

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 10/02/2024

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 | CONTACT NAME: | | | | |
|---|--|--|--|--|--|
| nsurance Office of America | PHONE (A/C, No, Ext): (386) 671-3080 FAX, No): (386) | | | | |
| 435 S Yonge Street Suite 1 | E-MAIL ADDRESS: PRODUCER CUSTOMER ID: OCEAVIE-04 | | | | |
| Ormond Beach, FL 32174 | | | | | |
| | INSURER(S) AFFORDING COVERAGE | | | | |
| INSURED | INSURER A: Wilshire Insurance Company | | | | |
| | INSURER B : Philadelphia Indemnity Insurance Company | | | | |
| Ocean View Manor Management Corporation, Inc. 3600 S Ocean Shore Blvd | INSURER C: Travelers Excess and Surplus Lines Company | | | | |
| Flagler Beach, FL 32136 | INSURER D: The Cincinnati Specialty Underwriters Insurance Company | | | | |
| | INSURER E: Great American Assurance Company | | | | |
| | INSURER F: | | | | |

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required) 1 1 3600 S Ocean Shore Blvd, Flagler Beach, FL, 32136

3600 S Ocean Shore Blvd, Flagler Beach, FL 32136-4100

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 EFFECTIVE DATE (MM/DD/YYYY) | | COVERED PROPERTY | | LIMITS | |
|-------------|----------------------|------------------------|--------------------------------|-----------------|---------------------------------------|------------|--|--|--------|--|
| A | X | PROPERTY | | | | | 500 | BUILDING | 5 | Land of miles |
| | CAUSES OF LOSS DE | | DEDUCTIBLES | IMP4000855 01 | 04/10/2024 | 04/10/2025 | efret i | PERSONAL PROPERTY | \$ | |
| | | BASIC | BUILDING 10,000 CONTENTS | | | | | BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE | \$ | And the second second |
| | | BROAD | | | | | | | s | |
| | X | SPECIAL | | | | | | | S | Lake upon |
| | 1 | EARTHQUAKE | | | | | 1 | BLANKET BUILDING | S | atata menganasa (s. 1901). Kanta da Sebasa atau mengan |
| | 1 | WIND | | | | | | BLANKET PERS PROP | \$ | |
| | 200 | FLOOD | Manual Commence | | | | | BLANKET BLDG & PP | s | |
| | X | X-wind | | | | | X | Hazard/TIV | s | 25,220,111 |
| | 20 | 1. | May be proud to the second | | | | | | 5 | La Calle a la |
| | 10 | INLAND MARINI | | TYPE OF POLICY | | | 2.7 | | s | |
| | CAI | USES OF LOSS | | | | | - | | s | |
| | 100 | NAMED PERILS | | POLICY NUMBER | | | | | 5 | |
| | L | | | | | | 1111 | | s | |
| В | X | CRIME | | | | | X | Crime | s | 500,000 |
| | TYF | TYPE OF POLICY | | | | | POTENTIAL DE LA CONTRACTOR DE LA CONTRAC | | s | |
| | Cr | ime | | PCAC021024-0124 | 04/10/2024 | 04/10/2025 | 2 | | s | And the second |
| С | X | X BOILER & MACHINERY / | | & MACHINERY / | | RV 1 | X | Boiler & Machinery | s | 25,120,111 |
| | 7 | EQUIPMENT BR | EAKDOWN | 4W29256A | 04/10/2024 | 04/10/2025 | | and the same of th | s | A CONTRACTOR OF THE CONTRACTOR |
| D | Ge | neral Liabil | ity | CSU 0228974 | 04/10/2024 | 04/10/2025 | X | Per Occurrence | s | 1,000,000 |
| E | Directors & Officers | | ficers | EPP3303079-13 | 04/10/2024 | 04/10/2025 | X | D&O | s | 1,000,000 |

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
This certificate regarding coverage for Ocean View Manor Management Corporation, Inc.is issued to the certificate holder in regard to:

| CERTIFICATE HOLDER | CANCELLATION |
|----------------------|--|
| | 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 |
| For Information Only | Muhaut f. Most |

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ACORD 24 (2016/03)

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AGENCY CUSTOMER ID: OCEAVIE-04

ACORD.

LOC #: 1

ADDITIONAL REMARKS SCHEDULE

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| AGENCY Insurance Office of America | | NAMED INSURED Ocean View Manor Management Corporation, Inc. 3600 S Ocean Shore Blvd | |
|------------------------------------|-----------|---|--|
| POLICY NUMBER SEE PAGE 1 | | Flagler Beach, FL 32136 | |
| CARRIER | NAIC CODE | | |
| SEE PAGE 1 | SEE P 1 | EFFECTIVE DATE: SEE PAGE 1 | |

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

Additional Policies/Information

Property:

Ordinance or Law – Coverage A – Included in Building Limit Ordinance or Law – Coverage B&C – \$1,000,000 Combined

Replacement Cost as per the latest appraisal on file

Building limit: \$24,799,591

Canopy and Restroom Building: \$41,659

Pool \$72,675 Fencing \$92,374

Light Poles & Flagpoles \$15,191

Tennis & Shuffleboard Courts \$36,621

Liability:

112 Units

Additional Insured-Condominium Unit Owners

Waiver of Transfer of Rights of Recovery Against Others to Us- Per Contract

Umbrella - Greenwich Ins. Co. (Pol. #PPP7462965) - \$15,000,000 Limit Workers Comp - Zenith Ins. Co. (Pol. #Z127114410) - \$500k/500k/500k Limit



INSURANCE OFFICE OF AMERICA INC 1855 WEST STATE RD 434 LONGWOOD, FL 32750

Agency Phone: (407) 788-3000

NFIP Policy Number: Company Policy Number: 6500066825

6500066825

Agent:

INSURANCE OFFICE OF AMERICA INC

Payor: **Policy Term:** INSURED

04/23/2024 12:01 AM - 04/23/2025 12:01 AM

Policy Form:

RCBAP

To report a claim visit or call us at: https://TheHartford.ManageFlood.com (800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

OCEAN VIEW MANOR CONDO ASSN 3600 S OCEAN SHORE BLVD FLAGLER BEACH, FL 32136-4100

INSURED NAME(S) AND MAILING ADDRESS OCEAN VIEW MANOR CONDO ASSN 3600 S OCEAN SHORE BLVD FLAGLER BEACH, FL 32136-4100

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest

PO BOX 913385

DENVER, CO 80291-3385

RATING INFORMATION

BUILDING OCCUPANCY:

PRIMARY RESIDENCE:

PROPERTY DESCRIPTION:

NUMBER OF UNITS:

INSURED PROPERTY LOCATION 3600 S OCEAN SHORE BLVD FLAGLER BEACH, FL 32136-4100

BUILDING DESCRIPTION:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

REPLACEMENT COST VALUE:

\$31,992,716,00 01/01/1984

NO

RESIDENTIAL CONDOMINIUM BUILDING

ELEVATED WITH ENCLOSURE NOT ON POSTS, PILES OR PIERS (SOLID FOUNDATION WALLS), 9 FLOOR(S), MASONRY

PRIOR NFIP CLAIMS: 0 CLAIM(S)

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

112 UNITS

FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

RATE CATEGORY - RATING ENGINE

COVERAGE DEDUCTIBLE \$28,000,000

BUILDING: CONTENTS:

\$100,000

\$5,000 \$5,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

Please review this declaration page for accuracy. If any changes are needed, contact your agent.

Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

BUILDING DESCRIPTION DETAIL: N/A

DATE OF CONSTRUCTION:

CURRENT FLOOD ZONE: FIRST FLOOR HEIGHT (FEET): 1.0

FEMA DETERMINED

FIRST FLOOR HEIGHT METHOD:

LOAN NO: N/A

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM: \$16,885.00 **CONTENTS PREMIUM:**

\$376.00 INCREASED COST OF COMPLIANCE (ICC) PREMIUM: \$75.00

MITIGATION DISCOUNT: (\$0.00)COMMUNITY RATING SYSTEM REDUCTION: (\$3,429.00)

FULL RISK PREMIUM: \$13,907.00 ANNUAL INCREASE CAP DISCOUNT: (\$0.00)

> STATUTORY DISCOUNTS: (\$0.00)**DISCOUNTED PREMIUM:** \$13,907.00 RESERVE FUND ASSESSMENT:

\$2,503.00 **HFIAA SURCHARGE:** \$250.00 **FEDERAL POLICY FEE:** \$1,964.00 \$0.00

PROBATION SURCHARGE: **TOTAL ANNUAL PREMIUM:** \$18,624.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

bewide Thompson

Melinda Thompson, SVP, Head of Personal Lines

Terme Stille-Terence Shields, Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number:

37478

File: 30367250

Policy issued by: Hartford Insurance Company of the Midwest

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DocID: 236013137

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