3260800

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 01/22/2026

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	CONTACT NAME: EOI Direct
Lockton Companies LLC 3280 Peachtree Road NE, Suite #1000 Atlanta, GA 30305 (404) 460-3600	PHONE (A/C, No, Ext): 877.456.3643 FAX (A/C, No): E-MAIL ADDRESS: help@eoidirect.com

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Arlen House Condominium Association, Inc. c/o Neighborhood Property Management Inc 300 Bayview Drive Sunny Isles Beach, FL 33160	INSURER A : Westchester Surplus Lines Ins Co	10172
	INSURER B : Hamilton Select Insurance Inc.	17178
	INSURER C : The Cincinnati Insurance Co	10677
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **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:			G49689020001	1/17/2026	1/17/2027	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 $ 5,000 $ 1,000,000 $ 2,000,000 $ 2,000,000
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS HIRED AUTOS ONLY NON-OWNED AUTOS ONLY			NOT APPLICABLE			COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ $ $ $
B	UMBRELLA LIAB X OCCUR X EXCESS LIAB CLAIMS-MADE DED RETENTION $			ECHS0008563801	1/17/2026	1/17/2027	EACH OCCURRENCE AGGREGATE	$ 5,000,000 $ 5,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		NOT APPLICABLE			PER STATUTE OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ $ $
C	Directors & Officers			EMO0764849	12/14/2025	1/17/2027	Limit: $1,000,000 Retention: $5,000	

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

Arlen House Condominium Association, Inc. Evidence of Coverage, 300 Bayview Drive, Sunny Isles Beach, FL 33160
A 30-day notice of cancellation and a 10 day notice of nonpayment are included if required by written contract per the terms and conditions of the policy.

CERTIFICATE HOLDER

Arlen House Condominium Association, Inc
.
Evidence of Coverage
300 Bayview Drive
Sunny Isles Beach , FL 33160
Loan Number: NA

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

AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED
Lockton Companies LLC		Arlen House Condominium Association, Inc 300 Bayview Drive Sunny Isles Beach FL 33160
POLICY NUMBER		
see below		
CARRIER	NAIC CODE	
see below		EFFECTIVE DATE: 01/17/2026

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** _____

312 Residential Units

Property
Carriers & Policy Numbers: HDI Global Specialty SE, Policy # CTW009017
Lexington Insurance Co, NAIC 19437, Policy # 01976103401
AXIS Surplus Insurance Co, NAIC 26620, Policy # P00100153968201
Endurance American Specialty Ins Co, NAIC 41718, Policy #ESP30107260900
Arch Specialty Insurance Co, NAIC 21199, Policy #VETPF11075260
Swiss Re Corporate Solutions Capacity Ins Corp, NAIC 34916, Policy #ESP200617801
HDI Global Specialty SE, Policy # 25946166B
Effective: 01/17/2026 - 01/17/2027
Limit: $75,639,714
Deductibles: 2% Named Storm per occurrence | $250,000 All Other Wind | $10,000 All Other Perils
Valuation: Replacement Cost/Agreed Value
Policy Form: Special
Ordinance or Law: Full A, $1,000,000 B&C Combined
Terrorism Excluded
Property policy does NOT include 'walls in' coverage.

Equipment Breakdown
Carrier: Liberty Mutual Fire Insurance Co NAIC 23035
Effective: 01/17/2026 - 01/17/2027
Policy #: YB2L9L477205015
Limit: $81,507,222
Deductible: $10,000

Crime/Fidelity/Employee Theft
Carrier: Philadelphia Indemnity Insurance Co NAIC 18058
Effective: 12/14/2025 - 01/17/2027
Policy #: PCAP0151180521
Limit: $2,000,000
Retention: $20,000

Fidelity/Crime/Employee Theft: The Property Management Company listed on this policy is considered a covered "employee" under this policy for Employee Theft coverage while acting as an agent of the Named Insured or while in possession of covered property.

Flood: See attached declarations page

General Liability: Separation of Insureds is included with respect to general liability.

Association Flood Insurance
A partnership between policyholders, their agents and underwriters specializing in high risk and coastal exposures

LOCKTON COMPANIES, LLC
1111 BRICKELL AVE, SUITE 2700
MIAMI, FL 33131

Agency Phone: (305) 421-9500

NFIP Policy Number: 0001121175
Company Policy Number: 0001121175
Agent: LOCKTON COMPANIES, LLC

Payor: INSURED
Policy Term: 11/27/2025 12:01 AM - 11/27/2026 12:01 AM
Policy Form: RCBAP

To report a claim visit or call us at: https://Nationalgeneral.manageflood.com (877) 254-6819

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS
NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

ARLEN HOUSE CONDO ASSOCIATION, INC.
300 BAYVIEW DR
SUNNY ISLES BEACH, FL 33160-4780

INSURED NAME(S) AND MAILING ADDRESS

ARLEN HOUSE CONDO ASSOCIATION, INC.
300 BAYVIEW DR
SUNNY ISLES BEACH, FL 33160-4780

COMPANY MAILING ADDRESS

IMPERIAL FIRE & CASUALTY INSURANCE COMPANY
PO BOX 209559
DALLAS, TX 75320-9559

INSURED PROPERTY LOCATION

300 BAYVIEW DR
SUNNY ISLES BEACH, FL 33160-4773

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

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 312 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 21 FLOOR(S), MASONRY CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: $69,306,425.00
DATE OF CONSTRUCTION: 12/31/1974
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 6.4 FEET
MOST FAVORABLE FFH 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:	**$69,307,000**	**$1,250**
CONTENTS:	**$100,000**	**$1,250**

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. 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 FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT FLOODSMART.GOV/FLOOD TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$142,675.00
CONTENTS PREMIUM:	$1,646.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($7,161.00)
COMMUNITY RATING SYSTEM REDUCTION:	($13,704.00)
FULL RISK PREMIUM:	**$123,531.00**
ANNUAL INCREASE CAP DISCOUNT:	($53,745.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$69,786.00**
RESERVE FUND ASSESSMENT:	$12,561.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$2,364.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$84,961.00**

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

Peter Rendall / President

Julie 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

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