

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Insurance Office of America		NAMED INSURED Sea Ranch Club Condominium Association, Inc. 5000 North Ocean Blvd. Lauderdale By The Sea, FL 33308	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE 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

24-25 PROP**Locations:**

**5100 North Ocean Boulevard, Lauderdale By The Sea, FL 3308
5000 North Ocean Boulevard, Lauderdale By The Sea, FL 3308
4900 North Ocean Boulevard, Lauderdale By The Sea, FL 3308**

722 Units**Special Form****TIV \$280,396,900****Replacement Cost****RCV on roofs newer than 15 years of age****Coinsurance NIL****Ordinance or Law Coverage A Included****Ordinance or Law Coverage B & C combined \$2,500,000 Per Building****Deductibles:****All Other Perils \$10,000 Per Occurrence****Water Damage \$50,000 Per Occurrence****Wind Driven Rain 5% Per Location, subject to \$100,000 minimum Per Occurrence****Calendar Year Hurricane 5%****All Other Wind/Hail \$100,000 Per Occurrence****Carrier Participation:****Building A:****Layer 1 \$15,000,000 (100.00%) Part Of \$15,000,000 Primary****QBE Specialty Insurance Company | 11.25% | Policy# AHAR1769000 | NAIC# 11515****Princeton Excess & Surplus Lines Insurance Company | 13.33% | Policy# 3DA3CM000428300 | NAIC# 10786****Steadfast Insurance Company | 7.50% | Policy# CPP3106900 | NAIC# 26387****MS Transverse Specialty Insurance Company | 6.67% | Policy# TSAHPR000588101 | NAIC# 41807****Lloyds of London, Syndicate RNR 1458 | 16.67% | Policy# B1180D2419342319 | NAIC# AA1120102****Underwriters at Lloyd's London | 13.33% | Policy# B1180D2420040879 | NAIC# 15792****Hamilton Insurance DAC | 10.00% | Policy# B1180D2415901319 | NAIC# AA1780104****MS Transverse Specialty Insurance Company | 21.25% | Policy# TSARPR000002701 | NAIC# 41807****Layer 2 \$91,250,900 (100.00%) Part Of \$91,250,900 Excess Of \$15,000,000****QBE Specialty Insurance Company | 19.37% | Policy# AHAR1769100 | NAIC# 11515****Princeton Excess & Surplus Lines Insurance Company | 19.37% | Policy# 3DA3CM000428400 | NAIC# 10786****Steadfast Insurance Company | 7.50% | Policy# XPP3106901 | NAIC# 26387****MS Transverse Specialty Insurance Company | 6.16% | Policy# TSAHPR000589301 | NAIC# 41807****Lloyds of London, Syndicate RNR 1458 | 19.18% | Policy# B1180D2419342335 | NAIC# AA1120102****Underwriters at Lloyd's London | 5.48% | Policy# B1180D2420040891 | NAIC# 15792****Hamilton Insurance DAC | 10.00% | Policy# B1180D2415901334 | NAIC# AA1780104****MS Transverse Specialty Insurance Company | 12.94% | Policy# TSARPR000004201 | NAIC# 41807****Building B:****Layer 1 \$15,000,000 (100.00%) Part Of \$15,000,000 Primary**

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QBE Specialty Insurance Company | 11.25% | Policy# AHAR1769400 | NAIC# 11515
Princeton Excess & Surplus Lines Insurance Company | 13.33% | Policy# 3DA3CM000428600 | NAIC# 10786
Steadfast Insurance Company | 7.50% | Policy# CPP3309851 | NAIC# 26387
MS Transverse Specialty Insurance Company | 6.67% | Policy# TSAHPR000589601 | NAIC# 41807
Lloyds of London, Syndicate RNR 1458 | 16.67% | Policy# B1180D2419342338 | NAIC# AA1120102
Underwriters at Lloyd's London | 13.33% | Policy# B1180D2420040893 | NAIC# 15792
Hamilton Insurance DAC | 10.00% | Policy# B1180D2415901336 | NAIC# AA1780104
MS Transverse Specialty Insurance Company | 21.25% | Policy# TSARPR000004901 | NAIC# 41807

Layer 2 \$55,472,000 (100.00%) Part Of \$55,472,000 Excess Of \$15,000,000
QBE Specialty Insurance Company | 20.89% | Policy# AHAR1769500 | NAIC# 11515
Princeton Excess & Surplus Lines Insurance Company | 20.89% | Policy# 3DA3CM000428700 | NAIC# 10786
Steadfast Insurance Company | 7.50% | Policy# XPP3309852 | NAIC# 26387
Lloyds of London, Syndicate RNR 1458 | 20.89% | Policy# B1180D2419342339 | NAIC# AA1120102
Underwriters at Lloyd's London | 9.01% | Policy# B1180D2420040894 | NAIC# 15792
Hamilton Insurance DAC | 10.00% | Policy# B1180D2415901337 | NAIC# AA1780104
MS Transverse Specialty Insurance Company | 10.82% | Policy# TSARPR000005201 | NAIC# 41807

Building C:

Layer 1 \$15,000,000 (100.00%) Part Of \$15,000,000 Primary
QBE Specialty Insurance Company | 11.25% | Policy# AHAR1769600 | NAIC# 11515
Princeton Excess & Surplus Lines Insurance Company | 13.33% | Policy# 3DA3CM000428800 | NAIC# 10786
Steadfast Insurance Company | 7.50% | Policy# CPP3309853 | NAIC# 26387
MS Transverse Specialty Insurance Company | 6.67% | Policy# TSAHPR000589701 | NAIC# 41807
Lloyds of London, Syndicate RNR 1458 | 16.67% | Policy# B1180D2419342340 | NAIC# AA1120102
Underwriters at Lloyd's London | 13.33% | Policy# B1180D2420040895 | NAIC# 15792
Hamilton Insurance DAC | 10.00% | Policy# B1180D2415901338 | NAIC# AA1780104
MS Transverse Specialty Insurance Company | 21.25% | Policy# TSARPR000005501 | NAIC# 41807

Layer 2 \$88,674,000 (100.00%) Part Of \$88,674,000 Excess Of \$15,000,000
QBE Specialty Insurance Company | 20.70% | Policy# AHAR1769700 | NAIC# 11515
Princeton Excess & Surplus Lines Insurance Company | 19.03% | Policy# 3DA3CM000428900 | NAIC# 10786
Steadfast Insurance Company | 7.49% | Policy# XPP3309854 | NAIC# 26387
MS Transverse Specialty Insurance Company | 5.72% | Policy# TSAHPR000589801 | NAIC# 41807
Lloyds of London, Syndicate RNR 1458 | 19.04% | Policy# B1180D2419342341 | NAIC# AA1120102
Underwriters at Lloyd's London | 5.64% | Policy# B1180D2420040896 | NAIC# 15792
Hamilton Insurance DAC | 10.00% | Policy# B1180D2415901339 | NAIC# AA1780104
MS Transverse Specialty Insurance Company | 12.38% | Policy# TSARPR000005601 | NAIC# 41807

Insurance Office of America

Condominium Association vs. Unit Owner Responsibilities In the Event of a Loss

Building Component	Repair Responsibility – Covered Cause of Loss	
	Association	Unit Owner
Foundation Walls	X	
Concrete Footings	X	
Exterior Wall Framing	X	
Interior Wall Framing	X	
Exterior Siding	X	
Interior Demising Insulation	X	
Exterior Insulation	X	
Windows	X	
Roofing	X	
Entry Doors and Skylights	X	
Interior Doors		X
Base, Door, Window and Crown-Trim Molding		X
Wall and Ceiling Texture		X
Upgraded Moldings and Trim		X
Built-In Cabinets and Countertops		X
Medicine Cabinets		X
Drywall – Perimeter	X	
Drywall – Interior Load Bearing	X	
Drywall – Interior Non Load Bearing	X	
Drywall – Separation Fire Walls	X	
Unit Electric Wiring	X	
Building Distribution Wiring	X	
Exterior Electric Fixtures, Fans, Light Fixtures	X	
Interior Electric Fixtures, Fans, Light Fixtures		X
Flooring – Unfinished	X	
Floor Finish (Staining, Pickling, etc.)		X
Vinyl or Ceramic Tile		X
Carpeting		X
HVAC – Air Conditioning Units	X	
HVAC – Distribution Duct Work	X	
HVAC – Diffusers	X	
HVAC – Condensing Units	X	
Appliances		X
Plumbing Fixtures		X
Plumbing Roughing	X	
Window Treatments, Curtains, Drapes, Blinds, etc.		X
Interior Painting – Prime Coat		X
Interior Painting – Finish Coat		X
Exterior Painting	X	
Wallpaper		X
Staircases – Exterior	X	
Staircases – Interior Structural	X	
Staircases – Unit Owner Installed		X
Hurricane Shutters – Unit Owner Installed		X
Hurricane Shutters – Association Installed	X	
Common Areas/Improved Landscaping	X	
Building Sewage Treatment	X	

Note: The above applies only in the event of a loss. It does not apply to maintenance.