

ACORDTM CERTIFICATE OF LIABILITY INSURANCEDATE (MM/DD/YYYY)
03/24/2025

PRODUCER AssuredPartners of FL dba Mack, Mack & Waltz Ins. 1211 S. Military Trail, Ste. 100 Deerfield Beach, FL 33442 (954) 640-6225	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
INSURED Middle River Homes Condominium Association, Inc. c/o * 2912 NE 8th Terrace Oakland Park, FL 33334	INSURERS AFFORDING COVERAGE INSURER A: Westchester Surplus Lines Ins. Co INSURER B: American Coastal Insurance Co INSURER C: INSURER D: INSURER E:	NAIC #

COVERAGES

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC		03/17/2025	03/17/2026	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 BI & PD Ded 5,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
	EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				WC STATUTORY LIMITS <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B	OTHER Property*		03/17/2025	03/17/2026	Residential TIV: \$11,542,861

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Condominium Association-112 units (see addendum)
 *Replacement Cost; Special Form; Agreed Amount; Ordinance or Law & Equipment Breakdown included;
 Deductibles: 5% hurricane per cal yr, \$5,000 AOP

CERTIFICATE HOLDER

*** For Information Only ***

Visit www.eoidirect.com
 to order a valid certificate of Insurance,
 Loan Number: N/A

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.
 AUTHORIZED REPRESENTATIVE

STOP AND READ!!

QUESTION	RESPONSE
Is Building Ordinance & Law coverage included (Part A, B & C)?	See Evidence of Insurance
Is the Hazard Insurance written on a Replacement Cost basis?	See Evidence of Insurance
Is there a coinsurance clause or an Agreed Amount endorsement?	See Evidence of Insurance
What is the Wind/Hurricane, All Other Wind, and/or All Other Peril deductible?	See Evidence of Insurance
How many units does the policy cover?	See Evidence of Insurance
Is Equipment Breakdown included?	See Evidence of Insurance
Will you provide a copy of the commercial building valuation report (insurance appraisal)?	No, due to privacy laws. Please contact the association to obtain.
Does the property policy include walls-in coverage?	Condominium coverage provided as per Florida Condominium Statute 718. For all other Associations, coverage provided per the By-Laws of the Association.
Is Separation of Insureds/Severability of Interests included?	See Evidence of Insurance
What is the cancellation clause?	Applies per Florida Law
Is the Property Manager covered under the Associations' crime policy?	See Evidence of Insurance
Why doesn't the flood declarations page show the flood zone?	FEMA/NFIP no longer relies on the flood zone for rating, but rather the FEMA/NFIP rating algorithm engine and geolocation in relation to water, the flood zone is no longer listed on the declaration page per NFIP guidance.

Master Addendum

Named Insured:	Middle River Homes Condominium Association, Inc.	
Coverage:	Property Coverage	
Terms:	Replacement Cost; Special Form; Agreed Amount; Ordinance or Law and Equipment Breakdown included	
Deductibles:	\$5,000 AOP; 5% Hurricane per Cal Year	
Carrier:	American Coastal Insurance Company	
Policy Number:	AMC-33049-09	
Effective Date:	03/17/2025 to 03/17/2026	
Location	Building Limits	Number of units
2904 NE 8th Terrace	\$837,839	8
2907 NE 8th Terrace	\$1,163,316	12
2908 NE 8th Terrace	\$837,839	8
2910 NE 8th Terrace	\$837,839	8
2911 NE 8th Terrace	\$837,839	8
2912 NE 8th Terrace	\$837,839	8
2914 NE 8th Terrace	\$837,839	8
2915 NE 8th Terrace	\$837,839	8
2916 NE 8th Terrace	\$837,839	8
2918 NE 8th Terrace	\$837,839	8
2920 NE 8th Terrace	\$1,163,316	12
2945 NE 8th Terrace	\$837,839	8
2965 NE 8th Terrace	\$837,839	8
Total Insurable Value	\$ 11,542,861.00	112