

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/30/2024

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 any rights to the certificate holder in lieu of such endorsement(s).

Table with 2 main columns: PRODUCER (McGriff Insurance Services LLC) and CONTACT NAME (Angel Martinez). Includes details for insured (Sea Island South Condominium IV Inc) and a list of insurers (A-F) with their NAIC numbers.

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.

Main table listing insurance coverages (A, B, C, D) with columns for INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFF, POLICY EXP, and LIMITS. Includes details for Commercial General Liability, Automobile Liability, Umbrella, and Workers Compensation.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Physical Location Address: 750 Island Way, Clearwater, FL 33767 . Total Number of Units: 31

B) Property: QBE Insurance Company / Eff 09/12/2024-2025 Special Form Perils / WIND/HAIL - EXCLUDED Valuation: Replacement Cost (See Attached Descriptions)

Table with 2 columns: CERTIFICATE HOLDER (Sea Island South Condominium IV) and 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. Includes signature of authorized representative).

DESCRIPTIONS (Continued from Page 1)

Deductibles: \$5,000 All Other Perils; \$10,000 Water Damage

Ordinance or Law: Full Covg A / \$500,000 B&C Combined

Building: \$12,094,272

Contents: \$80,000

Pool: \$308,364

Gazebo: \$8,096

Docks/Piers: \$37,995

21 Stall Carport: \$307,690

10 stall Carport: \$144,833

C) Windstorm/Hail Coverage - Carrier: First Protective Insurance Company /
Policy#3061972052 / Effective 09/12/2024-09/12/2025

Deductibles: 5% Hurricane per Calendar Year / \$10,000 All Other Wind/Hail

Valuation: Replacement Cost / Agreed Value

Building: \$12,094,272

Contents: \$80,000

Swimming Pool: \$308,364

Gazebo: \$8,069

21 Stall Carport: \$307,690

10 stall Carport: \$144,833

E) Flood - Wright National Flood Ins Co / Policy #09115051658014 / Eff 07/22/2024-2025

Building: \$7,750,000 / Deductible: \$10,000 / Contents: \$53,000 / Deductible: \$10,000

RCBAP, AE Zone, Replacement Cost, LIMIT IS MAXIMUM ALLOWED BY FEMA

F) Crime/Bond - Carrier: Hartford / Effective 09/12/2024-09/12/2025

Policy#21BDDHG0673 / Limit: \$200,000

**** INFORMATIONAL PURPOSES ONLY****