CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 12/12/2025

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
Arthur J. Gallagher Risk Management Services, LLC
1900 West Loop South
Suite 1600
Houston TX 77027

CONTACT NAME: Toni Chioreanu
PHONE (A/C, No, Ext): 713-358-5946 **FAX (A/C, No):** 713-622-6722
E-MAIL ADDRESS: CertRequests@AJG.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Everest National Insurance Company	10120
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED NOBLHOU-01
Sole on the Ocean, LLC
c/o Noble House Hotels & Resorts, LTD
600 6th Street South
Kirkland WA 98033

COVERAGES **CERTIFICATE NUMBER:** 2066543337 **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**			CC6GL00012-251	12/1/2025	12/1/2026	EACH OCCURRENCE	$ 2,000,000
	[ ] CLAIMS-MADE [X] OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
	X TRIA Included						MED EXP (Any one person)	$ Excluded
	X SIR/DED $0						PERSONAL & ADV INJURY	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 4,000,000
	[ ] POLICY [ ] PRO-JECT [X] LOC						PRODUCTS - COMP/OP AGG	$ 4,000,000
	[ ] OTHER:						CAPPED POLICY AGG	$ 15,000,000
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	[ ] ANY AUTO						BODILY INJURY (Per person)	$
	[ ] OWNED AUTOS ONLY [ ] SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	[ ] HIRED AUTOS ONLY [ ] NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
A	X **UMBRELLA LIAB** [X] OCCUR			SEE ATTACHED	12/1/2025	12/1/2026	EACH OCCURRENCE	$ 100,000,000
	EXCESS LIAB [ ] CLAIMS-MADE						AGGREGATE	$ 100,000,000
	[ ] DED [ ] RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						[ ] PER STATUTE [ ] OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? [ ] **(Mandatory in NH)**	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Any individual unit owner of the insured condominium is an Additional Insured with respects to the General Liability policy, per form CG 20 04 11/85 but only with respect to liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owner's exclusive use or occupancy.

See Attached...

CERTIFICATE HOLDER

Evidence Only

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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AGENCY CUSTOMER ID: NOBLHOU-01

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY	NAMED INSURED
Arthur J. Gallagher Risk Management Services, LLC	Sole on the Ocean, LLC c/o Noble House Hotels & Resorts, LTD 600 6th Street South Kirkland WA 98033
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

RE: The City of Sunny Isles Beach is included as Additional Insured with respect to the General Liability and Umbrella Liability policies as required by written contract, subject to the terms, conditions, and exclusions of the policy.

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Noble House Hotels Resorts, LTD.
12/1/2025 - 12/1/2026

Umbrella Limit of Liability $100,000,000 - Including TRIA

$100M	Fireman's Fund Insurance Company NAIC #: 21873 $12.5M po $25M xs $75M - 100% AM Best Rating A XV, Policy# USC043340256	Federal Insurance Company NAIC #: 20281 $12.5M po $25M xs $75M - 100% AM Best Rating A++ XV, Policy# 56725829
$75M	Endurance American Specialty Insurance Company NAIC #: 41718 $10M po 25M xs $25M - 40% AM Best Rating A+ XV, Policy# ELD30074219901	Great American Assurance Company NAIC #: 26344 $15M po 25M xs $50M - 60% AM Best Rating A+ XV, Policy# EXC5879150
$50M	SiriusPoint Specialty Insurance Corporation NAIC #: 16820 $10M p/o $25M xs $25M - 40% AM Best Rating A -XV, Policy# TSX-000587-25	Westfield Specialty Insurance Company NAIC #: 16992 $15M p/o $25M xs $25M - 60% AM Best Rating A XV, Policy# XSL-354274X-01
$25M	Aspen Specialty Insurance Company NAIC #: 10717 $7.5M p/o $15M xs $10M - 50% AM Best Rating A XV, Policy# CX016LD25	Vantage Risk Specialty Insurance Company NAIC #: 16275 $7.5M p/o $15M xs $10M - 50% AM Best Rating A- XII , Policy# P03XC0000095470
$10M	HDI Specialty Insurance Company NAIC# 16131 $5M xs $5M - 100% AM Best Rating A+ XV , Policy# XLXD7219800S	
$5M	Everest National Insurance Company NAIC# 10120 $5M - 100% AM Best Rating A+ XV, Policy# XC9EX00397-251	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – CONDOMINIUM UNIT OWNERS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

WHO IS AN INSURED (Section II) is amended to include as an insured each individual unit owner of the insured condominium, but only with respect to liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for that unit owner's exclusive use or occupancy.

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