THEPINE-04 PBELLERICE

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 7/24/2025

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: Nneka Boursiquot	
Business Risk Advisors LLC 13762 W. State Road 84, Suite 607 Davie, FL 33325	PHONE (A/C, No, Ext): (954) 641-2271	FAX (A/C, No):
	E-MAIL ADDRESS: nboursiquot@bra-llc.com	

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
The Pines Community Services Association, Inc. C/O GRS Community Management 3900 Woodlake Blvd., Ste. 309 Lake Worth, FL 33463	INSURER A : Shield Indemnity Incorporated	16762
	INSURER B : Midvale Indemnity Company	27138
	INSURER C : Technology Insurance Company	42376
	INSURER D : Starnet Insurance Company	40045
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **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	X COMMERCIAL GENERAL LIABILITY			02-CGL-109796-02	7/29/2025	7/29/2026	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 50,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ Included
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
A	AUTOMOBILE LIABILITY			02-CGL-109796-02	7/29/2025	7/29/2026	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
B	X UMBRELLA LIAB X OCCUR			PRP-229824000-01-3477909	7/29/2025	7/29/2026	EACH OCCURRENCE	$ 25,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$
	DED X RETENTION $ 0						Aggregate	$ 25,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N	N / A		TWC4640712	7/29/2025	7/29/2026	X PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N (Mandatory in NH)						E.L. EACH ACCIDENT	$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 500,000
							E.L. DISEASE - POLICY LIMIT	$ 500,000
D	Directors & Officers			QDO0008891-00	7/29/2025	7/29/2026	$1,000 Deductible	1,000,000
D	Crime			QDR0004797-00	7/29/2025	7/29/2026	$2,500 Deductible	500,000

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

----------LOCATIONS----------

1. 2248 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
2. 2244 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
3. 2240 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
4. 2236 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
5. 2233 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
6. 2237 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units

SEE ATTACHED ACORD 101

CERTIFICATE HOLDER

PROOF OF COVERAGE

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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ADDITIONAL REMARKS SCHEDULE

AGENCY	NAMED INSURED
Business Risk Advisors LLC	The Pines Community Services Association, Inc. C/O GRS Community Management 3900 Woodlake Blvd., Ste. 309 Lake Worth, FL 33463
POLICY NUMBER SEE PAGE 1	
CARRIER / NAIC CODE SEE PAGE 1 / SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:
7. 2241 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
8. 2245 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
9. 2247 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
10. 6455 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
11. 6445 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
12. 6435 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
13. 6425 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
14. 6434 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
15. 6444 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
16. 6454 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
17. 2129 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
18. 2125 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
19. 2111 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
20. 2101 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
21. 2095 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
22. 2096 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
23. 2100 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
24. 2104 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
25. 2108 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
26. 2112 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
27. 2116 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
28. 2120 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
29. 2124 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
30. 2128 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
31. 2132 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
32. 2140 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
33. 2142 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
34. 2144 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
35. 2148 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
36. 2152 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
37. 2156 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
38. 2160 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
39. 2164 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
40. 2168 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
41. 2172 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
42. 2176 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
43. 2180 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
44. 2184 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
45. 2188 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
46. 2192 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
47. 2196 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
48. 2200 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
49. 2204 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
50. 2208 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
51. 2212 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
52. 2216 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
53. 2218 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
54. 2220 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
55. 2224 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
56. 2228 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units

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ADDITIONAL REMARKS SCHEDULE

AGENCY	NAMED INSURED
Business Risk Advisors LLC	The Pines Community Services Association, Inc. C/O GRS Community Management 3900 Woodlake Blvd., Ste. 309 Lake Worth, FL 33463
POLICY NUMBER SEE PAGE 1	
CARRIER: SEE PAGE 1 / NAIC CODE: SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

57. 2227 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
58. 2221 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
59. 2211 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
60. 2201 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
61. 2197 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
62. 2191 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
63. 6335 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
64. 6345 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
65. 6350 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
66. 6340 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
67. 6330 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
68. 2185 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
69. 2181 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
70. 2177 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
71. 2173 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
72. 2151 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
73. 2147 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
74. 2145 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
75. 2143 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
76. 2141 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units

----------ADDITIONAL COVERAGE on SEPARATE POLICY ----------

CYBER LIABILITY:
Policy #TCL1745261 01 - Eff. 7/29/2025-7/29/2026 - Carrier: Technology Insurance Company
Aggregate Limit of Liability: $500,000 / $2,500 Deductible / 8hrs BI waiting period

LEGAL DEFENSE POLICY:
Policy #CU0002785-01 - Eff. 7/29/2025-7/29/2026 - Carrier: Atlantic Mutual Insurance
Legal defense policy provides unlimited legal defense coverage through trial if a claim denied.

NOTICE TO 3RD PARTIES
Property Manager included
Severability Clause Included

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