

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 04/20/2025

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(les) 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 not confer rights to the certificate holder in lieu of such endorsement(s)

PRODUCER 612-333-3323	CONTACT Dawn Heinemann or Sara McWethy					
Brown & Brown Insurance Services, Inc.	PHONE (A/C, No, Ext): 612-333-3323 (A/C, No):					
901 Marquette Avenue	E-MAIL ADDRESS: SFPHolding@bbrown.com	E-MAIL				
Suite 1800	INSURER(S) AFFORDING COVERAGE	NAIC #				
Minneapolis, MN 55402 USA	INSURER A: GREENWICH INS CO	22322				
INSURED	INSURER B: STARR IND & LIAB CO 38318					
SFP Holding, Inc.	INSURER C: XL SPECIALTY INS CO	37885				
Summit Fire & Security LLC	INSURER D: MIDWEST EMPLOYERS CAS CO/THE BUILDERS GROEN 12					
1950 S McCarran, Unit 170	INSURER E: VANTAGE RISK SPECIALTY INS CO	16275				
Reno, NV 89502 USA	INSURER F:					

COL	/EDA	GES	

CERTIFICATE NUMBER: 751918105

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.

ISR TR	TYPE	F INSU	RANCE	ADDI	SUBF	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S
-	X COMMERCIAL	GENER		X	x	CGE742900703	05/01/25	05/01/26	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 2,000,000 \$ 1,000,000
1	X SIR: \$250,000							MED EXP (Any one person)	\$ 10,000	
1			-						PERSONAL & ADV INJURY	\$ 2,000,000
1	GEN'L AGGREGATE	LIMITA	PPLIES PER:						GENERAL AGGREGATE	\$ 4,000,000
- 1	POLICY X PRO- LOC			3.7				PRODUCTS - COMP/OP AGG	\$ 4,000,000	
1	OTHER:	occ.		1		1750				5
1	AUTOMOBILE LIAB	LITY		X	X	CAH742900803	05/01/25	05/01/26	COMBINED SINGLE LIMIT (Ea accident)	\$ 2,000,000
t	X ANY AUTO			-	0.00		-		BODILY INJURY (Per person)	\$
1	OWNED -	1	SCHEDULED					ilian Too de a t	BODILY INJURY (Per accident)	Sycamore
Ī	X HIRED X NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$	
				1		Annual State Control of the Control				\$
В	UMBRELLA LIA	В	X OCCUR	x	x	1000585091251	05/01/25	05/01/26	EACH OCCURRENCE	\$ 5,000,000
1	X EXCESS LIAB		CLAIMS-MADE						AGGREGATE	\$ 5,000,000
	DED RETENTIONS								\$	
			1	x	CWD7478155 (AOS)	05/01/25	05/01/26	X PER OTH-		
0	ANYPROPRIETOR/PARTNER/EXECUTIVE			N/A	x	EWC010188/160001518 MN-ELWC	05/01/25	05/01/26	E.L. EACH ACCIDENT	\$ 1,000,000
(Mandatory in NH)		x X		CWG742900603 (WI)	05/01/25	05/01/26	E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000		
15	yes, describe under DESCRIPTION OF OP	RATIO	NS below				more exercise.		E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
	Professional Liability		1		P03CP0000081220	05/01/25	05/01/26	Per Claim/Agg	5M/5M	
2	Pollution Liability			-1-10	P03CP0000081220	05/01/25	05/01/26	Occ/Agg	5M/5M	

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

RE: ALL Projects/Work Performed by the Named Insured.

General, Automobile & Excess liability policies include Additional Insured & Primary & Non-contributory coverage when there is a written contract in place that requires this coverage. General, Automobile & Excess liability & Workers Compensation policies include Waiver of Subrogation coverage when there is a written contract in place that requires this coverage. All coverages apply where applicable by law & subject to the policy(s) terms, conditions & exclusions.

CERTIFICATE HOLDER	CANCELLATION				
05-0200	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE				
Ocean View Manor Condominium	THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
3600 S, Ocean Shore Blvd,	AUTHORIZED REPRESENTATIVE				
Flagler Beach, FL 32136	Joh Newman				

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ACORD 25 (2016/03) ddebuhr

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