



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/12/2026

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Valley Insurance Services, Inc. 80 E. Ridgewood Avenue Paramus, NJ 07652		PHONE (A/C, No, Ext): 845-352-9100	COMPANY NAME AND ADDRESS American Coastal Insurance Company 800 2nd Avenue S Saint Petersburg, FL 33701		NAIC NO: 12968
FAX (A/C, No): 845-352-9104		E-MAIL ADDRESS: VISInsuranceServices@Valley.com		License#: BR-969511	
CODE:		SUB CODE:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
AGENCY CUSTOMER ID #:		POLICY TYPE PROPERTY		LOAN NUMBER	
NAMED INSURED AND ADDRESS Royal Palm Place at The Hammocks Condominium Association, Inc. 15750 SW 105th Ter Miami FL 33196-3162		EFFECTIVE DATE 01/01/2026		EXPIRATION DATE 01/01/2027	POLICY NUMBER AMC-39288-01
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:		☐ CONTINUED UNTIL TERMINATED IF CHECKED	

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☒ BUILDING OR ☐ BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION
SEE SCHEDULE

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION		PERILS INSURED	BASIC	BROAD	☒ SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 51,549,663		DED: 5,000			
		YES	NO	N/A	
☐ BUSINESS INCOME ☐ RENTAL VALUE			X		If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE			X		If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE			X		Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X			
IS DOMESTIC TERRORISM EXCLUDED?		X			
LIMITED FUNGUS COVERAGE			X		If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)				X	
REPLACEMENT COST		X			
AGREED VALUE				X	
COINSURANCE				X	If YES, %
EQUIPMENT BREAKDOWN (If Applicable)		X			If YES, LIMIT: 10,000,000 DED: 5,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X			If YES, LIMIT: FULL LIMIT DED: 5,000
- Demolition Costs		X			If YES, LIMIT: 5,154,969 DED: 5,000
- Incr. Cost of Construction		X			If YES, LIMIT: Combined B&C DED: 5,000
EARTH MOVEMENT (If Applicable)				X	If YES, LIMIT: DED:
FLOOD (If Applicable)				X	If YES, LIMIT: Full Limit DED:
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:		X			If YES, LIMIT: Full Limit DED: 5%
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions:		X			If YES, LIMIT: DED: 5%
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS				X	

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.

ADDITIONAL INTEREST

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS Royal Palm Place at The Hammocks Condominium Association, Inc. 15750 SW 105th Ter Miami, FL 33196			AUTHORIZED REPRESENTATIVE 

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AGENCY CUSTOMER ID: _____

LOC #: _____

**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

AGENCY Valley Insurance Services, Inc.		NAMED INSURED Royal Palm Place at The Hammocks Condominium Association, Inc. 15750 SW 105th Ter Miami FL 33196-3162
POLICY NUMBER AMC-39288-01		
CARRIER American Coastal Insurance Company	NAIC CODE 12968	EFFECTIVE DATE: 01/01/2026

ADDITIONAL REMARKS**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,****FORM NUMBER:** 28 **FORM TITLE:** EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

REMARKS:

TOTAL LIMIT PER SCHEDULE, NOT A BLANKET. 377 UNITS.
AOP Deductible: \$5,000
All Other Wind/Named Storm Deductible: 5% per building limit, per occurrence
Proof of Insurance

Insured: Royal Palm Place at the Hammocks Condominium Assoc

Bldg	Address	County	Total Value	Num Units	Bldg SqFt
1	10410 SW 157 Court Miami FL 33196	MIAMI-DADE	\$2,313,439	20	17,820
2	10450 SW 157 Court Miami FL 33196	MIAMI-DADE	\$2,342,033	20	18,008
3	10510 SW 157 Court Miami FL 33196	MIAMI-DADE	\$1,695,262	12	12,900
4	10521 SW 157 Court Miami FL 33196	MIAMI-DADE	\$2,342,033	20	18,008
5	10451 SW 157 Court Miami FL 33196	MIAMI-DADE	\$2,342,033	20	18,008
6	10421 SW 157 Court Miami FL 33196	MIAMI-DADE	\$3,349,716	24	25,800
7	15571 SW 104th Terrace Miami FL 33196	MIAMI-DADE	\$1,850,582	12	14,280
8	15821 SW 104th Terrace Miami FL 33196	MIAMI-DADE	\$2,792,125	20	21,500
9	10420 SW 158th Court Miami FL 33196	MIAMI-DADE	\$2,792,125	20	21,500
10	10520 SW 158th Court Miami FL 33196	MIAMI-DADE	\$2,792,125	20	21,500
11	10610 SW 158th Court Miami FL 33196	MIAMI-DADE	\$2,792,125	20	21,500
12	10630 SW 158th Court Miami FL 33196	MIAMI-DADE	\$1,850,582	12	14,280
13	15780 SW 106th Terrace Miami FL 33196	MIAMI-DADE	\$2,313,439	20	17,820
14	15570 SW 106th Terrace Miami FL 33196	MIAMI-DADE	\$2,792,125	20	21,500
15	10650 SW 157th Court Miami FL 33196	MIAMI-DADE	\$2,313,439	20	17,820

16	10630 SW 157th Court Miami FL 33196	MIAMI-DADE	\$2,313,439	20	17,820
17	15751 SW 106th Terrace Miami FL 33196	MIAMI-DADE	\$2,313,439	20	17,820
18	15571 SW 106th Terrace Miami FL 33196	MIAMI-DADE	\$1,850,582	12	14,280
19	15781 SW 106th Terrace Miami FL 33196	MIAMI-DADE	\$1,850,582	12	14,280
20	10521 SW 158th Court Miami FL 33196	MIAMI-DADE	\$2,792,125	20	21,500
21	15570 SW 104th Terrace Miami FL 33196	MIAMI-DADE	\$1,850,582	12	14,280
22	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$1,118,206	1	6,673
23	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$94,620	1	1,000
24	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$130,800	1	1,000
25	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$67,605	1	144
26	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$43,200	1	1,920
27	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$64,800	1	1,920
28	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$90,000	1	1,200
29	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$126,000	1	1,680
30	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$144,000	1	1,680
31	15750 SW 105 Terrace Miami FL 33196	MIAMI-DADE	\$26,500	1	101
			\$51,549,663		