



CERTIFICATE OF LIABILITY INSURANCE

3093738

DATE (MM/DD/YYYY)
11/15/2024

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 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 Legacy Insurance Associates Unlimited 2499 Glades Road #313 Boca Raton, FL 33431 (000) 000-0000	CONTACT NAME: Brandon Levy PHONE (A/C, No, Ext): 561-877-1922 FAX (A/C, No): E-MAIL ADDRESS: Amarkham@legacyinsuranceassociates.com														
INSURED Country Club Towers Association, Inc. c/o MG Property Management 3049 N Federal Highway Ft. Lauderdale, FL 33306	<table><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A: Ategrity Insurance Company</td><td></td></tr><tr><td>INSURER B: Greenwich Insurance Company</td><td></td></tr><tr><td>INSURER C: American Coastal Insurance Company</td><td></td></tr><tr><td>INSURER D: Wright National Flood</td><td></td></tr><tr><td>INSURER E: Philadelphia Indemnity Ins Co</td><td></td></tr><tr><td>INSURER F: Liberty Mutual Fire ins co.</td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Ategrity Insurance Company		INSURER B: Greenwich Insurance Company		INSURER C: American Coastal Insurance Company		INSURER D: Wright National Flood		INSURER E: Philadelphia Indemnity Ins Co		INSURER F: Liberty Mutual Fire ins co.	
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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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY ☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC			01-B-GL-P200000500-1	11/11/2024	11/11/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 0 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ ALL OWNED AUTOS ☐ HIRED AUTOS ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$			PPP7482176L24A-03	11/11/2024	11/11/2025	EACH OCCURRENCE \$ 15,000,000 AGGREGATE \$ 15,000,000 \$
	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				WC STATUTORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
C	Commercial Property			AMC-35812-06	11/11/2024	11/11/2025	*\$16,874,888 Total Insured Values
B	Directors & Officers			PDO7482176-02	11/11/2024	11/11/2025	Limits \$1,000,000/Retention \$2,500
E	Crime(Fidelity)			PCAC001196-0718	11/11/2024	11/11/2025	Limits \$500,000/Retention \$1,000

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

. . , 2500 NE 48th Lane, Fort Lauderdale, FL 33308
Location: 2500 NE 48th Lane- 1 Building/ 74 Units
(C)Property Coverage: - 100% Coinsurance- Replacement Cost, Special Form
(C)Property Coverage includes Building Ordinance or Law Coverage - Part A Included /B&C Combined 2.5% per Bldg
(C)Property Deductibles: \$25,000 All Other Perils, 5% Hurricane Per Calendar Year., Sinkhole ded \$25,000
(F)Equipment Breakdown .-POLICY#:YB2-L9L-476986-014, Eff 11/11/24 to 11/11/25
(D)Flood Insurance See attached Flood Dec

CERTIFICATE HOLDER**CANCELLATION**

NO CERTIFICATE HOLDER
1st Mortgagee
INFORMATIONAL CERT ONLY
2500 NE 48th Lane
Ft Lauderdale, FL 33308
Loan Number: .

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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MacNeill Group
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-432-3072 X 2011
Claims: 1-800-725-9472
FLOOD DECLARATIONS PAGE
RENEWAL

FFL99.001 1021
7065069
3/20/24
2000 11523 FLD RCBP
National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150320312 14	1150320312	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/28/24 To: 4/28/25 12:01 am Standard Time	03/20/2024	7065069	1150320312

Insured
COUNTRY CLUB TOWERS ASSN INC
C/O MG Property Mgmt. 3049 N Federal Hwy
FORT LAUDERDALE FL 33306

LEGACY INSURANCE ASSOCIATES
4634 GULFSTARR DR
DESTIN FL 32541-3715

MAIL@ACENTRIA.COM

Property Location (if other than above)
2500 NE 48TH LN, FORT LAUDERDALE FL 33308

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: X
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1966
Prior NFIP Claims: 0
Number of Units: 73
Replacement Cost Value: 19,416,185

Property Description: Elevated with enclosure on
posts/piles/piers, 8 floors

Coverage	Deductible	Annual Premium
BUILDING \$18,250,000	\$1,250	\$13,003.00
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.

ICC Premium: \$75.00
Community Rating Discount: \$1,933.00
FULL RISK PREMIUM: \$11,145.00
DISCOUNTED PREMIUM: \$11,145.00
Reserve Fund Assessment: \$2,006.00
Federal Policy Service Fee: \$1,670.00
HFIAA Surcharge: \$250.00

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

TOTAL WRITTEN PREMIUM AND FEES: \$15,071.00

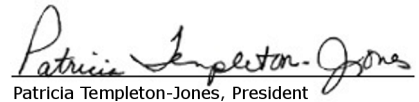
THIS IS NOT A BILL

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

706506909115032031224080

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Agent



FFL99.001 1021
7065069
3/20/24

09 1150320312 14

Agent (850)650-1950
LEGACY INSURANCE ASSOCIATES
4634 GULFSTARR DR
DESTIN FL 32541-3715

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.

706506909115032031224080

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Agent

