



POAOA00001

SWASH

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/6/2026

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 Riemer Insurance Group, Inc. P O Box 250 Hallandale, FL 33008	CONTACT NAME: Angelica Alvarez PHONE (A/C, No, Ext): (954) 281-9339 FAX (A/C, No): E-MAIL ADDRESS: aalvarez@riemerinsurance.com
	INSURER(S) AFFORDING COVERAGE INSURER A : Westchester Surplus Lines INSURER B : Midvale Indemnity Company INSURER C : Philadelphia Indemnity Insurance Company INSURER D : Philadelphia Ins Company INSURER E : INSURER F :
INSURED Oakbridge POA Inc. C/O The MMT Professional Group L.L.C. 500 S. Federal Highway, #213 Hallandale, FL 33008	NAIC # 10172

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	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			G75599195 001	5/1/2026	5/1/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 HNOA \$ 1,000,000
	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) \$ \$
B	☒ UMBRELLA LIAB ☐ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$			PRP-229824000-02-2800699	5/1/2026	5/1/2027	EACH OCCURRENCE \$ 25,000,000 AGGREGATE \$ 25,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
C	Directors & Officers			PCAP043584-0224	5/1/2026	5/1/2027	Limit/Aggregate 1,000,000
D	Crime			PCAC026388-0126	5/1/2026	5/1/2027	Limit 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Total of 268 Units

CERTIFICATE HOLDER

CANCELLATION

For Information Only

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



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
5/6/2026

THIS EVIDENCE OF COMMERCIAL 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.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Riemer Insurance Group, Inc. P O Box 250 Hallandale, FL 33008		PHONE (A/C, No, Ext): (954) 454-3145	COMPANY NAME AND ADDRESS Lloyds of London		NAIC NO: A1122
Contact name: Angelica Alvarez		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH			
FAX (A/C, No):	E-MAIL ADDRESS:				
CODE:	SUB CODE:		POLICY TYPE Property		
AGENCY CUSTOMER ID #: POAOA00001					
NAMED INSURED AND ADDRESS Oakbridge POA Inc. C/O The MMT Professional Group L.L.C. 500 S. Federal Highway, #213 Hallandale, FL 33008			LOAN NUMBER	POLICY NUMBER AQS-261262	
			EFFECTIVE DATE 5/1/2026	EXPIRATION DATE 5/1/2027	☐ CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)			THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☒ BUILDING OR ☒ BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION Loc # 1, Bldg # 1, 4900 SW 32nd Ave., Dania Beach, FL 33312 SEE ATTACHED ACORD 101
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

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 42,580,442

DED: 10,000

	YES	NO	N/A	
☐ BUSINESS INCOME ☐ RENTAL VALUE	☒			If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE	☒			If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE	☒			Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	☒			
IS DOMESTIC TERRORISM EXCLUDED?	☒			
LIMITED FUNGUS COVERAGE	☒			If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)	☒			
REPLACEMENT COST	☒			
AGREED VALUE	☒			
COINSURANCE	☒			If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	☒			If YES, LIMIT: 43,803,422 DED: 25,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	☒			If YES, LIMIT: 42,580,442 DED: 10,000
- Demolition Costs	☒			If YES, LIMIT: 2,500,000 DED: 10,000
- Incr. Cost of Construction	☒			If YES, LIMIT: 2,500,000 DED: 1,000
EARTH MOVEMENT (If Applicable)			☒	If YES, LIMIT: DED:
FLOOD (If Applicable)			☒	If YES, LIMIT: DED:
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:	☒			If YES, LIMIT: 42,580,442 DED: 50,000
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions:	☒			If YES, LIMIT: 42,580,442 DED: 5
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS			☒	

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

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS For Information Only			AUTHORIZED REPRESENTATIVE 



ADDITIONAL REMARKS SCHEDULE

AGENCY Riemer Insurance Group, Inc.		NAMED INSURED Oakbridge POA Inc. C/O The MMT Professional Group L.L.C. 500 S. Federal Highway, #213 Hallandale, FL 33008
POLICY NUMBER AQS-261262		
CARRIER Lloyds of London	NAIC CODE A1122	EFFECTIVE DATE: 05/01/2026

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Property Information:

Loc # 2, Bldg # 1, 4907-4935 SW 32nd Ave., Dania Beach, FL 33312
Loc # 3, Bldg # 1, 4910-4952 SW 32nd Ave., Dania Beach, FL
Loc # 4, Bldg # 1, 4951-4963 SW 32nd Ave., Dania Beach, FL 33312
Loc # 5, Bldg # 1, 4956-4976 SW 32nd Ave., Dania Beach, FL 33312
Loc # 6, Bldg # 1, 4967-4987 SW 32 Avenue, Dania Beach, FL 33312
Loc # 7, Bldg # 1, 4978-4998 SW 32 Avenue, Dania Beach, FL 33312
Loc # 8, Bldg # 1, 4989-4999 SW 32 Avenue, Dania Beach, FL 33312
Loc # 9, Bldg # 1, 4800-4812 SW 32 Terrace, Dania Beach, FL 33312
Loc # 10, Bldg # 1, 4801-4809 SW 32 Terrace, Dania Beach, FL 33312
Loc # 11, Bldg # 1, 4818-4848 SW 32 Terrace, Dania Beach, FL 33312
Loc # 12, Bldg # 1, 4813-4833 SW 32 Terrace, Dania Beach, FL 33312
Loc # 13, Bldg # 1, 4854-4884 SW 32 Terrace, Dania Beach, FL 33312
Loc # 14, Bldg # 1, 4837-4917 SW 32 Terrace, Dania Beach, FL 33312
Loc # 15, Bldg # 1, 4902-4932 SW 32 Terrace, Dania Beach, FL 33312
Loc # 16, Bldg # 1, 4921-4949 SW 32 Terrace, Dania Beach, FL 33312
Loc # 17, Bldg # 1, 4938-4968 SW 32 Terrace, Dania Beach, FL 33312
Loc # 18, Bldg # 1, 4953-4973 SW 32 Terrace, Dania Beach, FL 33312
Loc # 19, Bldg # 1, 4970-4998 SW 32 Terrace, Dania Beach, FL 33312
Loc # 20, Bldg # 1, 4977-4989 SW 32 Terrace, Dania Beach, FL 33312
Loc # 21, Bldg # 1, 4993-5005 SW 32 Terrace, Dania Beach, FL 33312
Loc # 22, Bldg # 1, 5009-5029 SW 32 Terrace, Dania Beach, FL 33312
Loc # 23, Bldg # 1, 3210-3260 SW 50 Street, Dania Beach, FL 33312
Loc # 24, Bldg # 1, 3168-3200 SW 50 Street, Dania Beach, FL 33312
Loc # 25, Bldg # 1, 3169-3191 SW 50 Street, Dania Beach, FL 33312
Loc # 26, Bldg # 1, 3134-3166 SW 50 Street, Dania Beach, FL 33312
Loc # 27, Bldg # 1, 3135-3165 SW 50 Street, Dania Beach, FL 33312
Loc # 28, Bldg # 1, 3100-3132 SW 50 Street, Dania Beach, FL 33312
Loc # 29, Bldg # 1, 4980-4996 SW 31 Terrace, Dania Beach, FL 33312
Loc # 30, Bldg # 1, 4963-4995 SW 31 Terrace, Dania Beach, FL 33312
Loc # 31, Bldg # 1, 4960-4976 SW 31 Terrace, Dania Beach, FL 33312
Loc # 32, Bldg # 1, 4939-4959 SW 31 Terrace, Dania Beach, FL 33312
Loc # 33, Bldg # 1, 4942-4958 SW 31 Terrace, Dania Beach, FL 33312
Loc # 34, Bldg # 1, 4919-4935 SW 31 Terrace, Dania Beach, FL 33312
Loc # 35, Bldg # 1, 4920-4940 SW 31 Terrace, Dania Beach, FL 33312
Loc # 36, Bldg # 1, 4901-4917 SW 31 Terrace, Dania Beach, FL 33312
Loc # 37, Bldg # 1, 4900-4916 SW 31 Terrace, Dania Beach, FL 33312
Loc # 38, Bldg # 1, 3120-3152 SW 49 Street, Dania Beach, FL 33312
Loc # 39, Bldg # 1, 3156-3176 SW 49 Street, Dania Beach, FL 33312



ADDITIONAL REMARKS SCHEDULE

AGENCY Riemer Insurance Group, Inc.		NAMED INSURED Oakbridge POA Inc. C/O The MMT Professional Group L.L.C. 500 S. Federal Highway, #213 Hallandale, FL 33008
POLICY NUMBER AQS-261262		
CARRIER Lloyds of London	NAIC CODE A1122	EFFECTIVE DATE: 05/01/2026

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Special Conditions:

Property Deductibles:

\$10,000 All Other Perils per occurrence, except

\$50,000 All Other Wind/Hail per occurrence

5% Calendar Year Hurricane Deductible, subject to \$50,000 minimum per occurrence respected to Named Storm

Water Back Up and Sump Overflow: \$100,000 Per occurrence and in the annual aggregate

Wind Driven Precipitation: \$250,000 per occurrence and in the annual aggregate

Mold, Mildew & Fungus Clause and Microorganism Exclusion (Map) (Time Limit & Sublimit): \$50,000 per occurrence in the annual aggregate

Cyber Liability: \$100,000 per occurrence (\$1,000 deductible per occurrence per SRU-089)

Boiler & Machinery Coverage Eff. 5/1/2026 to 5/1/2027

Carrier Liberty Mutual Insurance Co.

Limit \$43,803,422 Deductible \$25,000

Policy# TBD