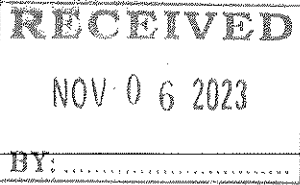




# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
11/06/2023

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.

<b>PRODUCER</b> Insurance Office of America 435 S Yonge Street Suite 1 Ormond Beach, FL 32174		<b>CONTACT NAME:</b>	
		<b>PHONE (A/C, No, Ext):</b> (386) 671-3080	<b>FAX (A/C, No):</b> (386) 671-3003
<b>INSURED</b>  Bayshore Club Management Association, Inc. (Previously called Bayshore Bath and Tennis HOA) 925 and 935 N Halifax Ave Daytona Beach, FL 32118		<b>E-MAIL ADDRESS:</b>	
		<b>PRODUCER CUSTOMER ID:</b> BAYSCLU-02	
		<b>INSURER(S) AFFORDING COVERAGE</b>	
		<b>INSURER A:</b> Wilshire Insurance Company	<b>NAIC #</b> 13234
		<b>INSURER B:</b> Continental Casualty Company	<b>NAIC #</b> 20443
		<b>INSURER C:</b> Kinsale Insurance Company	<b>NAIC #</b> 38920
		<b>INSURER D:</b>	
		<b>INSURER E:</b>	
		<b>INSURER F:</b>	

**COVERAGES**                      **CERTIFICATE NUMBER:**                      **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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.

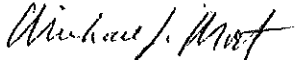
INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS		
A	<input checked="" type="checkbox"/>	PROPERTY	IMP4001133 00	05/30/2023	05/30/2024	BUILDING	\$		
	CAUSES OF LOSS					DEDUCTIBLES	PERSONAL PROPERTY	\$	
		BASIC				BUILDING	10,000	BUSINESS INCOME	\$
		BROAD				CONTENTS		EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL						RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
		WIND						BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP HAZARD TIV	\$ 42,973,897
	INLAND MARINE	TYPE OF POLICY				\$			
	CAUSES OF LOSS					\$			
	NAMED PERILS	POLICY NUMBER				\$			
B	<input checked="" type="checkbox"/>	CRIME				<input checked="" type="checkbox"/> Crime	\$ 2,400,000		
		TYPE OF POLICY					\$		
		Crime	618825668	11/01/2023	11/01/2024		\$		
A	<input checked="" type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	IMP4001133 00	05/30/2023	05/30/2024	<input checked="" type="checkbox"/> EB	\$ 42,973,897		
C		General Liability	01001000323	11/01/2023	11/01/2024	<input checked="" type="checkbox"/> Per Occurrence	\$ 1,000,000		
B		Directors & Officers	618825668	11/01/2023	11/01/2024	<input checked="" type="checkbox"/> D&O	\$ 1,000,000		

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Umbrella - Greenwich Ins. Co. (Pol. #PPP7470387) - \$15,000,000 Limit Eff. 11/1/23-11/1/24  
 Workers Comp - CNA (Pol. WC712159234) \$500k/500k/500k Eff. 12/21/2022 - 12/21/2023  
 Windstorm - Citizens (Pol. #09250757 - 1) - \$42,273,000 Limit Eff. 5/30/23 - 5/30/24  
 - 10% Hurricane Deductible 1% Other Wind Deductible  
 Flood - Hartford Fire Insurance (Pol. #6500030784) - Building Limit \$50,031,00  
 SEE ATTACHED ACORD 101

### CERTIFICATE HOLDER

### CANCELLATION

For Information Only	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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**ADDITIONAL REMARKS SCHEDULE**

AGENCY Insurance Office of America		NAMED INSURED Bayshore Club Management Association, Inc. (Previously called Bayshore Bath and Tennis HOA) 925 and 935 N Halifax Ave Daytona Beach, FL 32118	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

**Special Conditions:**

Eff. 12/24/2022 - 12/24/2023

Deductible - \$5,000 Contents - \$100,000 Contents DED - \$5,000

This certificate regarding coverage for Bayshore Club Management Association, Inc. (Previously called Bayshore Bath and Tennis HOA) is issued to the certificate holder in regard to:

**Additional Information**

213 Units

Property Replacement cost. Values are based on appraisal on file.

Ordinance or Law coverage included.

Equipment Breakdown coverage included.

Property Manager is included in the Crime policy (covers employee theft).

10 day notice prior to cancellation

Right of subrogation / Waiver of the Rights of Recover

Seperation of Insured is included.

Walls Out Coverage