



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

3/12/2026

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Valley Insurance Services, Inc. 80 E. Ridgewood Avenue Paramus NJ 07652	CONTACT NAME: Valley Insurance Services, Inc. PHONE (A/C, No, Ext): 845-352-9100 E-MAIL ADDRESS: VISInsuranceServices@Valley.com FAX (A/C, No): 845-352-9104
INSURED Royal Palm Place at The Hammocks Condominium Association, Inc. 15750 SW 105th Ter Miami FL 33196-3162	INSURER(S) AFFORDING COVERAGE INSURER A: AmTrust North America, Inc INSURER B: Lloyds of London Underwriters INSURER C: Hiscox Insurance Company Inc INSURER D: Starstone Specialty Insurance Company INSURER E: Midvale Indemnity Company INSURER F:

License#: BR-969511

ROYAPAL-01

COVERAGES**CERTIFICATE NUMBER:** 1010582122**REVISION NUMBER:**

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	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
D	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR 15,000 GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			GLX00764757P-00	1/1/2026	1/1/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 DEDUCTIBLE \$ 5,000
D	☐ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY			GLX00764757P-00	1/1/2026	1/1/2027	COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
E	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$			PRP-229824000-02-30705	1/1/2026	1/1/2027	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N ☐	N / A	TWC4723685	1/1/2026	1/1/2027	PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
B	DIRECTORS & OFFICERS			APL0336	1/1/2026	1/1/2027	LIMIT 1,000,000
C	CRIME			UC25510985.26	1/1/2026	1/1/2027	EMPLOYEE THEFT 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

377 CONDO UNITS
Crime Coverage extended to include the property management employees.
Proof of Insurance

CERTIFICATE HOLDER**CANCELLATION**

Royal Palm Place at The Hammocks Condominium Association, Inc.
15750 SW 105th Ter
Miami FL 33196

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

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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		