CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 07/01/2026

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

The Liberty Company Insurance Brokers
License #L045347
900 S Pine Island Rd, Ste 205
Plantation FL 33324

CONTACT NAME: www.eoidirect.com
PHONE (A/C, No, Ext): (877) 456-3643 **FAX (A/C, No):**
E-MAIL ADDRESS: help@eoidirect.com

INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A :	Lio Specialty Insurance Comany	17346
INSURER B :	Midvale Indemnity Company	27138
INSURER C :	Technology Insurance Co	42376
INSURER D :	Accredited Surety & Casualty	26379
INSURER E :	The Hanover Insurance Company	22292
INSURER F :	HDI Global Specialty SE	41343

INSURED

Hypoluxo's Mariner's Cay Condominium Association, Inc.
c/o GRS Community Management
3900 Woodlake Blvd, St 309
Lake Worth FL 33463

COVERAGES **CERTIFICATE NUMBER:** CL2663062828 **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	[X] COMMERCIAL GENERAL LIABILITY [ ] CLAIMS-MADE [X] OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: [X] POLICY [ ] PRO-JECT [ ] LOC [ ] OTHER:			LSIC110003612201	06/25/2026	06/25/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG [ ]	$ 1,000,000 $ 100,000 $ Excluded $ 1,000,000 $ 2,000,000 $ 2,000,000 $
A	AUTOMOBILE LIABILITY [ ] ANY AUTO [ ] OWNED AUTOS ONLY [ ] SCHEDULED AUTOS [X] HIRED AUTOS ONLY [X] NON-OWNED AUTOS ONLY			LSIC110003612201	06/25/2026	06/25/2027	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) [ ]	$ 1,000,000 $ $ $ $
B	[X] UMBRELLA LIAB [X] OCCUR [ ] EXCESS LIAB [ ] CLAIMS-MADE [ ] DED [ ] RETENTION $			PRP229824000022406222	06/25/2026	06/25/2027	EACH OCCURRENCE AGGREGATE [ ]	$ 25,000,000 $ 25,000,000 $
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? [ ] (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		TWC4806544	06/26/2026	06/26/2027	[X] PER STATUTE [ ] OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 500,000 $ 500,000 $ 500,000
D	Directors & Officers			1SKNFL0157712301	06/25/2026	06/25/2027	Aggregate Limit: Per Claim Limit: Retention:	$1,000,000 $1,000,000 $5,000

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

CERTIFICATE HOLDER

Hypoluxo's Mariner's Cay Condominium Association,
Inc C/O GRS Community Mgmt
50 Scotia Drive
Hypoluxo FL 33462

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



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AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

AGENCY	NAMED INSURED
The Liberty Company Insurance Brokers	Hypoluxo's Mariner's Cay Condominium Association, Inc.
POLICY NUMBER	
CARRIER / NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

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

Residential Condominium Association with a total of 240 units - Located in Hypoluxo, FL 33462

E) Crime/Fidelity - The Hanover Ins Co - Policy#BD3M07946001 - Effective 06/25/2026-06/25/2027

Limit: $2,000,000
Deductible: $10,000

Property Manager Included.

F) Property Including Windstorm - Various Carriers - Policy#JEM26PP1960 - Effective 06/25/2026-06/25/2027

“Walls Out Coverage”

Special Form ; Replacement Cost ; Agreed Value
Deductibles: 3% Hurricane Calendar Year; $10,000 AOP
Ordinance or Law: A - Included ; B&C - 10% of Building Limit

Building Limits:
100 Scotia Drive - $2,626,469
200 Scotia Drive - $2,626,469
300 Scotia Drive - $2,626,469
400 Scotia Drive - $2,626,469
500 Scotia Drive - $2,626,469
600 Scotia Drive - $1,660,785
700 Scotia Drive - $2,626,469
800 Scotia Drive - $2,626,469
900 Scotia Drive - $2,626,469
1000 Scotia Drive - $9,340,753
1100 Scotia Drive - $1,660,875
1200 Scotia Drive - $9,340,753

G) Equipment Breakdown/Boiler & Machinery – Hartford Steam Boiler - Policy #FBP2387136 - Effective 06/25/2026-06/25/2027

Limit: $45,194,278
Deductible: $1,000

H) Flood - Wright National Flood (NAIC#1153) - Effective 06/25/2026 – 06/25/2027

AE Flood Zone

100 Scotia Drive (16 Units)
Limit: $2,881,000 – Deductible: $1,250

200 Scotia Drive (16 Units)
Limit: $2,882,000 – Deductible: $1,250

300 Scotia Drive (16 Units)
Limit: $2,882,000 – Deductible: $1,250

400 Scotia Drive (16 Units)
Limit: $2,882,000 – Deductible: $1,250

500 Scotia Drive (16 Units)
Limit: $2,882,000 – Deductible: $1,250

600 Scotia Drive (8 Units)
Limit: $1,692,000 – Deductible: $1,250

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AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

Page ____ of ____

AGENCY	NAMED INSURED
The Liberty Company Insurance Brokers	Hypoluxo's Mariner's Cay Condominium Association, Inc.
POLICY NUMBER	
CARRIER / NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

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

700 Scotia Drive (16 Units)
Limit: $2,882,000 – Deductible: $1,250

800 Scotia Drive (16 Units)
Limit: $2,882,000 – Deductible: $1,250

900 Scotia Drive (16 Units)
Limit: $2,882,000 – Deductible: $1,250

1000 Scotia Drive (48 Units)
Limit: $9,529,000 – Deductible: $1,250

1100 Scotia Drive (8 Units)
Limit: $1,692,000 – Deductible: $1,250

1200 Scotia Drive (48 Units)
Limit: $9,519,000 – Deductible: $1,250

Note: Separation of Insured Included

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10 days notice of cancellation will be issued for nonpayment of premium.

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RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

FFL99.001 1025
7064801
7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608507 02	1152608507	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629000

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
100 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 3 floors

Flood Risk: AE
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 16
Replacement Cost Value: 2,881,863

Coverage		Deductible	Annual Premium
BUILDING	$2,881,000	$1,250	$3,279.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$62.00
Community Rating Discount:	$472.00
FULL RISK PREMIUM:	$2,869.00
DISCOUNTED PREMIUM:	$2,869.00
Reserve Fund Assessment:	$516.00
Federal Policy Service Fee:	$752.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$4,387.00

THIS IS NOT A BILL

Premium Paid by: Agent

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



7064801091152608507261 83 0000A

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

FFL99.001 1025
7064801
7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608508 02	1152608508	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629001

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
200 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 3 floors

Flood Risk: AE
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 16
Replacement Cost Value: 2,881,863

Coverage		Deductible	Annual Premium
BUILDING	$2,882,000	$1,250	$3,115.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$59.00
Community Rating Discount:	$447.00
FULL RISK PREMIUM:	$2,727.00
DISCOUNTED PREMIUM:	$2,727.00
Reserve Fund Assessment:	$491.00
Federal Policy Service Fee:	$752.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$4,220.00

THIS IS NOT A BILL

Premium Paid by: Agent

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

7064801091152608508261 83 0000B

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

FFL99.001 1025
7064801
7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608509 02	1152608509	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629002

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
300 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 3 floors

Flood Risk: AE
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 16
Replacement Cost Value: 2,881,863

Coverage		Deductible	Annual Premium
BUILDING	$2,882,000	$1,250	$3,083.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$59.00
Community Rating Discount:	$442.00
FULL RISK PREMIUM:	$2,700.00
DISCOUNTED PREMIUM:	$2,700.00
Reserve Fund Assessment:	$486.00
Federal Policy Service Fee:	$752.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$4,188.00

THIS IS NOT A BILL

Premium Paid by: Agent

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



70648010911526085092618 3 0000C

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

FFL99.001 1025
7064801
7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608510 02	1152608510	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629003

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
400 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 3 floors

Flood Risk: AE
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 16
Replacement Cost Value: 2,882,000

Coverage		Deductible	Annual Premium
BUILDING	$2,882,000	$1,250	$3,283.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$62.00
Community Rating Discount:	$472.00
FULL RISK PREMIUM:	$2,873.00
DISCOUNTED PREMIUM:	$2,873.00
Reserve Fund Assessment:	$517.00
Federal Policy Service Fee:	$752.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$4,392.00

THIS IS NOT A BILL

Premium Paid by: Agent

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

7064801091152608510261 83 00004

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

FFL99.001 1025
7064801
7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608511 02	1152608511	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629004

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
500 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 3 floors

Flood Risk: AE
First Floor Height: 1.5 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 16
Replacement Cost Value: 2,881,863

Coverage		Deductible	Annual Premium
BUILDING	$2,882,000	$1,250	$3,318.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$63.00
Community Rating Discount:	$478.00
FULL RISK PREMIUM:	$2,903.00
DISCOUNTED PREMIUM:	$2,903.00
Reserve Fund Assessment:	$523.00
Federal Policy Service Fee:	$752.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$4,428.00

THIS IS NOT A BILL

Premium Paid by: Agent

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

7064801091152608511126183 00005

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

FFL99.001 1025
7064801
7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608512 02	1152608512	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629005

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
600 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 2 floors

Flood Risk: AE
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 8
Replacement Cost Value: 1,691,319

Coverage		Deductible	Annual Premium
BUILDING	$1,692,000	$1,250	$3,219.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$61.00
Community Rating Discount:	$463.00
FULL RISK PREMIUM:	$2,817.00
DISCOUNTED PREMIUM:	$2,817.00
Reserve Fund Assessment:	$507.00
Federal Policy Service Fee:	$376.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$3,950.00

THIS IS NOT A BILL

Premium Paid by: Agent

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

7064801091152608512261 83 00006

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

FFL99.001 1025
7064801
7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608513 02	1152608513	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629006

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
700 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 3 floors

Flood Risk: AE
First Floor Height: 1.2 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 16
Replacement Cost Value: 2,881,863

Coverage		Deductible	Annual Premium
BUILDING	$2,882,000	$1,250	$3,667.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$70.00
Community Rating Discount:	$531.00
FULL RISK PREMIUM:	$3,206.00
DISCOUNTED PREMIUM:	$3,206.00
Reserve Fund Assessment:	$577.00
Federal Policy Service Fee:	$752.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$4,785.00

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



7064801091152608513261 83 00007

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

FFL99.001 1025
7064801
7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608514 02	1152608514	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629007

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
800 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 3 floors

Flood Risk: AE
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 16
Replacement Cost Value: 2,881,863

Coverage		Deductible	Annual Premium
BUILDING	$2,882,000	$1,250	$3,761.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$71.00
Community Rating Discount:	$545.00
FULL RISK PREMIUM:	$3,287.00
DISCOUNTED PREMIUM:	$3,287.00
Reserve Fund Assessment:	$592.00
Federal Policy Service Fee:	$752.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$4,881.00

THIS IS NOT A BILL

Premium Paid by: Agent

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

706480109115260851426183 00008

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

FFL99.001 1025
7064801
7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608515 02	1152608515	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD630368

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
900 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 3 floors

Flood Risk: AE
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 16
Replacement Cost Value: 2,881,863

Coverage		Deductible	Annual Premium
BUILDING	$2,882,000	$1,250	$3,594.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$68.00
Community Rating Discount:	$520.00
FULL RISK PREMIUM:	$3,142.00
DISCOUNTED PREMIUM:	$3,142.00
Reserve Fund Assessment:	$566.00
Federal Policy Service Fee:	$752.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$4,710.00

THIS IS NOT A BILL

Premium Paid by: Agent

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
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Patricia Templeton-Jones, President

7064801091152608515261 83 00009

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

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7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608516 02	1152608516	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629009

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
1000 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 6 floors

Flood Risk: AE
First Floor Height: .9 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 48
Replacement Cost Value: 9,528,518

Coverage		Deductible	Annual Premium
BUILDING	$9,529,000	$1,250	$6,455.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$75.00
Community Rating Discount:	$951.00
FULL RISK PREMIUM:	$5,579.00
DISCOUNTED PREMIUM:	$5,579.00
Reserve Fund Assessment:	$1,004.00
Federal Policy Service Fee:	$1,420.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$8,253.00

THIS IS NOT A BILL

Premium Paid by: Agent

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
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Patricia Templeton-Jones, President

70648010911526085162618 3 0000A

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

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FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608517 02	1152608517	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629010

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
1100 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 2 floors

Flood Risk: AE
First Floor Height: 1.1 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 8
Replacement Cost Value: 1,691,319

Coverage		Deductible	Annual Premium
BUILDING	$1,692,000	$1,250	$3,046.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$58.00
Community Rating Discount:	$436.00
FULL RISK PREMIUM:	$2,668.00
DISCOUNTED PREMIUM:	$2,668.00
Reserve Fund Assessment:	$480.00
Federal Policy Service Fee:	$376.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$3,774.00

THIS IS NOT A BILL

Premium Paid by: Agent

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
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Patricia Templeton-Jones, President



70648010911526085172618 3 0000B

Company

RISK PLACEMENT SERVICES

Risk Placement Services
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 3
Claims: 1-800-725-9472

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7/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152608518 02	1152608518	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/25/26 To: 6/25/27 12:01 am Standard Time	07/02/2026	7064801	0FLD629012

Agent (818)914-3960
THE LIBERTY COMPANY INSURANCE
BROKERS LLC
5955 DE SOTO AVE STE 250
WOODLAND HILLS CA 91367-5190

AGENCY@MIGINS.COM

HYPOLUXO'S MARINER'SCAY CONDOMINIUM ASS
50 SCOTIA DR
HYPOLUXO FL 33462-7052

Property Location (if other than above)
1200 SCOTIA DR, HYPOLUXO FL 33462

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

Property Description: Slab on Grade, 6 floors

Flood Risk: AE
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2001
Prior NFIP Claims: 0
Number of Units: 48
Replacement Cost Value: 9,518,518

Coverage		Deductible	Annual Premium
BUILDING	$9,519,000	$1,250	$6,327.00
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	$0.00

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

Coverage limitations may apply. See your Policy form for details.
Coinsurance penatly may apply. See your Policy Form for Details

ICC Premium:	$75.00
Mitigation Discount:	$307.00
Community Rating Discount:	$885.00
FULL RISK PREMIUM:	$5,210.00
DISCOUNTED PREMIUM:	$5,210.00
Reserve Fund Assessment:	$938.00
Federal Policy Service Fee:	$1,420.00
HFIAA Surcharge:	$250.00
TOTAL ANNUAL PAYMENT	$7,818.00

THIS IS NOT A BILL

Premium Paid by: Agent

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



706480109115260851826183 0000C

Company