

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 08/15/2024

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.

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PRODUCER	CONTACT IN				
Insurance Office of America	PHONE (A/C, No, Ext): (954) 318-1379 FAX (A/C, No): (954)	318-1383			
1877 South Federal Highway Suite 200	E-MAIL ADDRESS:				
Boca Raton, FL 33432	PRODUCER CUSTOMER ID: SEARANC-02				
	INSURER(S) AFFORDING COVERAGE	NAIC #			
INSURED	INSURER A: QBE Specialty Insurance Company	11515			
	INSURER B: Travelers Casualty and Surety Company of America 3119				
Sea Ranch Club Condominium Association, Inc. 5000 North Ocean Blvd.	INSURER C : Liberty Mutual Insurance Company	23043			
Lauderdale By The Sea, FL 33308	INSURER D: Wright National Flood Insurance Company	11523			
•	INSURER E :				
	INSURER F:				

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 RE UIREMENT, 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 SUB ECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR		TYPE OF IN:	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS
Α	Х	PROPERTY					Х	BUILDING	\$ 277,919,300
	CAL	JSES OF LOSS	DEDUCTIBLES	AHAR1769000	08/01/2024	08/01/2025	Х	PERSONAL PROPERTY	\$ 1,500,000
		BASIC	BUILDING 10,000					BUSINESS INCOME	\$
		BROAD	CONTENTS					EXTRA EXPENSE	\$
	Х	SPECIAL	OONTENTO					RENTAL VALUE	\$
		EARTH UAKE						BLANKET BUILDING	\$
	Х	WIND	5.0000%					BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG PP	\$
	Х	RCV/COINS NIL					X	All Other Property	\$ 977,600
	Х	722 Units							\$
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
В	X	CRIME					X	Employee Theft	\$ 2,500,000
	TYF	PE OF POLICY					X	Property Mgmt Incld.	\$
	Cri	ime		105700932	10/29/2023	10/29/2024	X	Discovery Form	\$
С	Х	BOILER & MACH					Х	Equipment Breakdown	\$ 280,205,500
		EQUIPMENT BR	EARDOWN	YB2L9L478464014	08/01/2024	08/01/2025		1	\$
D	CL	NFIP Flood		09115024836314	03/09/2024	03/09/2025	Х	See Attached	\$
								1	\$

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

This certificate regarding coverage for Sea Ranch Club Condominium Association, Inc. is issued to the certificate holder in regard to:

For Informational Purposes Only

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 Informational Purposes Only	1200

LOC #:



ADDITIONAL REMARKS SCHEDULE

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

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

LOC #:



ADDITIONAL REMARKS SCHEDULE

Page 2 of 2

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

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 Owne	er Responsibilities In the	e 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	X	
Drywall – Interior Load Bearing	X	JA V	
Drywall – Interior Non Load Bearing	X	ZA A	
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	A	
Floor Finish (Staining, Pickling, etc.)	^	X	
Vinyl or Ceramic Tile		X	
Carpeting	CE OF A	X	
HVAC – Air Conditioning Units	UE XIF A	WEBLUA	
HVAC – All Conditioning Offits HVAC – Distribution Duct Work			
HVAC – Distribution Duct Work HVAC – Diffusers	X		
HVAC – Condensing Units	X	V	
Appliances		X	
Plumbing Fixtures	V	X	
Plumbing Roughing	X	V	
Window Treatments, Curtains, Drapes, Blinds, etc.		X	
Interior Painting – Prime Coat		X	
Interior Painting – Finish Coat		X	
Exterior Painting	X		
Wallpaper	<u> </u>	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.