



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/27/2025

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 Brown & Brown Insurance Services, Inc. 8825 NW 21st Terrace Doral FL 33172		CONTACT NAME: EOI Direct PHONE (A/C, No, Ext): (877) 456-3643 E-MAIL ADDRESS: www.eoidirect.com FAX (A/C, No): (208) 694-3848	
INSURED JEFFERSON SOUTH SHORE CONDOMINIUM ASSOCIATION, INC. C/O Fla. Property Solutions 1000 5th street Suite 200 Miami Beach FL 33139		INSURER(S) AFFORDING COVERAGE INSURER A: Westchester Surplus Lines Insurance Company INSURER B: Technology Insurance Company, Inc. INSURER C: Superior Specialty Insurance Company INSURER D: Century Surety Company INSURER E: Citizens Property Insurance Corporation INSURER F: Philadelphia Indemnity Insurance Company	
		NAIC # 10172 42376 16551 36951 10064 18058	

COVERAGES**CERTIFICATE NUMBER:** 2025 Master**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:			GLWF1674833A004	06/24/2025	06/24/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included		
	A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY						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 \$
			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	TWC4632008
C	Directors and Officers (Claims Made)			NMLN10000103	08/04/2025	08/04/2026	Directors and Officers \$1,000,000 Employment Practices \$1,000,000		

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

CERTIFICATE HOLDER**CANCELLATION**

Master COI

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 Brown & Brown Insurance Services, Inc.		NAMED INSURED JEFFERSON SOUTH SHORE CONDOMINIUM ASSOCIATION, INC.	
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: Notes

Residential Condominium - 19 Units
Location Address: 631 Jefferson Ave Miami Beach FL 33139

D) Commercial Property (Excluding Wind and Hail)
Effective: 06/13/2025 – 06/13/2026
Carrier: Century Surety Company
Policy #: CCP1323493
Special Form excluding Theft, Wind/Hail; Replacement Cost; Coinsurance 80%
Building Limit: \$2,275,000
Deductible: \$1,000 All Other Perils
Ordinance Or Law Excluded
Equipment Breakdown Included

E) Wind Only
Effective: 08/08/2025 – 08/08/2026
Carrier: Citizens Property Insurance Corporation
Policy: 01103874
Basic form, Replacement Cost, Actual Cash Value
Limit: \$3,683,000
Deductibles:
5% Calendar Year Hurricane, 3% Other Windstorm/Hail

F) Crime
Effective: 06/13/2025 – 06/13/2026
Carrier: Philadelphia Indemnity Insurance Company
Policy #: PCAC0240360125
Limit: \$100,000
Deductible: \$250
** Crime policy includes Property Manager as a designated employee with respects to Employee Theft coverage

E) Flood
Effective: 07/14/2025 – 07/14/2026
Carrier: Wright National Flood Insurance Co
Policy #: 09115053522615
Building Limit: \$2,019,000
Deductible: \$5,000
Flood Zone: AE ; 19 Units

F) Prepaid Legal
Effective: 06/13/2025 – 06/13/2026
Carrier: Bold Legal Defense Insurance Inc.
Policy #: 212762025050737
*This policy only provides defense coverage.

Date of last appraisal: 12/10/2021

- If you need a copy of the appraisal, please contact the property management company.
- Insurance policies – please see Certificate of Insurance. If you need a copy of any of the policies, please contact the unit owner or the property management company.
- Budget Funding Schedules & Financial Reports – please contact property manager.
- Reserve Studies, Building Inspections & Special Assessments – please contact property manager.

Policy Terms & Conditions:

- Building Ordinance or Law Coverage A/B/C Included: NO
- Coinsurance: YES
- Agreed Value: YES
- Waiver of Right of Recovery Against Unit Owners: YES
- Equipment Breakdown Coverage: YES
- Inflation Guard Endorsement: NO
- 100% Replacement Cost Valuation on Property: YES
- Control of Property Clause: YES
- Coverage for Walls In & Interior Improvements: NO
- Severability of Interest/Separation of Interest: YES
- 10 Days' Notice of Cancellation: YES