CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 10/13/2025

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
Acentria Insurance
3750 NW 87 Avenue, Suite 700
Miami FL 33178

License#: L100460

CONTACT NAME: Melissa Santelices
PHONE (A/C, No, Ext): 305-446-5474 | FAX (A/C, No): 305-444-8796
E-MAIL ADDRESS: coimiami@acentria.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Philadelphia Indemnity Insurance Company	18058
INSURER B : Zenith Insurance Company	13269
INSURER C : American Coastal Insurance Company	12968
INSURER D : Greenwich Insurance Company	22322
INSURER E : Universal Fire & Casualty Company	13021
INSURER F : United States Liability Insurance Company	25895

INSURED HORICON-03
The Horizons Condo #3 Assoc
c/o Miami Management, Inc.
8055 SW 107 Avenue
Miami FL 33173

COVERAGES **CERTIFICATE NUMBER:** 1948333306 **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	
E	X COMMERCIAL GENERAL LIABILITY; CLAIMS-MADE; X OCCUR			01-CGL-107913-02	4/3/2025	4/3/2026	EACH OCCURRENCE	$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 50,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: POLICY; PRO-JECT; X LOC						GENERAL AGGREGATE	$ 2,000,000
							PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY; SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY; NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
D	X UMBRELLA LIAB; X OCCUR			PPP7485285	4/3/2025	4/3/2026	EACH OCCURRENCE	$ 5,000,000
	EXCESS LIAB; CLAIMS-MADE						AGGREGATE	$ 5,000,000
	DED; X RETENTION $ 0							$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N			Z136600106	4/3/2025	4/3/2026	X PER STATUTE; OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH): N	N / A					E.L. EACH ACCIDENT	$ 500,000
							E.L. DISEASE - EA EMPLOYEE	$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	$ 500,000
A F C	Crime/Fidelity Directors & Officers Property			PCAC004256-0719 CAP1569122A AMC-32051-10	4/3/2025 4/3/2025 4/3/2025	4/3/2026 4/3/2026 4/3/2026	Theft Aggregate See Desc of Ops	500,000 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Residential Condo - 72 Units - Walls Out

General Liability Deductible - $0
Hired & Non-Owned Auto Liability - $1,000,000

Crime Deductible - $250.00
Management Company is listed as Additional Insured

See Attached...

CERTIFICATE HOLDER

Miami Management INC
8055 SW 107 Avenue
Miami FL 33173

CANCELLATION 10 Days for Non-Payment

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

AGENCY CUSTOMER ID: HORICON-03

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY Acentria Insurance	NAMED INSURED The Horizons Condo #3 Assoc c/o Miami Management, Inc. 8055 SW 107 Avenue Miami FL 33173
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

Directors & Officers Deductible - $2,500 per claim
Management Company is listed as Additional Insured

Property:
Location: 8045 SW 107 Avenue, Miami, FL. 33173
Building Limit: $10,432,259 (Agreed Value)
Equipment Breakdown Included
Ordinance or Law Full coverage A - B&C Combined 2.5% ($260,806)

Special form, All Other Perils Deductible $10,000, 5% Hurricane Calendar Year Deductible, Replacement Cost, Agreed Value
Miami Management Inc. listed as an Additional insured for General liability, as written contract subject to the policy term conditions and exclusions.

NATIONAL GENERAL
an Allstate company

ACENTRIA INSURANCE
3750 NW 87TH AVENUE, SUITE 700
MIAMI, FL 33178

Agency Phone: (305) 442-9507

NFIP Policy Number: 0002315943
Company Policy Number: 0002315943
Agent: ACENTRIA INSURANCE

Payor: INSURED
Policy Term: 04/21/2025 12:01 AM - 04/21/2026 12:01 AM
Policy Form: RCBAP

To report a claim visit or call us at: https://Nationalgeneral.manageflood.com (888) 598-0296

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

THE HORIZONS CONDOMINIUM #3 ASSOCIATION INC
8055 SW 107TH AVE
C/O MIAMI MANAGEMENT INC
MIAMI, FL 33173-4802

INSURED NAME(S) AND MAILING ADDRESS

THE HORIZONS CONDOMINIUM #3 ASSOCIATION INC
8055 SW 107TH AVE
C/O MIAMI MANAGEMENT INC
MIAMI, FL 33173-4802

COMPANY MAILING ADDRESS

IMPERIAL FIRE & CASUALTY INSURANCE COMPANY
PO BOX 912063
DENVER, CO 80291-2063

INSURED PROPERTY LOCATION

8045 SW 107TH AVE BLDG 3
MIAMI, FL 33173-4846

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY:	RESIDENTIAL CONDOMINIUM BUILDING	**REPLACEMENT COST VALUE:**	$10,432,259.00
NUMBER OF UNITS:	72 UNITS	**DATE OF CONSTRUCTION:**	01/01/1980
PRIMARY RESIDENCE:	NO		
PROPERTY DESCRIPTION:	SLAB ON GRADE (NON-ELEVATED), 3 FLOOR(S)	**CURRENT FLOOD ZONE:**	AH
		FIRST FLOOR HEIGHT (FEET):	0.7
PRIOR NFIP CLAIMS:	0 CLAIM(S)	**FIRST FLOOR HEIGHT METHOD:**	ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: — **LOAN NO:** N/A

SECOND MORTGAGEE: — **LOAN NO:** N/A

ADDITIONAL INTEREST: — **LOAN NO:** N/A

DISASTER AGENCY: — **CASE NO:** N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	$10,433,000	$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 06/11/2025 12:01 AM
ENDORSEMENT PREMIUM: $252.00
CHANGES APPLIED TO:
BUILDING COVERAGE

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$6,921.00
CONTENTS PREMIUM:	$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($0.00)
COMMUNITY RATING SYSTEM REDUCTION:	($2,381.00)
FULL RISK PREMIUM:	**$4,615.00**
ANNUAL INCREASE CAP DISCOUNT:	($0.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$4,615.00**
RESERVE FUND ASSESSMENT:	$831.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$1,660.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$7,356.00**
PRORATA PREMIUM ADJUSTMENT:	($40.00)
ADJUSTED ANNUAL PREMIUM:	**$7,316.00**

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Julie E. Cho

Peter Rendall / President **Julie E. Cho / Secretary**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Insurer NAIC Number: 44369

SECTION I – DEFINITIONS

A. The following definition applies to words whenever used in this policy

1. Named Insured means any person(s) or organization(s) named in the "Declarations" as insured.

2. The words we, us and our, whether in quotation marks or not and used in this policy or any endorsements hereto, mean the company providing this coverage.

B. The following words or term have the meaning assigned below when appearing in quotation marks:

1. "Advertisement" means a public notice or announcement, including but not limited to one found in electronic communication or on the Internet, offering "your" goods, products, or services:
   a. for sale, rent, lease, or other purpose to potential buyers, clients, customers, or patrons; or
   b. for promotion to and consideration by potential supporters.

   With respect to "advertisements" that appear on websites, only that part of a website that offers "your" goods, products, or services:
   a. for sale, rent, lease, or other purpose to potential buyers, clients, customers, or patrons; or
   b. for promotion to and consideration by potential supporters;

   is considered an "advertisement".

2. "Auto" means a land motor vehicle, a trailer, or a semi-trailer which is designed for use on public roads.
   "Auto" includes attached machinery and equipment.

3. "Basic territory" means the United States of America, its territories and possessions, Canada, and Puerto Rico.

4. "Bodily injury" means bodily harm, sickness, or disease sustained by a person and includes required care and loss of services. "Bodily injury" includes death that results from bodily harm, sickness, or disease. "Bodily injury" does not include mental or emotional injury, suffering, or distress unless accompanied by a physical injury.

5. "Coverage territory" means:
   a. the "basic territory";
   b. international waters or airspace, but only if the "bodily injury", "property damage", or "personal and advertising injury" occurs in the course of travel to or from the "basic territory";
   c. the world, but only if the injury or damage arises out of:
      1) "products" "you" have made or sold in the "basic territory"; or
      2) the activities of a person who normally resides in the "basic territory", but is away for a short time on "your" business; and
      3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication;

      provided that the "insured's" liability to pay "damages" has been determined in a "suit" on the merits in the "basic territory", or in a settlement that we have agreed to.

6. "Covered contract":
   a. Means:
      1) a lease of premises;
      2) an easement or license agreement,
         (however, this does not include an agreement in connection with any construction or demolition operation within 50 feet of a railroad);
      3) a responsibility to indemnify a municipality if required by an ordinance,
         (however, this does not apply in connection with work done for the municipality);
      4) a sidetrack agreement;

5) an elevator maintenance agreement; or
6) any part of any other contract or agreement relating to the conduct of “your” business (including an indemnification of a municipality in connection with work done for the municipality) under which “you” assume the tort liability of another person or organization to pay "damages" because of "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

b. However, “covered contract” does not include that part of a contract or agreement:
1) that indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations within 50 feet of any railroad bridge or trestle, tracks, road-beds, tunnel, underpass, or crossing;
2) that indemnifies an architect, engineer, or surveyor for injury or damage arising out of:
a) preparing, approving, or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs, or specifications; or
b) giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
3) under which the "insured", if an architect, engineer, consultant or surveyor, assumes liability for injury or damage arising out of the "insured's" rendering or failing to render professional services, including those listed in b.2) above, and supervisory, inspection, or engineering services; or
4) that indemnifies any person or organization for damage by fire to premises rented or loaned to “you”; or
5) that indemnifies another for the sole negligence of such other person or organization.

7. "Damages" means compensation in the form of money for a person who claims to have suffered an injury.

8. "Data records" means files, facts, computer programs, computer or digital code or coding, computer or electronic applications, documents, and information in an electronic format that are stored on "media".

9. "Declarations" means all pages labeled "Declarations," Supplemental Declarations, or Schedules, which pertain to this policy.

10. “Designated insured” means:
a. “you” and “your” spouse, but only with respect to the conduct of a business of which “you” are the sole owner, if shown on the "declarations" as an individual;
b. “you” and all “your” partners or members and their spouses, but only with respect to the conduct of “your” business, if shown on the "declarations" as a partnership or a joint venture; or
c. “you” and all of “your” executive officers and directors, but only while acting within the scope of their duties, if shown on the "declarations" as an organization (other than a partnership or a joint venture);
d. any "employee" who is authorized to give or receive notice of an "occurrence" or a claim.

11. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".

12. “Hardware" means:
a. mainframe and mid-range computers and servers;
b. personal computers and workstations, laptops, hand-held computers, notebook PCs, and other portable computer devices and accessories, such as multimedia projectors; and
c. peripheral data processing equipment, such as printers, keyboards, monitors, and modems.

13. "Impaired property" means tangible property (other than "products" or "your work"):
a. whose value has been decreased:
1) because it includes "products" or "your work" that is, or is believed to be, deficient or dangerous; or
2) because “you” failed to carry out the terms of a contract; and

b. whose value can be restored:
1) by the repair, replacement, adjustment, or removal of "products" or "your work"; or

2) by “your” fulfilling the terms of the contract.

14. "Indemnitee" means a person or organization for whom a Named Insured has assumed liability for "damages" due to "bodily injury" or "property damage" under a "covered contract".

15. "Insured" means:

a. “you” and “your” spouse, but only with respect to the conduct of a business of which “you” are the sole owner, if shown on the "declarations" as an individual; or
b. “you” and all “your” partners or members and their spouses, but only with respect to the conduct of “your” business, if shown on the "declarations" as a partnership or a joint venture; or
c. “you” and all of “your” executive officers and directors, but only while acting within the scope of their duties, if shown on the "declarations" as an organization (other than a partnership or a joint venture). It also includes “your” stockholders, but only for their liability as such; or
d. "you" and all of "your" trustees, but only while acting within the scope of their duties as trustees, if "you" are shown on the "declarations" as a trust; or
e. "you" and all "your" members and managers, but only while acting within the scope of their duties, if shown on the "declarations" as a limited liability company; and

"Insured" also includes:

a. any person or organization, except “your” "employees", while acting as “your” real estate manager;
b. if “you” die during the policy period, “your” legal representative while acting within the scope of those duties as such, or a person who has custody of “your” property with respect to liability arising out of the maintenance or use of that property until “your” legal representative is appointed. “your” legal representative has all “your” rights and duties under this coverage;
c. “your” "employees" and "volunteer workers", for acts within the scope of their employment by “you” (this does not include “your” executive officers). None of these "employees" or "volunteer workers" are "insureds" for:
   1) "bodily injury", “personal and advertising injury” to “you” or to an "employee", a "volunteer worker"; or
   2) "property damage" to property owned by, rented to, or loaned to "employees" or "volunteer workers", or any of “your” partners or members and their spouses (if “you” are a joint venture or a partnership).
d. any organization (other than a joint venture or a partnership) newly acquired or formed by “you”, and in which “you” have a majority interest.

   Such an organization is not an "insured":

   1) if there is other similar insurance available to it;
   2) after 90 days immediately following that acquisition or formation or the end of the policy period, whichever is earlier;
   3) for "bodily injury" or "property damage" that occurred prior to the acquisition or formation; or
   4) for “personal and advertising injury” arising out of an offense committed prior to the acquisition or formation.

   No person or organization is an "insured" with respect to the conduct of a current or past partnership or joint venture that is not named on the "declarations" as an "insured".
e. When required in a written contract wherein “you” and “your” customer have agreed, that customer is an additional "insured" but only with respect to "damages" and “defense expenses” caused, in whole or in part, by:
   1) “your” acts or omissions; or
   2) The acts or omissions of those acting on “your” behalf;

   in the performance of “your” ongoing operations for the additional insured.

   However, the insurance afforded to such additional "insured":

   1) Only applies to the extent permitted by law; and
   2) Will not be broader than that which “you” are required by the contract or agreement to provide for such additional insured.

   A person's or organization's status as an additional insured under this paragraph f. ends when “your” operations for that additional "insured" are completed or that portion of "your work" out of which the injury or "damage" arises has been put to its intended use by any person or organization other than another contractor