



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

02/20/2026

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 Brown & Brown Insurance Services, Inc. 1201 W Cypress Creek Rd Suite 130 Fort Lauderdale FL 33309	CONTACT NAME: EOI Direct PHONE (A/C, No, Ext): (877) 456-3643 E-MAIL ADDRESS: help@eoidirect.com FAX (A/C, No): INSURER(S) AFFORDING COVERAGE INSURER A: LIO Specialty Insurance Company INSURER B: Zenith Insurance Company INSURER C: Accredited Surety and Casualty Company, Inc. INSURER D: INSURER E: INSURER F:	NAIC # 17346 13269 26739
INSURED Caribbean Isles Villas Condominium Association, Inc. 2720 NE 3rd Dr Homestead FL 33033		

COVERAGES**CERTIFICATE NUMBER:** 26-27 MMaster COI**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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			LSIC110011059300	02/17/2026	02/17/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY			LSIC110011059300	02/17/2026	02/17/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB EXCESS LIAB DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
B	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	Z143211701	02/17/2026	02/17/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
C	Directors and Officers			1SKNFL170158462400	02/17/2026	02/17/2027	General Aggregate \$1,000,000

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

Residential Condominium with 252 Located at 2720 NE 3rd Dr, Homestead, FL 33032

CERTIFICATE HOLDER**CANCELLATION**

Caribbean Isles Villas Condominium Association, Inc 2720 NE 3rd Dr Homestead FL 33032	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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AGENCY CUSTOMER ID: 00924915

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page _____ of _____

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Caribbean Isles Villas Condominium Association, Inc.	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

PROPERTY

Policy #: CRMICCRE0000000500
 Policy Term: 02/17/2026 – 02/17/2027
 Carrier: Mainsail Insurance Company / NAIC#: 17203

TIV: \$41,855,328
 Location Schedule Attached

Cause of Loss: Special / Valuation: Replacement Cost / Coinsurance: 90% / Ordinance or Law Coverage A - Full Limit, Coverage B&C Combined - \$250,000

Deductibles: 5% Hurricane Per Calendar Year /\$25,000 All Other Perils

EQUIPMENT BREAKDOWN

Policy #: 8037883517
 Policy Term: 02/17/2026 – 02/17/2027
 Carrier: National Fire Insurance Company of Hartford / NAIC #: 20478
 Limit: \$39,671,623 /Deductible: \$5,000

Named Insureds

Named Insureds

Caribbean Isles Villas Condominium Association, Inc.

This list includes all the named insureds we presently have on your policies. Should any revisions to this listing be required, please notify our office immediately.

Locations

Address	Description	Limit of Insurance
359 NE 26 th Terr Homestead, FL 33033	Building 1	1,465,616
383 NE 27 th Terr Homestead, FL 33033	Building 2	1,719,360
2741 NE 4 th Street Homestead, FL 33033	Building 3	1,719,360
2711 NE 4 th Street Homestead, FL 33033	Building 4	1,465,616
2665 NE 4 th Street Homestead, FL 33033	Building 5	1,465,616
2641 NE 4 th Street Homestead, FL 33033	Building 6	1,465,616
26515 NE 4 th Street Homestead, FL 33033	Building 7	1,719,360
2589 NE 4 th Street Homestead, FL 33033	Building 8	1,719,360
378 NE 25 th Pl Homestead, FL 33033	Building 9	1,465,616
364 25 th Pl Homestead, FL 33033	Building 10	1,465,616
2590 NE 3 rd Dr Homestead, FL 33033	Building 11	1,465,616
2610 NE 3 rd Dr Homestead, FL 33033	Building 12	1,465,616
2630 NE 3 rd Dr Homestead, FL 33033	Building 13	1,465,616
2650 NE 3 rd Dr Homestead, FL 33033	Building 14	1,465,616
2731 NE 3 rd Dr Homestead, FL 33033	Building 15	1,719,360
2728 NE 3 rd Ct Homestead, FL 33033	Building 16	1,719,360



2733 NE 3 rd Ct Homestead, FL 33033	Building 17	1,719,360
2730 NE 4 th St Homestead, FL 33033	Building 18	1,719,360
374 NE 27 th Ave Homestead, FL 33033	Building 19	1,465,616
2720 NE 3 rd Dr Homestead, FL 33033	Building 20	1,465,616
374 NE 27 th Ave Homestead, FL 33033	Building 21	1,719,360
371 NE 26 th Terr Homestead, FL 33033	Building 22	1,465,616
376NE 25 th Terr Homestead, FL 33033	Building 23	1,465,616
372 NE 26 th Pl Homestead, FL 33033	Building 24	1,465,616
373 NE 26 th Pl Homestead, FL 33033	Building 25	1,465,616
373 NE 26 th Pl Homestead, FL 33033	Building 26	1,465,616
375 NE 26 th Terr Homestead, FL 33033	Building 27	1,465,616

Total Insurable Value: \$41,855,328

