

COMMERCIAL PROPERTY POLICY DECLARATIONS PAGE

Mt. Hawley Insurance Company 75%
Peoria, Illinois 61615, USA

Renaissance Re Syndicate 1458 Lloyd's 25%
London, EC3M 7HA, United Kingdom

Policy Number: MPC0609006

Unique Market Reference (UMR):

Named Insured and Mailing Address:

Sherwin Condominium Management Assn Inc
2555 South Atlantic Avenue
Daytona Beach, FL 32118

Agent/Broker and Mailing Address:

Amwins Insurance Brokerage LLC
1227 S Patrick Drive Suite 101
Satellite Beach, FL 32937

Policy Period: From 05/01/2025 to 05/01/2026 at 12:01 A.M. Standard Time at your mailing address shown above.

DESCRIPTION OF PREMISES

Covered Locations Listed Below:

2555 S. Atlantic Ave., Daytona Beach, FL 32118

CAUSES OF LOSS: Special excluding Earthquake and Flood

LIMITS OF INSURANCE

Total coverage (limit) applicable Limit \$ 10,000,000 , part of \$10,000,000

The above limit applies to the following and is subject to any sublimits stated elsewhere in the policy:

Accounts Receivable *
Building *
Business Personal Property *
Debris Removal *
Electronic Data Processing *
Fine Arts
Newly Acquired Property *
Ordinance or Law Coverage *
Outdoor Trees, Shrubs and Plants *
Outside Signs *
Sewer Backup and Drains *
Unnamed Locations *
Valuable Papers and Records
Wind Driven Rain *

* Replacement Cost Applies

Per Occurrence Loss Limit

At no time will we pay more than \$10,000,000 for a loss due to a single occurrence or event.

DEDUCTIBLE(S): Refer to CPR 2218, Declarations - Deductible Addendum



Authorized Signature

FORMS MADE A PART OF THIS POLICY AT TIME OF ISSUE: See CPR 2150, Applicable Forms & Endorsements

PCA Fees	\$ 500
Total Premium	\$ 175,000
Amount Payable At Inception	\$ 175,500

Pro Rata Shares Applicable to this Combination Policy: Mt. Hawley Insurance Company will be responsible for 75% of all losses under this policy and Renaissance Re Syndicate 1458 Lloyd's will be responsible for 25% of all losses under this policy. Each of the Companies will be severally (but not jointly) liable solely for its own pro rata share.

DECLARATIONS - SUB-LIMIT ADDENDUM

The total Limit of Liability as shown in the Declarations is subject to the following sub-limit(s). The sub-limit(s) shown is a limit or amount per occurrence, except for Earthquake and Flood where an annual aggregate applies. The sub-limit(s) shown are included in and do not increase the Limit of Liability shown in the Declarations. We will not, in any case, exceed this sub-limit(s) in one disaster, casualty or event, no matter how many locations are involved.

Coverage Part or Item:	Sub-Limit
Unnamed Locations	\$25,000
Wind Driven Rain	\$250,000

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DECLARATIONS - DEDUCTIBLE ADDENDUM

The following deductible wording is in addition to all other deductible wording found elsewhere in this policy. All other deductible wording found in and made a part of this policy also applies. Each claim for loss or damage will be adjusted separately.

PERIL DEDUCTIBLE(S)

\$10,000 Per Occurrence for All Covered Perils, except:

5.00% of the Total Insurable Values Per Building (including time element if applicable) at the time of loss or damage subject to a minimum of \$100,000 Per Occurrence for Named Storm

\$25,000 Per Occurrence for Water Damage

\$100,000 Per Occurrence for Windstorm or Hail

Total Insurable Values is defined as the full value of covered property, including time element if applicable, subject to the valuation terms and conditions of the policy. Total Insurable Values are calculated at the time of loss or damage.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.