Insured's Name: Hillcrest No. 4 Condominium Association Inc Policy #: CCP5002158

Policy Dates: From: 07/01/2024 To: 07/01/2025

Surplus Lines Agent's Name: Michael Kroll

Surplus Lines Agent's Physical Address: 21550 Oxnard St Ste 1100, Woodland Hills, CA 91367

Surplus Lines Agent's License #: W239665

Producing Agent's Name: **Elena Corretjer**

Producing Agent's Physical Address: **1690 South Congress Ave. Suite 205-A Delray Beach, FL 33445**

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Policy Premium: $8,981.00

SL Agent Policy Fee: $350.00

Inspection Fee:

Other Policy Fees:

Tax: $460.95

FSLSO Service Fee: $5.60

EMPA Surcharge:

Surplus Lines Agent's Countersignature:

☐ **THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

☐ **THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

AmWINS Access Insurance Services, LLC

7108 Fairway Drive, Suite 200

Palm Beach Gardens, FL 33418

Althea Thompson for Brennan Rucker

Phone: ext:

Fax:

EMail: althea.thompson@amwins.com

DATE: 05/30/2024

TO: Star Bryant

AGENCY: Franklin Hamilton Insurance Inc

Delray Beach FL 33445

Company: Century Surety Company

A.M. Best Rating: A Excellent

Admitted Status: Non-Admitted

RE: Hillcrest No. 4 Condominium Association, Inc.

Quote Reference:

COL Reference Number: 5056300

QUOTE FOR INSURANCE

Proposed Policy Effective Dates: 07-01-2024 To: 07-01-2025

We are pleased to offer you the following quote for coverage. Detailed information on each line of coverage is attached. Please review this quotation in detail to ensure we have fully understood your needs.

General Liability	$	8,981.00
Total Amount	$	8,981.00

This quote is valid until 8/28/2024. The quote is based on information provided at the time of the quote. Renewal offers are valid until expiration of the current policy term. This is a quote only and is only for the coverages listed above. It may not conform to the application or specifications submitted.

NO FLAT CANCELLATIONS

This policy premium is 25% earned on inception.

Thank you for the opportunity to quote your business.

AmWINS Access Insurance Services, LLC

7108 Fairway Drive, Suite 200
Palm Beach Gardens, FL 33418

RE: Hillcrest No. 4 Condominium Association, Inc.

DATE: 05/30/2024

COL Reference Number: 5056300

General Liability Quote

Coverage Type: Per Occurrence

Limits:

General Aggregate Limit (Other than Products & Completed Operations)	$ 2,000,000
Products/Completed Operations Aggregate Limit	Included in the General Aggregate
Personal and Advertising Injury Limit	$ 1,000,000
Each Occurrence Limit	$ 1,000,000
Damage to Premises Rented to You Limit	$ 100,000
Medical Expense Limit	$ 5,000

Defense: Defense in addition to policy limits

Deductible: $500 Combined BI/PD - Per Claim

Defense included in Deductible: Yes

Deductible shall reduce policy limits? No

				Rate		Advanced Premium	
St/Terr	GL Code	Classification	Prem. Basis	Prem. Ops.	Pr/Co	Pr/Co	All Other
FL/002	62003	Condominiums - Residential - less than 50 units rated as: Condominiums-residential-(association risk only)	u) 42	213.837	Incl	Incl	$ 8,981

Subtotal General Liability Premium: $ 8,981

Other	Notes	Premium
Condo Owners - CG2004		No Charge
Waiver of Transfer of Rights of Recovery Against Others to Us	Any person or organization for whom you are required to waive your right of recovery on this Coverage Part under a written contract or agreement	No Charge

Line Of Business Subtotal Premium:	$	8,981
TRIA Premium:	$	0
Minimum Premium for This Coverage Part:	$	8,981

Subtotal coverage premium shown above may include a coverage type Minimum Premium.

Legend	a) Area	c) Cost	m) Admissions	o) Total Operating Expenses	p) Payroll	s) Sales	t) Other	u) Units

AmWINS Access Insurance Services, LLC

7108 Fairway Drive, Suite 200
Palm Beach Gardens, FL 33418

RE: Hillcrest No. 4 Condominium Association, Inc.

DATE: 05/30/2024

COL Reference Number: 5056300

Policy Forms

Interline Forms:

Required

☒	CCP 2010 05 08	Service of Suit Clause
☒	CIL 0003 02 20	Calculation of Premium
☒	CIL 1500B 02 02	Schedule of Forms and Endorsements
☒	CSCP 1000 05 19	Century Surety Company Commercial Lines Policy Jacket
☒	CSCP 1001 04 23	Century Surety Company Commercial Lines Policy Common Policy Declarations
☒	IL 0017 11 98	Common Policy Conditions
☒	IL P001 01 04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
☒	PFN 0001 04 23	Premium Finance Notice
☒	PNCC 0001a 04 20	Policyholder Notice Claims Reporting
☒	PRIV 0001 05 19	Privacy Statement
☒	TRIA 0001 09 20	Policyholder Disclosure Notice of Terrorism Insurance Coverage

General Liability Policy Forms:

Required

☒	CG 0001 04 13	Commercial General Liability Coverage Form
☒	CG 2004 11 85	Additional Insured-Condominium Unit Owners
☒	CG 2107 05 14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
☒	CG 2147 12 07	Employment-Related Practices Exclusion
☒	CG 2165 12 04	Total Pollution Exclusion With A Building Heating , Cooling and Dehumidifying Equipment Exception and A Hostile Fire Exception
☒	CG 2176 01 15	Exclusion of Punitive Damages Related to Certified Act of Terrorism
☒	CG 2184 01 15	Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
☒	CG 2196 03 05	Silica or Silica-Related Dust Exclusion
☐	CG 2293 04 13	Lawn Care Services - Limited Pollution Coverage
☒	CG 2404 05 09	Waiver of Transfer of Rights of Recovery Against Others to Us
☐	CG 2504 05 09	Designated Location(s) General Aggregate Limit
☒	CGL 0300 03 15	Deductible - Liability Insurance
☒	CGL 1500 04 07	Century Surety Company Commercial General Liability Coverage Part Declarations
☒	CGL 1701 09 17	Special Exclusions and Limitations Endorsement
☒	CGL 1709 03 16	Exclusion - Swimming Pool
☒	CGL 1711b 03 22	Classification Limitation Endorsement
☐	CGL 1714 02 16	Exclusion - Firearms
☒	CGL 1759b 11 22	Exclusion - Firearms or Ammunition
☒	CGL 1783 06 11	Exclusion - Tanning Apparatus
☐	CGL 1812 08 12	Exclusion - Past Liabilities

AmWINS Access Insurance Services, LLC

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RE: Hillcrest No. 4 Condominium Association, Inc.

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Policy Forms

☐	CGL 1852 03 11	Past Projects Property Damage Exclusion
☒	CIL 1504 05 14	Florida Changes - Cancellation and Nonrenewal
☒	IL 0021 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)

NOTE TO AGENT:

It is required by federal law that you provide this document to the insured.

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is included in your policy. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

However, if the aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance exceed $100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion.

If aggregate insured losses attributable to terrorism acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion, and in such case insured losses up to that amount are subject to pro-rata allocation in accordance with the procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to coverage for acts of terrorism is as shown below.

This premium does not include any charges for the portion of losses covered by the United States government under the Act.

Property	
Inland Marine	
Crime	Excluded
General Liability	0
Garage/Auto Dealers	Excluded
Total	**0**

Name of Insurer: Century Surety Company

Policy Number:

TRIA 0001 0920