



CERTIFICATE OF PROPERTY INSURANCE

2571411

DATE (MM/DD/YYYY)
06/24/2021

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER HUB International Florida, SWP 10368 West State Road, Suite 201 Davie, FL 33324 (954) 925-2590	CONTACT NAME: EOI DIRECT (www.EOIDIRECT.COM) PHONE (A/C, No, Ext): 877-456-3643 E-MAIL ADDRESS: help@eoidirect.com PRODUCER CUSTOMER ID:	FAX (A/C, No):
INSURED Kennedy House Condominium, Inc c/o Association Services of Florida 10112 USA Today Way Miramar, FL 33025	INSURER(S) AFFORDING COVERAGE INSURER A: Old Republic Union Ins. Co. INSURER B: Hartford Steam Boiler INSURER C: Berkley Specialty Ins. Co. INSURER D: Wright National Flood Ins. Co. INSURER E: Cincinnati Insurance Co. INSURER F:	
		NAIC #

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Master Certificate, Unit Number: NA

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	<input checked="" type="checkbox"/>	PROPERTY	CHSE-00149-0 Replacement Cost	6/15/2021	6/15/2022	<input checked="" type="checkbox"/> BUILDING	\$ 28,842,600
		CAUSES OF LOSS					
		BASIC				PERSONAL PROPERTY	\$
		BROAD				BUSINESS INCOME	\$
		SPECIAL				EXTRA EXPENSE	\$
		EARTHQUAKE				RENTAL VALUE	\$
	<input checked="" type="checkbox"/>	WIND				BLANKET BUILDING	\$
		FLOOD				BLANKET PERS PROP	\$
						BLANKET BLDG & PP	\$
							\$
		INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
E	<input checked="" type="checkbox"/>	CRIME	EMO0492906	6/15/2021	6/15/2022	Employee Theft	\$ 750,000
		TYPE OF POLICY				Deductible	\$ 2,500
							\$
B	<input checked="" type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	FBP2372096	6/15/2021	6/15/2022		\$
		Equipment Breakdown				<input checked="" type="checkbox"/> Equipment Bdn	\$ 29,469,900
C	General Liability		CGL0145429	6/15/2021	6/15/2022	<input checked="" type="checkbox"/> Occurrence	\$ 1,000,000
						<input checked="" type="checkbox"/> Aggregate	\$ 2,000,000

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

Total # of units in Association:230
As their interest may appear in the common elements. COMPANY D -Flood Declaration Attached.
Additional coverages-See attached addendum

CERTIFICATE HOLDER **CANCELLATION**

This Certificate is for Insurance Information Only To add Mortgagee Clause Contact: EOI Direct @ www.EOIDirect.com 1-877-456-3643, FL 00000-0000 Loan Number: NA	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 Elizabeth Fiegehen
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Named Insured: Kennedy House Condominium, Inc.

1865 79TH Street CSWY, North Bay Village FL 33141
230 Unit Residential Condominium

Coverage**Umbrella**

Company

Greenwich Insurance Company

Policy#

PPP7479836

Policy Term

06/15/2021 – 06/15/2022

Limit of Liability

\$50,000,000 Occurrence

\$50,000,000 Aggregate

\$50,000,000 Products Completed ops

Retention

\$0

Coverage**Workers Compensation**

Company

Zenith Insurance Company

Policy#

Z067407017

Policy Term

6/1/2021-6/1/2022

Limits

\$500,000/\$500,000/500,000

Coverage**Executive Protection**

Company

Cincinnati Insurance Company

Policy#

EMO-0492906

Policy Term

06/15/2021 – 06/15/2022

Directors & Officers

\$2,000,000

Deductible

\$7,500

EPLI

\$2,000,000

Deductible

\$7,500



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 0519
0701958
6/25/21
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
09 1151360992 05	1151360992	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/15/21 To: 6/15/22 12:01 am Standard Time	06/25/2021	0701958	0000129573

Agent (305)444-2324
HUB INTERNATIONAL MIDWEST LMTD
777 SW 37TH AVE STE 500
MIAMI FL 33135-4124

KENNEDY HOUSE CONDOMINIUM INC
1865 79TH STREET CSWY
NORTH BAY VILLAGE FL 33141-4238

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
1865 79TH STREET CSWY, NORTH BAY VILLAGE FL 33141

Rating Information

Original New Business Effective Date: 6/15/2016 Flood Risk/Rated Zone: AE
Grandfathered: No
Building Occupancy: Other Residential
Primary Residence: N
Condo Type: High Rise Number of Units: 230
Community #: 120654 Map Panel/Suffix: 0307 L
Community Rating: 10 / 00% Program Status: Regular
Community Name: NORTH BAY VILLAGE, CITY OF
Number of Floors: 3 or more
Building Indicator: Non-Elevated
Basement/Enclosure/Crawlspace:
No Basement
Elevation Difference: 0
Replacement Cost Value: 34,476,400

Coverage	Deductible	Annual Premium
BUILDING	\$34,476,400	\$1,250
CONTENTS	\$100,000	\$1,250

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

ANNUAL SUBTOTAL: \$31,238.00
DEDUCTIBLE DISCOUNT/SURCHARGE: - \$14.00
ICC PREMIUM: \$8.00
COMMUNITY RATING DISCOUNT: \$0.00
SUB-TOTAL: \$31,232.00
RESERVE FUND ASSESSMENT: \$5,622.00
PROBATION SURCHARGE: \$0.00
FEDERAL POLICY SERVICE FEE: \$2,000.00
HFIAA SURCHARGE: \$250.00
TOTAL WRITTEN PREMIUM AND FEES: \$39,104.00

Premium Paid by: Insured

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form
Includes Addition and Extension

Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1117 1117 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

070195809115136099221176

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Company



FFL99.001 0519
0701958
6/25/21

09 1151360992 05

Agent (305)444-2324
HUB INTERNATIONAL MIDWEST LMTD
777 SW 37TH AVE STE 500
MIAMI FL 33135-4124

The Residential Condominium Building Association Policy will not list a mortgagee for any individual unit owner on the declaration page due to National Flood Insurance Program guidelines. The *Mandatory Purchase of Flood Insurance Guidelines*, pages 45-51 provides additional information on this subject.

A mortgagee may be listed on the declaration page if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. Please contact the agent for additional information.

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

070195809115136099221176

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Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 0519
0701958
5/28/21
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

Policy Number	NFIP Policy Number	Product Type: Standard Policy
09 1150345251 11	1150345251	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/29/21 To: 5/29/22 12:01 am Standard Time	05/28/2021	0701958	09 1150345251 10

Insured
KENNEDY HOUSE CONDOMINIUM INC
1865 79TH STREET CSWY
NORTH BAY VILLAGE FL 33141-4238

HUB INTERNATIONAL MIDWEST LMTD
777 SW 37TH AVE STE 500
MIAMI FL 33135-4124

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
1865 79TH STREET CSWY, POOL BLDG, NORTH BAY VILLAGE FL 33141

Rating Information

Original New Business Effective Date: 5/29/2008 Flood Risk/Rated Zone: AE Grandfathered: No
Building Occupancy: Other Non-Residential
Primary Residence: N Number of Floors: Two Floors
Condo Type: N/A Building Indicator: Non-Elevated
Community #: 120654 Map Panel/Suffix: 0307 L Basement/Enclosure/Crawlspace:
Community Rating: 10 / 00% Program Status: Regular No Basement
Community Name: NORTH BAY VILLAGE, CITY OF Elevation Difference: -1

Coverage	Deductible	Annual Premium
BUILDING	\$157,300	\$2,171.00
CONTENTS	\$11,000	\$297.00

THIS IS NOT A BILL

DEAR MORTGAGEE

The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

ANNUAL SUBTOTAL: \$2,468.00
DEDUCTIBLE DISCOUNT/SURCHARGE: \$0.00
ICC PREMIUM: \$56.00
COMMUNITY RATING DISCOUNT: \$0.00
SUB-TOTAL: \$2,524.00
RESERVE FUND ASSESSMENT: \$454.00
PROBATION SURCHARGE: \$0.00
FEDERAL POLICY SERVICE FEE: \$50.00
HFIAA SURCHARGE: \$250.00

Premium Paid by: First Mortgagee

TOTAL WRITTEN PREMIUM AND FEES: \$3,278.00

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

No Additions and Extensions

Pre-FIRM Subsidized

Forms and Endorsements:

WFL 99.415 1117 1117 FFL 99.310 0120 0120 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

07019580911503452512114804

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Agent

00514



FFL99.001 0519
0701958
5/28/21

09 1150345251 11

Agent (305)444-2324
HUB INTERNATIONAL MIDWEST LMTD
777 SW 37TH AVE STE 500
MIAMI FL 33135-4124

First Mortgagee
Loan 672087707
NATIONSTAR MORTGAGE LLC
ISAOA
PO BOX 45501
SPRINGFIELD OH 45501-5954

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.
Claims Information:
Please contact your agent or go to www.wrightflood.com to enter your claim as well as
receive important information to mitigate the damage to your property. If you need to
reach the insurance company the number is 1-800-725-9472.

07019580911503452512114804

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Agent

