



## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
05/18/2022

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.

PRODUCER License # 0E67768 Insurance Office of America 200 E. Granada Blvd. Suite 200 Ormond Beach, FL 32176	CONTACT NAME: PHONE (A/C, No, Ext): (386) 671-3080 FAX (A/C, No): (386) 671-3003 E-MAIL ADDRESS: PRODUCER CUSTOMER ID: OCEAGRA-02
INSURED  Oceans Grand Owners Association, Inc. 2 Oceans West Blvd Daytona Bch Shores, FL 32118	INSURER(S) AFFORDING COVERAGE INSURER A: Lloyds Contract Facilities INSURER B: Trisura Specialty Insurance Company INSURER C: INSURER D: INSURER E: INSURER F:
	NAIC # 16188

## COVERAGES

## CERTIFICATE NUMBER:

## REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS
A	X	PROPERTY	LWH005501	05/15/2022	05/15/2023		BUILDING	\$
		CAUSES OF LOSS					PERSONAL PROPERTY	\$
		BASIC					BUSINESS INCOME	\$
		BROAD					EXTRA EXPENSE	\$
	X	SPECIAL					RENTAL VALUE	\$
		EARTHQUAKE					BLANKET BUILDING	\$
	X	WIND					BLANKET PERS PROP	\$
		FLOOD					BLANKET BLDG & PP	\$
	X	5% Named Stor				X	Hazard/ Wind TIV	\$ 72,959,744
	X	\$50K AOW						\$
		INLAND MARINE	TYPE OF POLICY					\$
		CAUSES OF LOSS						\$
		NAMED PERILS	POLICY NUMBER					\$
								\$
B	X	CRIME	CIUCAP40142700	05/15/2022	05/15/2023	X	Crime	\$ 1,000,000
		TYPE OF POLICY						\$
		Crime						\$
A	X	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	LWH005501	05/15/2022	05/15/2023	X	EB	\$ 72,959,744
B		General Liability	CIUCAP40142700	05/15/2022	05/15/2023	X	Per Occurrence	\$ 1,000,000
B		Directors & Officers	CIUCAP40142700	05/15/2022	05/15/2023	X	D&O	\$ 1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)


Workers Compensation - Associated Industries (Pol. #AWC1181835) - \$500k/500k/500k Limit

Umbrella - Greenwich (Pol. #Pending) - \$25,000,000 Limit

Environmental Impairment Liability - Indian Harbor Ins. Co. (Pol. #STC7205674) - \$1,000,000 Limit

## CERTIFICATE HOLDER

## CANCELLATION

For Information Only	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 

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Insurance Office of America</b>		License # 0E67768	NAMED INSURED <b>Oceans Grand Owners Association, Inc. 2 Oceans West Blvd Daytona Bch Shores, FL 32118 Volusia</b>
POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

**Additional Information****Additional Property Carriers:**

HDI Gobal Specialty SE - Policy #HDW000265  
GuideOne National Ins. Co. - Policy #550006524  
QBE Specialty Ins. Co. - Policy #AHAR12289-00  
Lloyds of London - Policy #LWH004471

Building Ordinance or Law coverage is included.

No coinsurance

Walls out coverage

Property coverage is Replacement Cost and values are based on appraisal on file.

189 units

Crime policy includes coverage for Management company (if applicable)

Liability policy includes Severability of Interest