



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/23/2025

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.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Brown & Brown Insurance Services, Inc. 1201 W Cypress Creek Rd Suite 130 Fort Lauderdale FL 33309		CONTACT NAME: www.EOIDirect.com PHONE (A/C, No, Ext): (877) 456-3643 FAX (A/C, No): (954) 776-4446 E-MAIL ADDRESS: help@EOIDirect.com	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A: Mount Vernon Fire Insurance Company	
		INSURER B: Midvale Indemnity Company	
		INSURER C: Zenith Insurance Company	
		INSURER D: The Hanover Insurance Company	
		INSURER E:	
		INSURER F:	

INSURED Laurel Cove Homeowners Association, Inc. C/O Brock Property Management, Inc. 7401 Wiles Road Coral Springs FL 33067		NAIC #
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COVERAGES

CERTIFICATE NUMBER: 25-26 COI

REVISION NUMBER:

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 INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			NPP2588955A	01/20/2025	01/20/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included
	☒ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY			NPP2588955A	01/20/2025	01/20/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	☒ UMBRELLA LIAB ☒ EXCESS LIAB DED ☒ RETENTION \$ 0			PRP229824000012584615	01/20/2025	01/20/2026	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
	☒ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N ☐	N / A	Z141591503	01/20/2025	01/20/2026	☒ PER STATUTE E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
D	Crime			BDJJ61980101	01/20/2025	01/20/2026	Limit \$50,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Homeowners Association located in North Lauderdale, FL.
Property Manager included in Crime (Employee Theft)
See attached for Property and Directors & Officers information.

CERTIFICATE HOLDER

CANCELLATION

Laurel Cove Homeowners Association, Inc. c/o Brock Property Management 7401 Wiles Road Coral Springs FL 33067	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
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ADDITIONAL REMARKS SCHEDULE

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Laurel Cove Homeowners Association, Inc.	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

COMMERCIAL PROPERTY

Carrier: First Protective Insurance Company
 Policy #: 3535050608
 Policy Term: 1/20/2025 – 1/20/2026
 Valuation - Replacement Cost Value
 Coinsurance: Agreed Value
 Ordinance or Law: A - Included / B&C – Combined 2.5% per building

Deductible:

Hurricane - 5% Per Occurrence/Per Calendar Year
 All Other Perils - \$5,000 Per Occurrence
 All Other Wind - \$5,000 Per Occurrence

Building \$1,171,823
 Building \$824,701
 Building \$824,701
 Building \$1,510,762
 Building \$1,510,762
 Building \$1,510,762
 Building \$1,171,823
 Pool Building \$129,536
 Pool Deck \$25,000
 Pool Gas Heater \$9,900
 Swimming Pool \$59,808
 Fences \$10,716

TOTAL INSURABLE VALUE: \$8,760,294

DIRECTORS & OFFICERS

Carrier: StarNet Insurance Company
 Policy #QDO000068000
 Policy Term: 1/20/2025 – 1/20/2026
 Limit: \$1,000,000
 Deductible: \$1,000