



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/4/2026

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 RSC Insurance Brokerage, Inc. P O Box 818035 Cleveland OH 44181	CONTACT NAME: CERTIFICATE DEPARTMENT PHONE (A/C, No. Ext): 305-477-0444 FAX (A/C, No): E-MAIL ADDRESS: drl-certificates@risk-strategies.com
INSURED TERRA LAKE VILLAS CONDO ASSOC 6320 SW 130th Avenue OFFICE USA Residential Services MIAMI FL 33183	INSURER(S) AFFORDING COVERAGE INSURER A: Philadelphia Indemnity Insurance Company INSURER B: Greenwich Insurance Company INSURER C: Transportation Insurance Company INSURER D: American Coastal Insurance Company INSURER E: INSURER F:

COVERAGES**CERTIFICATE NUMBER:** 1671190887**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:			PHPK2574565-008	6/30/2025	6/30/2026	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 \$ 2,000,000 \$
A	☒ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☒ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			PHPK2574565-008	6/30/2025	6/30/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	☐ UMBRELLA LIAB ☐ EXCESS LIAB DED RETENTION \$	☐ OCCUR ☒ CLAIMS-MADE		PPP7497611	6/30/2025	6/30/2026	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
C	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		WC5092160190	4/22/2025	4/22/2026	PER STATUTE E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
D	PROPERTY COVERAGE			AMC-30259-11	6/30/2025	6/30/2026	SEE ATTACHED

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

SPECIAL FORM 100% REP COST - 5% CALENDAR YEAR HURRICANE DEDT PER BUILDING
\$10,000 ALL OTHER PERILS DEDT - 231 UNITS - INCLUDES EQUIPMENT BREAKDOWN
& SEVERABILITY OF INTEREST - 80% COINSURANCE

- 1) 6435 SW 129 PL UNITS#101-#108, MIAMI, FL 33183 LIMIT \$1,141,500
2) 6420 SW 129 PL UNITS#201-#212, MIAMI, FL 33183 LIMIT \$1,643,500
3) 6435 SW 130 AVE UNITS#301-#312, MIAMI, FL 33183 LIMIT \$1,643,500
See Attached...

CERTIFICATE HOLDER**CANCELLATION**

EVIDENCE OF INSURANCE

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 RSC Insurance Brokerage, Inc.		NAMED INSURED TERRA LAKE VILLAS CONDO ASSOC 6320 SW 130th Avenue OFFICE USA Residential Services MIAMI FL 33183	
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

- 4) 6440 SW 130 AVE UNITS#401-#412, MIAMI, FL 33183 LIMIT \$1,643,500
 5) 6410 SW 130 AVE UNITS#501-511, MIAMI, FL 33183 LIMIT \$1,439,000
 6) 12990 SW 63 TERR UNITS#601-608, MIAMI, FL 33183 LIMIT \$1,141,500
 7) 6250 SW 130 AVE UNITS#701-710, MIAMI, FL 33183 LIMIT \$1,570,250
 8) 6275 SW 130 AVE UNITS#801-#809, MIAMI, FL 33183 LIMIT \$1,319,250
 9) 6211 SW 130 AVE UNITS#901-907, MIAMI, FL 33183 LIMIT \$1,134,000
 10) 6210 SW 130 AVE UNITS#1001-#101, MIAMI, FL 33183 LIMIT \$1,570,250
 11) 6270 SW 129 PL UNITS#1101-#1109, MIAMI, FL 33183 LIMIT \$1,391,250
 12) 6230 SW 129 PL UNITS#1201-121, MIAMI, FL 33183 LIMIT \$1,570,250
 13) 6165 SW 130 AVE UNITS#1301-131, MIAMI, FL 33183 LIMIT \$1,570,250
 14) 6155 SW 130 AVE UNITS#1401-140, MIAMI, FL 33183 LIMIT \$1,391,250
 15) 6150 SW 130 AVE UNITS#1501-151, MIAMI, FL 33183 LIMIT \$1,570,250
 16) 6100 SW 130 AVE UNITS#1601-161, MIAMI, FL 33183 LIMIT \$1,570,250
 17) 6110 SW 129 PL UNITS#1701-#1710, MIAMI, FL 33183 LIMIT \$1,570,250
 18) 6105 SW 129 PL UNITS#1801-1810, MIAMI, FL 33183 LIMIT \$1,570,250
 19) 6135 SW 129 PL UNITS #1901-#1910, MIAMI, FL 33183 LIMITS \$1,570,250
 20) 6140 SW 129 PL UNITS #2001-#2010, MIAMI, FL 33183 LIMITS \$1,570,250
 21) 6225 SW 129 PL UNITS #2101-#2110, MIAMI, FL 33183 LIMITS \$1,570,250
 22) 6255 SW 129 PL UNITS #2201-#2207, MIAMI, FL 33183 LIMITS \$1,088,750
 23) 6265 SW 129 PL UNITS #2301-#2307, MIAMI, FL 33183 LIMITS \$1,134,000
 24) 6415 SW 129 PL UNITS #2401-#2410, MIAMI, FL 33183 LIMITS \$1,570,250
 25) 6320 SW 130 AVE CLUBHOUSE \$84,100 - CONTENTS \$20,000 - POOL \$56,800

FIDELITY BOND CO: D
 POLICY #PCAC011109-0620
 POLICY PERIOD: 6/30/25 - 6/30/26
 LIMIT: \$1,500,000 - DEDUCTIBLE: \$10,000
 DIRECTORS & OFFICERS CO: E
 POLICY #PCAP009090-0818
 POLICY PERIOD: 6/30/25 - 6/30/26
 LIMIT: \$1,000,000 - DEDUCTIBLE: \$1,000
 OP ID: MR

PROPERTIES:

- 1) 6435 SW 129 PL UNITS#101-#108, MIAMI, FL 33183 LIMIT \$1,141,500
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 18) 6105 SW 129 PL UNITS#1801-1810, MIAMI, FL 33183 LIMIT \$1,570,250

THIS PROPERTY HAS BEEN RE ZONED BY FEMA, THIS IS FLOOD ZONE X. NO FLOOD REQUIRED. CASE # 10-04-7667A ISSUED ON 10/05/2010. TO VERIFY THIS

DOCUMENT PLEASE CALL FEMA AT 1-877-336-2627

POLICIES TERMS AND CONDITIONS:

LAW & ORDINANCE A,B,C (YES)
 EQUIPMENT BREAKDOWN (YES)
 INFLATION GUARD (NO)
 10 DAYS WRITTEN NOTICE OF CANCELLATION (YES)
 EMPLOYEE DISHONESTY PROVIDES COVERAGE FOR EMPLOYEES, BOARD MEMBERS,
 PROPERTY MANAGER OR VOLUNTEERS HANDLING ASSOCIATIONS FUNDS
 DIRECTORS AND OFFICERS LIABILITY
 INCLUDES PROPERTY MANAGERS
 WALLS IN COVERAGE (NO)
 PROPERTY POLICY HAS COVERAGE EQUAL TO OR GREATER THAN THE MOST RECENT
 INSURANCE APPRAISAL THAT HAS BEEN COMPLETED IN THE LAST THREE YEARS