SPANIWEL1

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 3/31/2026

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: USI Insurance Services	
Commercial Lines - (305) 669-6000 USI Insurance Services LLC 201 Alhambra Circle, Ste 900 Coral Gables, FL 33134	PHONE (A/C, No, Ext): 305-443-4886	FAX (A/C, No):
	E-MAIL ADDRESS: Miagcerts@usi.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : James River Insurance Company	12203
INSURED Spanish Wells Condominium Association Inc c/o Oxygen Assoc Svcs, 361 E Hillsboro Blvd Deerfield Beach, FL 33441	INSURER B : See attached	
	INSURER C : Valley Forge Insurance Company	20508
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** 776051 **REVISION NUMBER:** See below

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			S0313346528	4/1/2026	4/1/2027	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 50,000
							MED EXP (Any one person)	$ Excluded
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X POLICY PRO-JECT LOC						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)	$
								$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$
	DED RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						PER STATUTE / OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N / A (Mandatory in NH)						E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
C	Boiler & Machinery			5099621197	04/01/2026	04/01/2027	$54,894,000 limit per accident $2,500 deductible	

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

Unit Owner Name: Spanish Wells Condominium Association, Inc.
Address: .

CERTIFICATE HOLDER

Spanish Wells Condominium Association, Inc.
.
.

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

The ACORD name and logo are registered marks of ACORD © 1988-2015 ACORD CORPORATION. All rights reserved.

CRIME / EMPLOYEE DISHONESTY

INSURANCE CARRIER: Philadelphia Indemnity Insurance Company
POLICY NUMBER: PCAC0045420819
POLICY PERIOD: Effective Date: 4/1/2026 Expiration Date: 4/1/2027
Limit: $ 1,000,000

DIRECTORS & OFFICERS LIABILITY

INSURANCE CARRIER: Philadelphia Indemnity Insurance Company
POLICY NUMBER: PCAP0037780918
POLICY PERIOD: Effective Date: 4/1/2026 Expiration Date: 4/1/2027
Limit: $ 1,000,000

SPANIWEL1

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 3/31/2026

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY	PHONE (A/C, No, Ext):
Commercial Lines - (305) 669-6000 USI Insurance Services LLC 201 Alhambra Circle, Ste 900 Coral Gables, FL 33134	
FAX (A/C, No):	E-MAIL ADDRESS:
CODE:	SUB CODE:
AGENCY CUSTOMER ID #:	

COMPANY

Citizens Property Insurance Corp

INSURED	LOAN NUMBER	POLICY NUMBER
Spanish Wells Condominium Association Inc c/o Oxygen Assoc Svcs, 361 E Hillsboro Blvd Deerfield Beach, FL 33441		00021363
	EFFECTIVE DATE: 4/1/2026	EXPIRATION DATE: 4/1/2027
		☐ CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

see attached for location information.

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION

PERILS INSURED ☐ BASIC ☐ BROAD ☐ SPECIAL ☐

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
see attached for coverage information.		

REMARKS (Including Special Conditions)

Unit Owner Name: Spanish Wells Condominium Association, Inc.
Address: .

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.

ADDITIONAL INTEREST

NAME AND ADDRESS		
Spanish Wells Condominium Association, Inc. . .	☐ ADDITIONAL INSURED ☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE ☐ MORTGAGEE ☐	LOAN #
		AUTHORIZED REPRESENTATIVE

 The ACORD name and logo are registered marks of ACORD © 1993-2016 ACORD CORPORATION. All rights reserved.

PROPERTY/HAZARD SCHEDULE

INSURANCE CARRIER: Citizens Property Insurance Corp
POLICY NUMBER: 00021363
POLICY PERIOD: Effective Date: 4/1/2026 Expiration Date: 4/1/2027
Business Income: Extra Expense:
[ ] Blanket Limit Applies
[X] Replacement Cost [X] Special [ ] Basic
Remark(s):
Building limits represent the 100% replacement cost values outlined in the association's insurable value appraisal dated 03/2024.

Bldg	Location	Limit	Total # Units	Hurricane Ded	AOP Ded	Coins %
1	3100 Spanish Wells Drive, Delray Beach FL 33445	$ 752,200	4	3%	$ 1,000	NIL
2	3103 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
3	3003 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
4	3001 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
5	3007 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
6	3002 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
7	3011 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
8	3105 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
9	3109 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
10	3006 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
11	3004 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
12	3008 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
13	3014 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
14	3112 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
15	3118 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
16	1825 San Juan Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
17	3110 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
18	3012 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL

19	3010 San Clara Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
20	1835 San Juan Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
21	1815 San Juan Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
22	1820 San Juan Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
23	1830 San Juan Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
24	1840 San Juan Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
25	1810 San Juan Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
26	3216 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
27	3210 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
28	1800 San Juan Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
29	3201 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
30	3203 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
31	3113 San Fernando Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
32	3117 San Fernando Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
33	3121 San Fernando Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
34	3125 San Fernando Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
35	3205 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
36	3207 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
37	3209 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
38	3301 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
39	3220 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
40	3302 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
41	3305 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL

42	1781 San Jose Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
43	3322 San Fernando Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
44	1771 San Jose Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
45	1785 San Jose Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
46	3308 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
47	3312 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
48	3311 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
49	3315 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
50	1765 San Jose Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
51	3319 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
52	3400 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
53	3405 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
54	3410 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
55	3412 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
56	3409 Spanish Wells Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
57	3425 San Bernadino Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
58	3428 San Bernadino Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
59	3430 San Bernadino Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
60	3429 San Bernadino Drive, Delray Beach FL 33445	$ 909,000	4	3%	$ 1,000	NIL
31	3100 Spanish Wells, Delray Beach, FL 33445 - Clubhouse	$ 116,800	1	3%	$ 1,000	NIL
32	3100 Spanish Wells, Delray Beach, FL 33445 - Cabana	$ 101,200	1	3%	$ 1,000	NIL
33	3100 Spanish Wells, Delray Beach, FL 33445 - Swimming Pool	$ 171,200	1	3%	$ 1,000	NIL
34	3100 Spanish Wells, Delray Beach, FL 33445 - Pool Equipment Shelter	$ 21,600	1	3%	$ 1,000	NIL

WINDSTORM

INSURANCE CARRIER: Citizens Property Insurance Corp
POLICY NUMBER: 0002136311
[X] Coverage Included in Property/Hazard Policy [X] See Property/Hazard Schedule for Locations & Limits [X] Replacement Cost

---

WRAP AROUND

INSURANCE CARRIER: Wilshire Insurance Company
POLICY NUMBER: IMP400355600
POLICY PERIOD: Effective Date: 4/1/2026 Expiration Date: 4/1/2027
[X] See Property/Hazard Schedule for Location & Limits [X] Special
Remark(s):
Building Ordinance or Law is included. Full A, $250,000 for B&C.

EXCESS FLOOD

Not Covered
