3236214

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 11/17/2025

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: EOI Direct
Lockton Companies LLC 3280 Peachtree Road NE, Suite #1000 Atlanta, GA 30305 (404) 460-3600	PHONE (A/C, No, Ext): 877.456.3643 FAX (A/C, No): E-MAIL ADDRESS: help@eoidirect.com

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Arlen House East Condominium Association, Inc. c/o . 100 Bayview Drive Sunny Isles Beach, FL 33160	INSURER A : Colony Insurance Company	39993
	INSURER B : Houston Specialty Insurance Company	12936
	INSURER C : Pennsylvania Manufacturers' Assoc Ins	12262
	INSURER D : Accredited Surety and Casualty Co	26379
	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** CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO-JECT LOC OTHER:			103GL021512902	11/15/2025	11/15/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ 1,000,000 $ 100,000 $ Excluded $ 1,000,000 $ 2,000,000 $ 2,000,000
A	**AUTOMOBILE LIABILITY** ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY			103GL021512902	11/15/2025	11/15/2026	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ 1,000,000 $ $ $
B	**UMBRELLA LIAB** X OCCUR X **EXCESS LIAB** CLAIMS-MADE DED RETENTION $			ESBHXUCX000242400	11/15/2025	11/15/2026	EACH OCCURRENCE AGGREGATE	$ 5,000,000 $ 5,000,000
C	**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY** ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N: N **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		2025011111616Y	9/25/2025	9/25/2026	X PER STATUTE OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ 500,000 $ 500,000 $ 500,000
D	Directors & Officers			1-SKN-FL-01537574	11/15/2025	11/15/2026	Limit: $1,000,000 Retention: $15,000	

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

optional, 100 Bayview Drive, Sunny Isles Beach, FL 33160
A 30-day notice of cancellation and a 10 day notice of nonpayment are included if required by written contract per the terms and conditions of the policy.

CERTIFICATE HOLDER

Arlen House East Condominium Association, Inc.
No Certificate Holder
Evidence of Coverage
100 Bayview Drive
Sunny Isles Beach, FL 33160
Loan Number: NA

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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Arlen House East Condominium Association, Inc.
100 Bayview Drive Sunny Isles Beach FL 33160
600 Residential Units

Property :
Policy term: 4/30/2025 – 4/30/2026
Carriers: General Security Indemnity Company of Arizona NAIC 20559 Policy #TR00202251609983, TR00202251609984
Lexington Insurance Co NAIC 19437 Policy #01268062, 012068063
2175 Certain Underwriters at Lloyd's Policy #B1180D2521750751, B1180D2521750752
2185 Convex Insurance UK Limited Policy #B1180D2521850749, B1180D2521750752
1590 Hamilton Insurance DAC and certain Underwriters at Lloyd's being IQUW 1856, Munich Re Syndicate 457, MS Amlin Syndicate 2001, Satinwood Syndicate 4635 and Apollo Syndicate 1969 Policy #B1180D2515900756, B1180D2515900757
2004 Certain Underwriters at Lloyd's led by Tokio Marine Kiln Syndicate 510 Policy #B1180D2520041926, B1180D2520041927
MS Transverse Specialty Ins Co NAIC 41807 Policy #TSARPR000156001, TSAHPR000713201, TSARPR000156101, TSAHPR000713301
1934 Certain Underwriters at Lloyd's led by RNR Syndicate 1458 Policy #B1180D2519344256, B1180D2519344257
Steadfast Ins Co NAIC 26387 Policy #CPP4968501, XPP4968502
QBE Specialty Ins Co NAIC 11515 Policy #TSAHPR000713301
Limit: $145,494,682
Policy Form: Special
Valuation: Replacement Cost| Agreed Value |
Deductibles: 5% Named Storm, $50,000 All Other Wind| $10,000 All Other Perils
Ordinance or Law: Full A, $1,000,000 B&C Combined
Terrorism Excluded
Property Policy does NOT include "Walls In" Coverage

Equipment Breakdown
Carrier: Liberty Mutual Fire Insurance Co – NAIC 23043
Policy # YB2-L9L-477060-015
Policy term: 11/15/2025 – 11/15/2026
Limit: $145,494,682
Deductible: $10,000

Fidelity/Crime/Employee Theft:
Carrier: PMA Insurance Group– NAIC 36897
Policy # 4125011111616Y
Policy term: 11/15/2025 – 11/15/2026
Limit: $5,000,000
Retention: $10,000

Fidelity/Crime/Employee Theft: The Property Management Company listed on this policy is considered a covered "employee" under this policy for Employee Theft coverage while acting as an agent of the Named Insured or while in possession of covered property.

General Liability: *Separation of Insureds is included with respect to general liability.

Flood: See attached declarations page

The Hartford

LOCKTON COMPANIES LLC
8110 E UNION AVE #700
DENVER, CO 80237

Agency Phone: (303) 414-6000

NFIP Policy Number: 6500388618
Company Policy Number: 6500388618
Agent: LOCKTON COMPANIES LLC

Payor: INSURED
Policy Term: 11/01/2025 12:01 AM - 11/01/2026 12:01 AM
Policy Form: RCBAP

To report a claim visit or call us at: https://TheHartford.ManageFlood.com (800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

ARLEN HOUSE EAST CONDOMINIUM ASSOC INC
C/O KW PROPERTY MANAGEMENT
100 BAYVIEW DR
SUNNY ISLES BEACH, FL 33160-4781

INSURED NAME(S) AND MAILING ADDRESS

ARLEN HOUSE EAST CONDOMINIUM ASSOC INC
C/O KW PROPERTY MANAGEMENT
100 BAYVIEW DR
SUNNY ISLES BEACH, FL 33160-4781

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest
PO BOX 209385
DALLAS, TX 75320-9385

INSURED PROPERTY LOCATION

100 BAYVIEW DR
SUNNY ISLES BEACH, FL 33160-4781

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 600 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 21 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: $184,484,312.00
DATE OF CONSTRUCTION: 07/01/1975
CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 2.5 FEET
MOST FAVORABLE FFH METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: **LOAN NO:** N/A

SECOND MORTGAGEE: **LOAN NO:** N/A

ADDITIONAL INTEREST: **LOAN NO:** N/A

DISASTER AGENCY: **CASE NO:** N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	**$150,000,000**	**$1,250**
CONTENTS:	**$100,000**	**$1,250**

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT FLOODSMART.GOV/FLOOD TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$228,394.00
CONTENTS PREMIUM:	$1,343.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($0.00)
COMMUNITY RATING SYSTEM REDUCTION:	($22,962.00)
FULL RISK PREMIUM:	**$206,850.00**
ANNUAL INCREASE CAP DISCOUNT:	($70,213.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$136,637.00**
RESERVE FUND ASSESSMENT:	$24,595.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$2,940.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$164,422.00**

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Melinda Thompson, SVP, Head of Personal Lines

Terence Shields, Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478

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