CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 4/14/2026

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 Acentria Insurance 8400 NW 36th Street #410 Doral FL 33166 License#: L100460	**CONTACT NAME:** Melissa Santelices **PHONE (A/C, No, Ext):** 305-262-5244 **FAX (A/C, No):** 305-444-8796 **E-MAIL ADDRESS:** coimiami@acentria.com
INSURED Palm Cove Condominium Assoc Miami Management 14275 SW 142 Avenue Miami FL 33186 PALMCOV-02	**INSURER(S) AFFORDING COVERAGE** / **NAIC #** **INSURER A :** Zenith Insurance Company — 13269 **INSURER B :** Universal Fire & Casualty Insurance Company — 32867 **INSURER C :** Superior Specialty Insurance Company — 16551 **INSURER D :** Spinnaker Specialty Insurance Company — 17045 **INSURER E :** Great Divide Insurance Company — 25224 **INSURER F :**

COVERAGES **CERTIFICATE NUMBER:** 1044338525 **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	
B	X **COMMERCIAL GENERAL LIABILITY** [ ] CLAIMS-MADE [X] OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: [X] POLICY [ ] PRO-JECT [ ] LOC [ ] OTHER:			01-CGL-107715-03	4/4/2026	4/4/2027	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 $ 50,000 $ 5,000 $ 1,000,000 $ 2,000,000 $ 2,000,000
	AUTOMOBILE LIABILITY [ ] ANY AUTO [ ] OWNED AUTOS ONLY [ ] SCHEDULED AUTOS [ ] HIRED AUTOS ONLY [ ] NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ $ $ $
D	X **UMBRELLA LIAB** [X] OCCUR **EXCESS LIAB** [ ] CLAIMS-MADE [ ] DED [X] RETENTION $ 0			PPP7444099	4/4/2026	4/4/2027	EACH OCCURRENCE AGGREGATE	$ 5,000,000 $ 5,000,000
A	**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY** ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N: N **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		Z136608707	4/4/2026	4/4/2027	X PER STATUTE [ ] OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ 500,000 $ 500,000 $ 500,000
C E	Crime/Fidelity Directors & Officers			TLUCAP502249-01 CM000003976-03	4/4/2026 4/4/2026	4/4/2027 4/4/2027	Blanket Limit Aggregate -$1,000,000	400,000 Deductible -$2,500

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

- WALLS OUT COVERAGE ONLY - 96 UNITS

Building 1: 10755 SW 108th Avenue, Miami, FL 33176 - 24 units
Building 2: 10765 SW 108th Avenue, Miami, FL 33176 - 24 units
Building 3: 10785 SW 108th Avenue, Miami, FL 33176 - 24 units
Building 4: 10795 SW 108th Avenue, Miami, FL 33176 - 24 units
Building 5: 10775 SW 108th Avenue, Miami, FL 33176 (Clubhouse)

See Attached...

CERTIFICATE HOLDER

Proof of Insurance Purpose Only
Proof of Insurance Purpose Only
Proof of Insurance Purpose Only
Proof of Insurance Purpose Only

CANCELLATION 10 Days for Non-Payment

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: PALMCOV-02

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY	NAMED INSURED
Acentria Insurance	Palm Cove Condominium Assoc Miami Management 14275 SW 142 Avenue Miami FL 33186
POLICY NUMBER	
CARRIER / NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

General Liability - Deductible: $500 Per Occurrence
Hired & Non-Owned Auto Liability - $1,000,000
Management company is listed as additional insured

Crime-Fidelity Liability deductible $2,000
Management company is listed as additional insured

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ASSURANT®

American Bankers Insurance Company of Florida
Scottsdale, AZ
Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 12/28/2025 (12:01 a.m.) to 12/28/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900235961

Named Insured and Mailing Address:
PALM COVE CONDOMINIUM ASSOC
14275 SW 142ND AVE
MIAMI, FL 33186-6715

Producer Number: 70016-00952-000

Premium Payor: INSURED

Property Location:
10755 SW 108TH AVE
MIAMI, FL 33176-8196

For Service Please Contact:
FOUNDATION RISK PARTNERS, CORP
3750 NW 87TH AVE STE 700
DORAL, FL 33178-2434
305-446-5474

First Mortgagee / Lender Name:

Loan Number:

Second Mortgagee / Lender Name:

Loan Number:

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1986
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 24
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: $ 3,212,000

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible		Premium
Building	$ 3,212,000	$ 1,250	$	6,558.00
Contents	$ 0	$ 0	$	0.00
		Increased Cost of Compliance:	$	75.00
Coinsurance penalty may apply.		Community Rating System Discount:	$	-2,254.00
See your Policy Form for Details.		***Full Risk Premium Excluding Fees and Surcharges:***	$	4,379.00
STATUTORY DISCOUNTS			$	0.00
		Discounted Premium:	$	4,379.00
FEES AND SURCHARGES		Reserve Fund Assessment:	$	788.00
		Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	$	250.00
		Federal Policy Fee:	$	1,020.00
TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID			$	6,437.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

NFIP POLICY NUMBER: AB00235961

ASSURANT®

American Bankers Insurance Company of Florida
Scottsdale, AZ
Renewal Flood Insurance Policy Declarations

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NAIC: 10111

Policy Number: 6900235965

Named Insured and Mailing Address:
PALM COVE CONDOMINIUM ASSOC
14275 SW 142ND AVE
MIAMI, FL 33186-6715

Producer Number: 70016-00952-000

Premium Payor: INSURED

Property Location:
10765 SW 108TH AVE
MIAMI, FL 33176-8197

For Service Please Contact:
FOUNDATION RISK PARTNERS, CORP
3750 NW 87TH AVE STE 700
DORAL, FL 33178-2434
305-446-5474

First Mortgagee / Lender Name:

Loan Number:

Second Mortgagee / Lender Name:

Loan Number:

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1986
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 24
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: $ 3,101,100

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible		Premium
Building	$ 3,101,000	$ 1,250	$	6,342.00
Contents	$ 0	$ 0	$	0.00
		Increased Cost of Compliance:	$	75.00
Coinsurance penalty may apply.		Community Rating System Discount:	$	-2,178.00
See your Policy Form for Details.		***Full Risk Premium Excluding Fees and Surcharges:***	$	4,239.00
STATUTORY DISCOUNTS			$	0.00
		Discounted Premium:	$	4,239.00
FEES AND SURCHARGES		Reserve Fund Assessment:	$	763.00
		Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	$	250.00
		Federal Policy Fee:	$	1,020.00
TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID			$	6,272.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

NFIP POLICY NUMBER: AB00235965

ASSURANT®

American Bankers Insurance Company of Florida
Scottsdale, AZ
Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 12/28/2025 (12:01 a.m.) to 12/28/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900235960

Named Insured and Mailing Address:
PALM COVE CONDOMINIUM ASSOC
14275 SW 142ND AVE
MIAMI, FL 33186-6715

Producer Number: 70016-00952-000

Premium Payor: INSURED

Property Location:
10785 SW 108TH AVE
MIAMI, FL 33176-8198

For Service Please Contact:
FOUNDATION RISK PARTNERS, CORP
3750 NW 87TH AVE STE 700
DORAL, FL 33178-2434
305-446-5474

First Mortgagee / Lender Name:

Loan Number:

Second Mortgagee / Lender Name:

Loan Number:

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1986
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 24
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: $ 3,212,000

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible		Premium
Building	$ 3,212,000	$ 1,250	$	6,520.00
Contents	$ 0	$ 0	$	0.00
		Increased Cost of Compliance:	$	75.00
Coinsurance penalty may apply.		Community Rating System Discount:	$	-2,241.00
See your Policy Form for Details.		***Full Risk Premium Excluding Fees and Surcharges:***	$	4,354.00
STATUTORY DISCOUNTS			$	0.00
		Discounted Premium:	$	4,354.00
FEES AND SURCHARGES		Reserve Fund Assessment:	$	784.00
		Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	$	250.00
		Federal Policy Fee:	$	1,020.00
TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID			$	6,408.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

NFIP POLICY NUMBER: AB00235960

ASSURANT®

American Bankers Insurance Company of Florida
Scottsdale, AZ
Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 12/28/2025 (12:01 a.m.) to 12/28/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 6900235964

Named Insured and Mailing Address:
PALM COVE CONDOMINIUM ASSOC
14275 SW 142ND AVE
MIAMI, FL 33186-6715

Producer Number: 70016-00952-000

Premium Payor: INSURED

Property Location:
10795 SW 108TH AVE
MIAMI, FL 33176-8623

For Service Please Contact:
FOUNDATION RISK PARTNERS, CORP
3750 NW 87TH AVE STE 700
DORAL, FL 33178-2434
305-446-5474

First Mortgagee / Lender Name:

Loan Number:

Second Mortgagee / Lender Name:

Loan Number:

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1986
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 24
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: $ 3,212,000

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible		Premium
Building	$ 3,212,000	$ 1,250	$	6,653.00
Contents	$ 0	$ 0	$	0.00
		Increased Cost of Compliance:	$	75.00
Coinsurance penalty may apply.		Community Rating System Discount:	$	-2,287.00
See your Policy Form for Details.		***Full Risk Premium Excluding Fees and Surcharges:***	$	4,441.00
STATUTORY DISCOUNTS			$	0.00
		Discounted Premium:	$	4,441.00
FEES AND SURCHARGES		Reserve Fund Assessment:	$	799.00
		Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	$	250.00
		Federal Policy Fee:	$	1,020.00
TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID			$	6,510.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

NFIP POLICY NUMBER: AB00235964

NATIONAL GENERAL
an Allstate company

ACENTRIA INSURANCE
3750 NW 87TH AVENUE, SUITE 700
MIAMI, FL 33178

Agency Phone: (305) 442-9507

NFIP Policy Number: 0003345720
Company Policy Number: 0003345720
Agent: ACENTRIA INSURANCE

Payor: INSURED
Policy Term: 01/18/2026 12:01 AM - 01/18/2027 12:01 AM
Policy Form: GENERAL PROPERTY

To report a claim visit or call us at: https://Nationalgeneral.manageflood.com (888) 598-0296

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

PALM COVE CONDOMINIUM ASSOCIATION INC.
14275 SW 142 AVENUE
MIJAMI, FL 33186

INSURED NAME(S) AND MAILING ADDRESS

PALM COVE CONDOMINIUM ASSOCIATION INC.
14275 SW 142 AVENUE
MIJAMI, FL 33186

COMPANY MAILING ADDRESS

IMPERIAL FIRE & CASUALTY INSURANCE COMPANY
PO BOX 209559
DALLAS, TX 75320-9559

INSURED PROPERTY LOCATION

10775 SW 108 AVE
POOL BUILDING
MIAMI, FL 33176

BUILDING DESCRIPTION: RECREATION BUILDING
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: NON-RESIDENTIAL BUILDING
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: $203,000.00
DATE OF CONSTRUCTION: 01/01/1986
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FFH): 0.3 FEET
MOST FAVORABLE FFH METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: **LOAN NO:** N/A

SECOND MORTGAGEE: **LOAN NO:** N/A

ADDITIONAL INTEREST: **LOAN NO:** N/A

DISASTER AGENCY: **CASE NO:** N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	**$203,000**	**$1,250**
CONTENTS:	**N/A**	**N/A**

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

FULL CRS DISCOUNT IS NOT APPLIED DUE TO THE MAXIMUM DISCOUNT. YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT FLOODSMART.GOV/FLOOD TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$3,127.00
CONTENTS PREMIUM:	$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$59.00
MITIGATION DISCOUNT:	($0.00)
COMMUNITY RATING SYSTEM REDUCTION:	($560.00)
FULL RISK PREMIUM:	**$2,626.00**
ANNUAL INCREASE CAP DISCOUNT:	($25.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$2,601.00**
RESERVE FUND ASSESSMENT:	$468.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$47.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$3,366.00**

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Peter Rendall / President

Julie Cho / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: IMPERIAL FIRE & CASUALTY INSURANCE COMPANY

Insurer NAIC Number: 44369

Printed 12/26/2025