TWOTEQUE

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 12/30/2024

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 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
201 Alhambra Circle, Ste 900
Coral Gables, FL 33134

CONTACT NAME: USI Insurance Services
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 :	Fireman's Fund Insurance Company	21873
INSURER B :	See attached	
INSURER C :	XL Insurance America, Inc.	24554
INSURER D :	Zenith Insurance Company	13269
INSURER E :	QBE Insurance Corporation	39217
INSURER F :	Federal Insurance Company	20281

INSURED
Two Tequesta Point Condominium Association Inc.
808 Brickell Key Drive
Miami, FL 33131

COVERAGES **CERTIFICATE NUMBER:** 747791 **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 CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO-JECT LOC OTHER:			USC037953240	12/1/2024	12/1/2025	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 $ 0 $ 1,000,000 $ 2,000,000 $ 2,000,000
A	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY			USC037953240	12/01/2024	12/01/2025	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ 1000000 $ $ $
C	X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE DED X RETENTION $ 0.00			AUR050734500	12/1/2024	12/1/2025	EACH OCCURRENCE AGGREGATE	$ $25,000,000 $ $25,000,000
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N / A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			Z072972812	12/1/2024	12/1/2025	PER STATUTE OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ 500,000 $ 500,000 $ 500,000
E F	Property/Hazard Boiler & Machinery			See Attached 7643-49-39	12/01/2024 12/01/2024	12/01/2025 12/01/2025	See Attached Limit $76,218,032	

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

Unit Owner Name: Two Tequesta Point
Address: 808 Brickell key Dr
STE 503

CERTIFICATE HOLDER

Two Tequesta Point Condominium
808 Brickell key Dr
STE 503

United States

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

CRIME / EMPLOYEE DISHONESTY

INSURANCE CARRIER: NOVA Casualty Company
POLICY NUMBER: WIB-CI-10003491-02
POLICY PERIOD: Effective Date: 12/1/2024 Expiration Date: 12/1/2025
Limit: $ 4,000,000

DIRECTORS & OFFICERS LIABILITY

INSURANCE CARRIER: AIX Specialty Insurance Company
POLICY NUMBER: WBZ-GL-20000895-02
POLICY PERIOD: Effective Date: 12/1/2024 Expiration Date: 12/1/2025
Limit: $ 1,000,000

TWOTEQUE

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 12/30/2024

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) 443-4886 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

QBE Insurance Corporation

INSURED

Two Tequesta Point Condominium Association Inc.

808 Brickell Key Drive

Miami, FL 33131

LOAN NUMBER	POLICY NUMBER
	QSX106201

EFFECTIVE DATE	EXPIRATION DATE	CONTINUED UNTIL TERMINATED IF CHECKED
12/1/2024	12/1/2025	☐

THIS REPLACES PRIOR EVIDENCE DATED:

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Bldg: 1
Location: 808 Brickell Key Drive, Miami, FL 33131
Total # Units: 268

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: Two Tequesta Point
Address: 808 Brickell key Dr
STE 503

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

Two Tequesta Point Condominium

808 Brickell key Dr

STE 503

, United States

☐ ADDITIONAL INSURED ☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
☐ MORTGAGEE ☐

LOAN #

AUTHORIZED REPRESENTATIVE

747791

PROPERTY/HAZARD SCHEDULE

INSURANCE CARRIER: QBE Insurance Corporation
POLICY NUMBER: QSX106201
POLICY PERIOD: Effective Date: 12/1/2024 Expiration Date: 12/1/2025
Business Income: Extra Expense:
[X] Blanket Limit Applies
[X] Replacement Cost [X] Special [ ] Basic
Remark(s):
Excluding Windstorm
Agreed Value included
Ordinance or Law $1,000,000 B&C ; 100% Replacement Cost

Bldg	Location	Limit	Total # Units	Hurricane Ded	AOP Ded	Coins %
1	808 Brickell Key Drive, Miami, FL 33131	$ 76,218,032	268	N/A	$ 10,000	N/A

WINDSTORM

INSURANCE CARRIER: Citizens Property Insurance Corp
POLICY NUMBER: 11505865
[ ] Coverage Included in Property/Hazard Policy [ ] See Property/Hazard Schedule for Locations & Limits [X] Replacement Cost

Bldg	Location	Limit	Total # Units	Hurricane Ded	Other Wind Ded	Coins %	Policy Period
1	808 Brickell Key Drive, Miami, FL 33131	$ 79,419,000	268	5%	1%	100	12/1/2024-12/1/2025

FLOOD

Remark(s):
Building limit is the MAX available through the NFIP.

INSURANCE CARRIER: Imperial Fire and Casualty Insurance Co, [X] Replacement Cost, Flood Zone: AE / RCBAP

Bldg	Location	Limit	Total # Units	Policy#	Deductible	Policy Period
1	808 Brickell Key Drive, Miami, FL 33131	$ 67,000,000	268	0002592791	$ 1,250	12/1/2024-12/1/2025

EXCESS FLOOD

Not Covered
