



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

05/18/2026

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.

PRODUCER Pernas Insurance 1490 W 49th Place Suite 305 Hialeah FL 33012		CONTACT NAME: Lleliena Pernas PHONE (A/C, No. Ext): (786) 410-6632 E-MAIL ADDRESS: pernas@unvistainsurance.com PRODUCER CUSTOMER ID:		FAX (A/C, No): 786-275-5869
INSURED Wildwood River Villas Condominium, Inc 2441, 2551, 2651 Nw 13th St Miami, FL 33125		INSURER(S) AFFORDING COVERAGE		NAIC #
		INSURER A: Wstchester Surplus Lines Insurance Co		
		INSURER B: Great American Insurance Company		025258589
		INSURER C: Kinsale Insurance Company		31480899
		INSURER D:		
		INSURER E:		
		INSURER F:		

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:****LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Borrower:

Property Address:

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	☒ PROPERTY	MMK13508864	04/30/2026	04/30/2027	☒ BUILDING	\$ 9,242,344.00	
	CAUSES OF LOSS				DEDUCTIBLES	☐ PERSONAL PROPERTY	\$
	BASIC				BUILDING	☐ BUSINESS INCOME	\$
	BROAD				CONTENTS	☐ EXTRA EXPENSE	\$
	☒ SPECIAL					☐ RENTAL VALUE	\$
	EARTHQUAKE				☐ BLANKET BUILDING	\$	
	WIND				☐ BLANKET PERS PROP	\$	
	FLOOD				☐ BLANKET BLDG & PP	\$	
	☒ FIRE				☒ DEDUCTIBLE	\$ 25,000.00	
						\$	
	☐ INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS	POLICY NUMBER				\$	
	NAMED PERILS					\$	
						\$	
B	☒ CRIME	EPPF260810	02/25/2026	02/25/2027	☐ Limits	\$ 1,000,000.00	
	TYPE OF POLICY				☒ DEDUCTIBLE	\$ 1,000.00	
	D&O					\$	
	☐ BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
						\$	
						\$	
C	General Liability	0100355756-0	02/25/2026	02/25/2027	Aggregate	\$ \$2,000,000.00	
					Each occurrence	\$ \$1,000,000.00	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Total Property limits of insurance are \$ 9,242,344.00

Equipment Breakdown and Building Ordinance is included

GL DEDUCTIBLE PER OCURRENCE \$5,000.00

CERTIFICATE HOLDER**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