

**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

4/2/2026

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 Commercial Lines - 305-443-4886 USI Insurance Services LLC 2601 South Bayshore Drive, Suite 1600 Coconut Grove, FL 33133	CONTACT NAME: Certificate Department PHONE (A/C, No. Ext): FAX (A/C, No): E-MAIL ADDRESS: MIAGCERTS@USI.com																					
INSURED Puerta Del Sol of Kendall Condo Assn In 7440 SW 50th Ter Suite 106 Miami, FL 33155-4492	<table border="1"><thead><tr><th colspan="2">INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr></thead><tbody><tr><td>INSURER A:</td><td>Kinsale Insurance Company</td><td>38920</td></tr><tr><td>INSURER B:</td><td>See attached</td><td></td></tr><tr><td>INSURER C:</td><td>Midvale Indemnity Company</td><td>27138</td></tr><tr><td>INSURER D:</td><td>Zenith Insurance Company</td><td>13269</td></tr><tr><td>INSURER E:</td><td></td><td></td></tr><tr><td>INSURER F:</td><td></td><td></td></tr></tbody></table>	INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A:	Kinsale Insurance Company	38920	INSURER B:	See attached		INSURER C:	Midvale Indemnity Company	27138	INSURER D:	Zenith Insurance Company	13269	INSURER E:			INSURER F:		
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COVERAGES**CERTIFICATE NUMBER:** 776287**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	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR ☒ BI/PD: 5,000 GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			0100362344-0	04/02/2026	03/31/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ Excluded GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included Damages to Premises Rented \$ 100,000
A	☐ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			0100362344-0	04/02/2026	03/31/2027	COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
C	☐ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 0			PRP-229824000-02-3964354	04/02/2026	3/31/2027	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
D	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			Z143303901	03/31/2026	03/31/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)Unit Owner Name: Proof of insurance
Address: .**CERTIFICATE HOLDER**Puerta Del Sol of Kendall Condo Assn Inc
7440 SW 50th Ter Suite 106
C/O Preferred Accounting Services Inc
Miami, FL 33155 4492**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

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General Liability

Remark(s):
** Deductibles apply to all coverages, damages, and expenses.

CRIME / EMPLOYEE DISHONESTY

INSURANCE CARRIER: Accredited Surety & Casualty Co Inc
POLICY NUMBER: 1SKNFL260158495200
POLICY PERIOD: Effective Date: 4/18/2026 Expiration Date: 3/31/2027
Limit: \$ 200,000
Remark(s):
\$250 Deductible

DIRECTORS & OFFICERS LIABILITY

INSURANCE CARRIER: Accredited Surety & Casualty Co Inc
POLICY NUMBER: 1SKNFL170158495000
POLICY PERIOD: Effective Date: 4/18/2026 Expiration Date: 3/31/2027
Limit: \$ 1,000,000
Remark(s):
\$5,000 deductible

**EVIDENCE OF PROPERTY INSURANCE**

DATE (MM/DD/YYYY)

4/2/2026

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 Commercial Lines - 305-443-4886 USI Insurance Services LLC 2601 South Bayshore Drive, Suite 1600 Coconut Grove, FL 33133		PHONE (A/C, No, Ext):		COMPANY Axis Surplus Insurance Company	
FAX (A/C, No):		E-MAIL ADDRESS:			
CODE:		SUB CODE:			
AGENCY CUSTOMER ID #:					
INSURED Puerta Del Sol of Kendall Condo Assn In 7440 SW 50th Ter Suite 106 Miami, FL 33155-4492		LOAN NUMBER		POLICY NUMBER P00100194752001	
		EFFECTIVE DATE 3/31/2026		EXPIRATION DATE 3/31/2027	
				☐ 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: Proof of insurance
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 Puerta Del Sol of Kendall Condo Assn Inc 7440 SW 50th Ter Suite 106 C/O Preferred Accounting Services Inc Miami, FL 33155 4492	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			

PROPERTY/HAZARD SCHEDULE

INSURANCE CARRIER: Axis Surplus Insurance Company
POLICY NUMBER: P00100194752001
POLICY PERIOD: Effective Date: 3/31/2026 Expiration Date: 3/31/2027
Business Income: Extra Expense:
[] Blanket Limit Applies
[X] Replacement Cost [X] Special [] Basic
Remark(s):
All Other Perils Deductible: \$10,000
Named Storm Deductible: 5% Hurricane Calendar Year
Wind Deductible: \$25,000

Bldg	Location	Limit	Total # Units	Hurricane Ded	AOP Ded	Coins %
1	9956 SW 88 Street, Miami, FL 33176	\$ 1,507,775	13	5%	\$ 10,000	NIL
2	9954 SW 88 Street, Miami, FL 33176	\$ 950,401	8	5%	\$ 10,000	NIL
3	9952 SW 88 Street, Miami, FL 33176	\$ 1,514,402	13	5%	\$ 10,000	NIL
4	9950 SW 88 Street, Miami, FL 33176	\$ 1,510,027	8	5%	\$ 10,000	NIL
5	9958 SW 88 Street, Miami, FL 33176	\$ 1,510,027	13	5%	\$ 10,000	NIL
6	9960 SW 88 Street, Miami, FL 33176	\$ 950,401	8	5%	\$ 10,000	NIL
7	9962 SW 88 Street, Miami, FL 33176	\$ 1,399,524	12	5%	\$ 10,000	NIL
8	9964 SW 88 Street, Miami, FL 33176	\$ 950,550	8	5%	\$ 10,000	NIL
9	9970 SW 88 Street, Miami, FL 33176	\$ 1,904,318	24	5%	\$ 10,000	NIL
10	9974 SW 88 Street, Miami, FL 33176	\$ 3,749,513	32	5%	\$ 10,000	NIL
11	9972 SW 88 Street, Miami, FL 33176	\$ 3,327,133	32	5%	\$ 10,000	NIL
0	Pool House	\$ 242,334	0	5%	\$ 10,000	NIL
0	2 Swimming Pools, Common Areas	\$ 114,224	0	5%	\$ 10,000	NIL

EXCESS FLOOD

Not Covered