



## COMMERCIAL UMBRELLA LIABILITY COVERAGE

Named Insured:	<b>Paramount Real Estate Group, Inc.</b>
Address:	c/o <b>Paramount Programs, Inc.</b> One Reservoir Corporate Centre 4 Research Drive, Suite 402 #121 Shelton, CT 06484
Limits of Insurance:	\$5,000,000 Per Occurrence \$5,000,000 Other Aggregate \$5,000,000 Products/Completed Operations Aggregate
Self Insured Retention:	\$0
Insuring Companies:	Midvale Indemnity Company - Admitted
Insured Purchasing Group Member:	Bridgepoint Homeowners Association Inc 12301 Sw 132nd Court Miami, FL 33186
Policy Number:	PRP-229824000-01-1929130
Member Policy Period:	<b>From: 6/29/2025 To: 6/29/2026</b> at 12:01 a.m. Standard Time at the address of the Named Participant
Producer:	<b>Risk Strategies Company of Marco Island</b>

NOTE: Members of the Paramount Real Estate Group, Inc. may not be protected by the insurance insolvency guarantee fund and/or insurance laws and regulations of their domiciled or resident state. Receipt of and/or failure to promptly return this Insuring Agreement constitutes acceptance by the Insured listed above to membership in and adherence to the Membership Agreement and Terms and Conditions of Use of the Paramount Real Estate Group, Inc..

**Program Administrator:** Great Point Insurance®  
500 West Putnam Avenue, Suite 400  
Greenwich, CT 06831  
Phone and Fax (877) 505-3226  
www.greatpointins.com

**These Declarations together with the policy jacket containing the policy provisions, forms and endorsements indicated above; if any, issued form a part thereof, complete the above numbered policy.**

Authorized Representative:

A handwritten signature in black ink, appearing to read "Jay Bering".

Jun 27, 2025

# COMMERCIAL UMBRELLA LIABILITY COVERAGE

## Paramount Real Estate Group, Inc.

### FORMS AND ENDORSEMENTS SCHEDULED

Insured Purchasing Group Member:	Bridgepoint Homeowners Association Inc
Policy Number:	PRP-229824000-01-1929130

It is hereby understood and agreed the following forms and endorsements are attached to and are a part of this policy:

Policyholder Notice  
OFAC Advisory Notice  
Policyholder Fraud Warning  
Master Policy Declarations – Risk Purchasing Group Commercial Liability Umbrella Coverage  
Commercial Liability Umbrella Coverage Form  
Common Policy Conditions  
Additional Conditions  
Calculation of Premium  
Terrorism Coverage Disclosure Notice  
Form Schedule  
Amendment of Insuring Agreement  
Amendatory Exclusions  
Condominium/Co-operative Directors and Officers Liability Claims-Made Coverage  
Employee Benefits Liability Limitation Claims Made Version  
Garage Keepers Liability Limitation  
Schedule of Underlying Insurance  
Employee Benefits Liability Limitation Occurrence Based  
Exclusion – Human Trafficking (With Limitations)  
Coverage Enhancement (Program Version – Risk Purchasing Group)  
Expenses in Addition to Limits of Insurance  
Limits of Insurance Amendment  
Limitation – Anti-stacking  
Condition – Claims Reporting Amendment  
Economic or Trade Sanctions  
Knowledge of Occurrence  
Additional Definitions  
Member Policy Period  
Insured and Named Insured Amendatory Endorsement  
Amendment of Definition of Retained Limit and Schedule of Retained Limits  
Exclusion – Absolute Access, Collection and Disclosure of Non-Public Information  
Limitation – Auto Liability  
Limitation – Commercial General Liability  
Exclusion – Communicable Disease  
Exclusion – Condominium and Cooperative Conversion  
Exclusion – Construction Operations  
Exclusion – Diving Board and Water Slide  
Exclusion – Earth Movement  
Limitation – Employers Liability  
Exclusion – Financial Institutions  
Limitation – Foreign Liability  
Exclusion – Fungus and Bacteria  
Exclusion – Marine Liability  
Exclusion – No Coverage for Sublimits  
Exclusion – Pesticide or Herbicide

Exclusion – Pollution and SIR Amendment  
Act of Terrorism Self-Insured Retention  
Exclusion – Water Sports  
Limitation to Designated Premises  
Exclusion - Designated Ongoing Operations  
Exclusion – Cross Suits  
Exclusion - Exterior Insulation and Finish Systems  
Nuclear Energy Liability Exclusion Endorsement (Broad Form)  
All State Amendatory Endorsements

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF EXPOSURES COVERED AT INCEPTION**

Insured Purchasing Group Member:	Bridgepoint Homeowners Association Inc
Policy Number:	PRP-229824000-01-1929130

Exposure Type	Number	Category
HOA Units With D&O	112	Location
Pools	1	Location

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF UNDERLYING POLICIES AT INCEPTION**

Insured Purchasing Group Member:	Bridgepoint Homeowners Association Inc
Policy Number:	PRP-229824000-01-1929130

COVERAGE	D&O Liability 1
Carrier	Philadelphia Indemnity Insurance Company
Limit	\$1,000,000 Each Occurrence
.	\$1,000,000 Aggregate
Term	6/29/2025 to 6/29/2026
COVERAGE	Employers Liability
Carrier	Zenith Insurance Company
Limit	\$500,000 Bodily Injury by Accident
.	\$500,000 Bodily Injury by Disease (Each Employee)
.	\$500,000 Bodily Injury by Disease (Policy Limits)
Term	6/29/2025 to 6/29/2026
COVERAGE	General Liability 1
Carrier	Superior Specialty Insurance Company
Limit	\$1,000,000 Each Occurrence
.	\$2,000,000 General Aggregate
.	\$2,000,000 Products / Completed Operations Aggregate Limit
.	\$1,000,000 Advertising Injury / Personal Injury (Each Offense)
.	\$1,000,000 Hired & Non-owned Auto
Term	6/29/2025 to 6/29/2026

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**LOCATIONS COVERED AT INCEPTION**

Insured Purchasing Group Member:	Bridgepoint Homeowners Association Inc
Policy Number:	PRP-229824000-01-1929130

Location	Address	City	State	Zip Code
1	7055 SW 56th Street	Miami	FL	33155

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

***NAMED INSUREDS COVERED AT INCEPTION***

Insured Purchasing Group Member:	Bridgepoint Homeowners Association Inc
Policy Number:	PRP-229824000-01-1929130

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No.	Named Insured
1	Bridgepoint Homeowners Association Inc