



FACE PAGE

This page is the face of the policy referenced by number below and is a part of the policy.

Insured's Name: Pine Tree Country Club Estates, Inc.

Policy Number: 350OR121222

Policy Dates: From: 3/11/2026 To: 3/11/2027

Surplus Lines Agent's Name:

Melissa Hallmark

Surplus Lines Agent's Address:

One Metroplex Drive, Suite 400

Birmingham, AL 35209

Surplus Lines Agent's License:

W959152

Producing Agent's Name:

Regina Valerie Walker

Producing Agent's Physical Address:

2255 Glades Road Suite 312A

Boca Raton, FL 33431

“THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.”

“SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.”

Policy Premium:	\$8,752.00	Policy Fee:	\$225.00
Inspection Fee:		Service Fee:	\$5.39
Tax:	\$443.46	Citizen's Assessment:	
EMPA Surcharge:	\$4.00	FHCF Assessment:	

Surplus Lines Agent's Countersignature:



240 E. Central Parkway Suite 3000 Altamonte Springs, FL 32701 Phone: 407-678-4552 Fax:

INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS INSURANCE BINDER MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS BINDER CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE BOUND INSURANCE AT YOUR REQUEST AS FOLLOWS:

Date Issued: Mar 23, 2026 **Submission #:** 14718410

Producer: Christine Eliassaint
CBIZ Weekes & Callaway AGT44300
Boca Raton, FL

Phone: (561) 900-9107

From: Pamela Vaught, Associate Broker
Email: pvaught@crcgroup.com
Phone: 205-870-7790

Insured: Pine Tree Country Club Estates, Inc.
6413 Congress Ave Suite 100 c/o Crest Management Group
Boca Raton, FL 33487

Risk Location: 10800 S Military Trail Boynton Beach, FL 33436

Insurer: Underwriters at Lloyd's of London - Non-Admitted

Policy No.: 350OR121222

Coverage: Commercial Property

Policy Period: 3/11/2026 to 3/11/2027

Limits:

\$225,850	CP0010 Building
\$45,000	CP0010 Business Personal Property
\$50,000	CP0030 Business Income w/EE @ 1/4 Monthly
\$116,350	Fence
\$8,550	Generator
\$14,900	Gate

Cause of Loss: CP1030 Special Form **Coinurance:** 90% **Valuation:** RCV

Deductible: \$2,500
10% **AOP Deductible**
Windstorm or Hail subject to \$5,000 min per occurrence
All Wind or Hail Deductibles Apply as Follows as indicated
on SCU-MDF-01

*Per Total Insured Value
Business Income Limit of Indemnity

Premium:	\$8,752.00
TRIPRA Status:	REJECTED
TRIPRA Premium:	
Policy Fee	\$225.00
SLT Tax:	\$443.46
Stamping Fee:	\$5.39
Other Tax:	\$4.00
Grand Total:	\$9,429.85

TERMS / CONDITIONS / SUBJECT TO:

25% MINIMUM EARNED PREMIUM AT INCEPTION

TOTAL INSURABLE VALUE:

460,650

FORMS AND ENDORSEMENTS:

CP0010	Building and Personal Property
CP0090	Commercial Property Conditions
CP1030	Cause of Loss – Special Form
FLSLCOV	Florida Surplus Lines Notice (Guarantee Act, Rates and Forms Notices)
SLC-3	Common Policy Declarations
IL 0017	Common Policy Conditions
IL 0175	FL Changes-Legal Action Against Us
IL 0255	Florida Changes-Cancellation and Nonrenewal
IL 0935	Exclusion of Certain Computer-Related Losses
IL P001	U.S. Treasury Department's Office of Foreign Assets Control (OFAC)
SCU-002	Collective Certificate
SCU-004	Schedule of Forms
CRC-WINDME-02	Minimum Earned Premium Clause
CRC-RVE-2	Roof Valuation Endorsement
350 COMBO	Combined Provisions Endorsement
LMA5020	Service of Suit Clause (USA)
LSW 1135B	Lloyds Privacy Policy Statement
LMA5021	Applicable Law (USA)
LMA5096	Several Liability Notice
LMA3100A	Sanctions Limitation Clause
LMA5062	Fraudulent Claim Clause
NMA1331	Cancellation Clause
LSW546	Total or Constructive Loss Clause
NMA2918	War and Terrorism Exclusion Endorsement
NMA2962	Biological or Chemical Materials Exclusion
NMA2341	U.S.A. & Canada Land, Water and Air Exclusion
LMA5018	Microorganism Exclusion (Absolute)
NMA2342	Seepage and/or Pollution and/or Contamination Exclusion USA & CANADA
NMA1191	Radioactive Contamination Exclusion Clause - Physical Damage Direct (USA)
LMA5019	Asbestos Endorsement
NMA2802	Electronic Date Recognition Exclusion (EDRE)
LMA5401	Property Cyber and Data Exclusion
LMA5393	Communicable Disease Endorsement
CONVEX PRIVACY NOTICE	Privacy Notice of Policies - Convex Insurance UK Limited
AVIVA PRIVACY NOTICE	Data Protection - Privacy Notice - Aviva Insurance Limited
CP 01 40	Exclusion of Loss due to Virus or Bacteria
CRC-LCDEE	Limitation - Cosmetic Loss or Damage to External Envelope
SCU-100	Common Property Coverage part Declarations Page
SCU-116	Pre-Existing Damage
SCU-MDF 01	Multiple Deductible Form-Multiple Covered Causes of Loss

SOP-02

Schedule of Properties

WHD 07

Wind or Hail Deductible

All Wind or Hail Deductibles are calculated on the Limit of Insurance of covered property, which includes the combined value of buildings, business personal property, business interruption, inland marine, and any other miscellaneous coverage.

CP1218

Loss Payee: PNC Bank NA, ISAOA/ATIMA P.O. Box 7433 Springfield, OH 45501

Cross Country Mortgagee, LLC ISAOA/ATIMA 6850 Miller Road Brecksville, OH 44141

CP1211

Birglary & Robbery Protective Safeguard Endorsement

TERRORSIM RISK INSURANCE ACT OF 2002 :

A quotation for Terrorism Coverage is provided on the attached Form LMA 9184 Policy holder Disclosure Notice of Terrorism Insurance Coverage for New or Renewal Business. The amount indicated on the Terrorism Disclosure Form will be added to the premium if terrorism coverage is purchased. The Disclosure Form must be signed by the Insured either to Accept or Reject this coverage at the time of binding. The signed form must be returned with the bind request.

*If coverage for Certified Acts of Terrorism was previously accepted and coverage extends past 12/31/2020, Form LMA5388 will be added to the policy.

LMA 5390 Certified Acts of Terrorism is rejected

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

CRC is compensated in a variety of ways, including commissions and fees paid by insurance companies and fees paid by clients. Some insurance companies pay brokers supplemental commissions (sometimes referred to as "contingent commissions" or "incentive commissions"), which is compensation that is based on a broker's performance with that carrier. These supplemental commissions may be based on volume, profitability, retention, growth or other measures. Even if a contingent commission agreement exists with a carrier, we recognize that our responsibility is to promote the best interests of the policyholder in the selection of an insurance company. For more information on CRC's compensation, please contact your CRC broker.

Financing Insurance Premiums

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, building expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Premium Finance. AFCO provides premium financing solutions for large, mid-size and small corporate accounts;

Find out how premium financing works and how it can expand your relationship with your clients by e-mailing AFCODirect@afco.com; or call toll-free 877-317-6437.

THANK YOU FOR YOUR BUSINESS!

Pamela Vaught

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