



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

05/08/2026

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 Brown & Brown Insurance Services, Inc. 1201 W Cypress Creek Rd Suite 130 Fort Lauderdale FL 33309	CONTACT NAME: EOI DIRECT PHONE (A/C, No, Ext): (877) 456-3643 FAX (A/C, No): (954) 776-4446 E-MAIL ADDRESS: barbara.gilbert@bbrown.com																					
INSURED The Grandview Palace Condominium Association, Inc. 7601 East Treasure Dr., Ste 25 North Bay Village FL 33141	<table><tr><th colspan="2">INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A: Lancashire Insurance Company (UK) Limited</td><td></td><td>78390</td></tr><tr><td>INSURER B: Midvale Indemnity Company</td><td></td><td>27138</td></tr><tr><td>INSURER C: Accredited Surety and Casualty Company, Inc.</td><td></td><td>26379</td></tr><tr><td>INSURER D: The Hanover Insurance Company</td><td></td><td>22292</td></tr><tr><td>INSURER E: Wright National Flood Insurance Company</td><td></td><td>11523</td></tr><tr><td>INSURER F:</td><td></td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A: Lancashire Insurance Company (UK) Limited		78390	INSURER B: Midvale Indemnity Company		27138	INSURER C: Accredited Surety and Casualty Company, Inc.		26379	INSURER D: The Hanover Insurance Company		22292	INSURER E: Wright National Flood Insurance Company		11523	INSURER F:		
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COVERAGES **CERTIFICATE NUMBER:** 2026-2027 MASTER COI **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
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			PGC10013520900126	05/06/2026	05/06/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ Excluded PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			PGC10013520900126	05/06/2026	05/06/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	☒ UMBRELLA LIAB ☐ EXCESS LIAB DED RETENTION \$			PRP22982400002725170	05/06/2026	05/06/2027	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000
	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				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
C	Directors & Officers			1SKNFL170152328802	05/06/2026	05/06/2027	Limit \$1,000,000 Retention \$10,000

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

Residential Condominium Association, with 532 units, located at 7601 E. Treasure Drive North Bay Village, FL 33141. See attached Notepad for Property, Flood, Equipment Breakdown and Crime/Fidelity coverage information.
Property Manager included on Crime/Fidelity (Employee Theft Only).

CERTIFICATE HOLDER**CANCELLATION**

The Grandview Palace Condominium Association, Inc.
7601 East Treasure Dr.

North Bay Village

FL 33141

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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ADDITIONAL REMARKS SCHEDULE

Page ____ of ____

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED The Grandview Palace Condominium Association, Inc.	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

PROPERTY/WINDSTORM Coverage:

Effective: 05/06/2026 to 05/06/2027

LAYER \$100,000 Primary Wind

Carrier: Mt. Hawley Insurance Company / Policy##MWC0602578

Deductibles:

Named Storm – 5% Per Occurrence

All Other Wind/Hail: \$100,000 maximum per occurrence

Building \$114,818,590

Business Personal Property \$583,000

With a Total Declared Value of \$115,401,590

LAYER \$115,401,590

Carrier: QBE Specialty Insurance Company / Policy# AHAR2070600

Certain Underwriters at Lloyds / Policy# B1180D2624210686,

B1180D2607872546, B1180D2621753111, B1180D2619711226,

B1180D2620044286, B1180D2624060967, B1180D2619346453

General Security Indemnity Company of Arizona/ Policy# TR00202261612382

Lexington Insurance Company/ Policy# 012070153

Convex Insurance UK Limited/ Policy# B1180D2621853106

MS Transverse Specialty Insurance Company/ Policy# TSARPR0003942-01,

TSAHPR0009285-01

Princeton Excess & Surplus Lines Insurance Company/ Policy# 3DA3CM0002431-03

Steadfast Insurance Company/ Policy# CPP8392863

Valuation: Replacement Cost

Cause of Loss: Special Form / Coinsurance: NIL (Waived)

Deductibles:

All Other Perils - \$10,000 Per Occurrence

Water Damage: \$25,000 Per Occurrence

Ordinance of Law: Coverage A Included/

B&C Combined

TOTAL INSURABLE VALUE: \$115,401,590

Building & Garage - \$108,706,590

Contents - \$583,000

Detached Garage - \$5,610,000

Large Pool - \$86,500

Round Pool - \$48,400

Spa - \$42,300

Fountains - \$74,800

Landscaping - \$250,000

FLOOD

Carrier: Wright Nafon Flood Insurance Company

Effective 5/23/2026 to 5/23/2027

Policy #: 09115261594602

Valuation: Replacement Cost, Units: 532

Limit: \$122,057,000 Contents: \$100,000

Deductible: \$1,250



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0702834
5/06/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152615946 02	1152615946	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/23/26 To: 5/23/27 12:01 am Standard Time	05/06/2026	0702834	1150335514

Agent (954)776-2222
BROWN & BROWN INSURANCE
SERVICES INC
PO BOX 5727
FT LAUDERDALE FL 33310-5727

GRANDVIEW PALACE CONDO ASSOC
7601 E TREASURE DR STE 25
NORTH BAY VILLAGE FL 33141-4392

EDOCS.NULL@BBROWN.COM

Property Location (if other than above)

7601 E TREASURE DR, NORTH BAY VILLAGE FL 33141

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE

First Floor Height: 10.4 ft

Method Used to Determine First Floor Height: Elevation Certificate

Date of Construction: 10/18/1988

Prior NFIP Claims: 0

Number of Units: 506

Property Description: Elevated with enclosure on
posts/piles/piers, 25 floors

Replacement Cost Value: 114,457,000

Coverage	Deductible	Annual Premium
BUILDING	\$122,057,000	\$1,250
CONTENTS	\$100,000	\$1,250

Your property's NFIP flood claims history
can affect your premium. For more information
contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$3,415.00
FULL RISK PREMIUM: \$30,927.00
DISCOUNTED PREMIUM: \$30,927.00
Reserve Fund Assessment: \$5,567.00
Federal Policy Service Fee: \$2,752.00
HFIAA Surcharge: \$250.00

**Coverage limitations may apply. See your
Policy form for details.**

Coinurance penatly may apply. See your
Policy Form for Details

TOTAL ANNUAL PAYMENT \$39,496.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

070283409115261594626126

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Company



FFL99.001 1025
0702834
5/06/26

09 1152615946 02

Agent (954)776-2222
BROWN & BROWN INSURANCE
SERVICES INC
PO BOX 5727
FT LAUDERDALE FL 33310-5727

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

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Company

