х	PROPERTY						BUILDING	\$
	CAUSES OF LOSS DEDUCTIBLES		DEDUCTIBLES	IMP4001314 01	06/23/2024	06/23/2025		PERSONAL PROPERTY	\$
		BASIC	BUILDING 10,000					BUSINESS INCOME	\$
		BROAD	CONTENTS					EXTRA EXPENSE	\$
	X	SPECIAL	OOMENTO					RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
		WIND						BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
	Х	X-WIND					X	Hazard/TIV	\$ 24,526,231
									\$
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
В	Х	CRIME					X	Per occurrence	\$ 3,000,000
	TYF	PE OF POLICY							\$
	Cri	ime		SAA-554-38-21-7053-015	06/23/2024	06/23/2025			\$
		BOILER & MACH							\$
	EQUIPMENT BREAKDOWN		EAKDOWN					1	\$
С	C General Liability		ity	SES179296903	06/23/2023	08/23/2024	Х	Per Occurence	\$ 1,000,000
D	D Directors & Officers		fficers	0251011525	06/23/2024	06/23/2025	X	D&O	\$ 1,000,000

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:

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
	Michael Woot
For Information Only	

ACORD 24 (2016/03)

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LOC #: 1



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:

Coverage A Included in the Building Limit/ Coverage B&C- Combined Limit- applies to all covered buildings \$500,000

100% Co-insurance

Equipment Breakdown included

Windstorm- Citizens Property- (Pol.# 10128489 - 2)- Effective 06/23/2024-2025

Limit: \$23,732,000

Deductible: 3% Hurricane/ 1% OWHD

Workers Compensation- Associated Industries- (Pol. #AWC1207077)- Effective 06/23/2024-2025

500K/500K/500K

Excess Liability - Kinsale Ins Co. -(Pol. #0100246634-1)- Effective 06/23/2024-2025- \$5,000,000 Limit

Flood - Hartford Ins. Co. - (Pol. #6500078724) -Effective 05/05/2024-2025

Building Limit: \$24,482,000

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