



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/01/2025

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: www.EOIDirect.com PHONE (A/C, No, Ext): (877) 456-3643 E-MAIL ADDRESS: Help@eoidirect.com FAX (A/C, No): (954) 776-4446	
INSURED Breeze Condominium Association, Inc. 1575 N Treasure Drive #7 North Bay Village FL 33141		INSURER(S) AFFORDING COVERAGE INSURER A: Berkley Specialty Insurance Company INSURER B: Greenwich Insurance Company INSURER C: Zenith Insurance Company INSURER D: The Hanover Insurance Company INSURER E: INSURER F:	

COVERAGES**CERTIFICATE NUMBER:** 25-26 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:			CGL0252965	06/20/2025	06/20/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ EXCLUDED PERSONAL & ADV INJURY \$ INCLUDED GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 HNOA \$ 1,000,000
	☒ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY			CGL0252965	06/20/2025	06/20/2026	COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	☒ UMBRELLA LIAB ☐ EXCESS LIAB DED ☒ RETENTION \$ 0			PPP7474880	06/20/2025	06/20/2026	EACH OCCURRENCE \$ 15,000,000 AGGREGATE \$ 15,000,000 \$
	☒ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A	Z137823305	06/20/2025	06/20/2026	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
D	Crime			BDJD30827608	06/20/2025	06/20/2026	Limit or Fidelity \$250,000

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

Residential Condominium Association, 66 Units
1555 & 1575 N Treasure Drive North Bay Village, FL 33141
Property Manager Included under Crime/Fidelity coverage

CERTIFICATE HOLDER**CANCELLATION**

Breeze Condominium Assn, Inc. 1575 N Treasure Drive #7 Miami Beach 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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AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

Page ____ of ____

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Breeze 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**PROPERTY:**

Effective Date: 6/20/25 – 6/20/26
Carrier: Mainsail Insurance Company Pol # FIUMSP101625
Valuation: Replacement Cost / Special Form /Coinsurance: Agreed Amount
Ordinance or Law:
Coverage A Full Coverage B&C \$260,000 Combined (\$250,000 condo & \$10,000 townhomes)
Deductibles:
\$5,000 All Other Perils/ Per Occurrence
\$15,000 Water Damage/ Per Occurrence
Hurricane: 3% Per Calendar Year - Excluding Townhomes
Limits:
1555 N Treasure Dr. (Condos & Clubhouse) \$15,868,879 Including Windstorm
1575 N Treasure Dr. (Townhouses) \$1,450,228 Excluding Windstorm
Swimming Pool \$52,400
Fences \$49,900
Contents \$20,000

WINDSTORM:

Effective Date: 9/7/2024 - 9/7/2025
Carrier: Citizens Property Insurance Company
Policy #: 081970433
Deductible:
Hurricane: 3% Per Calendar Year
Windstorm or Hail: 3% Per Occurrence
Valuation: Building – Replacement Cost
Limits:
1575 N Treasure Dr. (Townhouses) \$1,086,000
Swimming Pool \$44,000
Fences/Property Line Walls \$44,000

EQUIPMENT BREAKDOWN:

Effective Date: 06/20/2025 - 06/20/2026
Carrier: National Fire Insurance Of Hartford
Policy #: R5099631020
Deductible: \$1,000
Limit: \$9,991,084

Directors & Officers:

Effective Date: 06/20/2025 - 06/20/2026
Carrier: Homeland Insurance Company of New York
Policy #: MML0055910625
Deductible: \$10,000
Limit: \$1,000,000

FLOOD:

Form: RCBAP
Effective Date: 01/26/2025 - 01/26/2026
Carrier: Wright National Flood Insurance Company
Policy #: 091151577441 - 1555 N Treasure Dr / 60 Units
Building \$12,655,000 / \$2,000 Deductible
Contents \$59,000 / \$2,000 Deductible
Policy #: 091151577440 - 1575 N Treasure Dr / 6 Units
Building Limit: \$1,216,000 / Deductible: \$1,250

LEGAL:

Effective Date: 06/20/2025 - 06/20/2026
Carrier: Bold Legal Defense Insurance Inc.



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 1124
0702834
2/18/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
AMENDED EFFECTIVE: 3/09/25

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151577441 07	1151577441	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 1/26/25 To: 1/26/26 12:01 am Standard Time	02/18/2025	0702834	8702952988

Agent (954)776-2222
BROWN & BROWN INSURANCE
SERVICES INC
PO BOX 5727
FT LAUDERDALE FL 33310-5727
EDOC.S.NULL@BBROWN.COM

THE BREEZE CONDO ASSN
C/O NAUTICA MANAGEMENT
1575 N TREASURE DR STE 7
NORTH BAY VILLAGE FL 33141-4193

Property Location (if other than above)

1555 N 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: .2 ft

Method Used to Determine First Floor Height: Elevation Certificate

Date of Construction: 01/01/2005

Prior NFIP Claims: 0

Number of Units: 60

Property Description: Slab on Grade, 5 floors

Replacement Cost Value: 11,159,000

Coverage	Deductible	Annual Premium
BUILDING	\$12,655,000	\$2,000
CONTENTS	\$59,000	\$2,000

\$10,393.00

\$274.00

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: \$1,055.00

FULL RISK PREMIUM: \$9,687.00

DISCOUNTED PREMIUM: \$9,687.00

Reserve Fund Assessment: \$1,744.00

Federal Policy Service Fee: \$1,540.00

HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$13,221.00

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

070283409115157744125049

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Company



FFL99.001 1124
0702834
2/18/25

09 1151577441 07

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.

070283409115157744125049

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Company





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 1124
0702834
2/18/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
AMENDED EFFECTIVE: 3/08/25

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151577440 07	1151577440	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 1/26/25 To: 1/26/26 12:01 am Standard Time	02/18/2025	0702834	1151577440

Agent (954)776-2222
BROWN & BROWN INSURANCE
SERVICES INC
PO BOX 5727
FT LAUDERDALE FL 33310-5727
EDOC.S.NULL@BBROWN.COM

THE BREEZE CONDO ASSN
C/O NAUTICA MANAGEMENT
1575 N TREASURE DR STE 7
NORTH BAY VILLAGE FL 33141-4193

Property Location (if other than above)

1575 N 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: .6 ft

Method Used to Determine First Floor Height: Elevation Certificate

Date of Construction: 01/01/2005

Prior NFIP Claims: 0

Number of Units: 6

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,089,000

Coverage	Deductible	Annual Premium
BUILDING	\$1,216,000	\$1,250
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$2,971.00
		\$0.00

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

ICC Premium: \$56.00
Community Rating Discount: \$283.00
FULL RISK PREMIUM: \$2,744.00
DISCOUNTED PREMIUM: \$2,744.00
Reserve Fund Assessment: \$494.00
Federal Policy Service Fee: \$282.00
HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$3,770.00

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

070283409115157744025049

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Company



FFL99.001 1124
0702834
2/18/25

09 1151577440 07

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

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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.

070283409115157744025049

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Company

