

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 04/11/2025

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.

PRODUCER		CONTACT Brian Mort				
nsurance Office of America		PHONE (A/C, No, Ext): (386) 671-3080 FAX (A/C, No): (386)	671-3003			
35 S Yongo Suite 1	e Street	E-MAIL ADDRESS: Brian.Mort@ioausa.com				
Drmond Beach, FL 32174		PRODUCER CUSTOMER ID: OCEAVIE-04				
		INSURER(S) AFFORDING COVERAGE	NAIC#			
NSURED		INSURER A: Wilshire Insurance Company	13234			
	Ocean View Manor Management Corporation, Inc. 3600 S Ocean Shore Blvd	INSURER B : Philadelphia Indemnity Insurance Company	18058			
		INSURER C: Travelers Excess and Surplus Lines Company	29696			
	Flagler Beach, FL 32136	INSURER D : The Cincinnati Specialty Underwriters Insurance Company	13037			
	•	INSURER E : StarNet Insurance Company	40045			
		INSURER F:				

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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

1 1 3600 S Ocean Shore Blvd, Flagler Beach, FL, 32136

3600 S Ocean Shore Blvd, Flagler Beach, FL 32136-4100

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 IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
Α	Х	PROPERTY						BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES	IMP4000855 02	04/10/2025	04/10/2026		PERSONAL PROPERTY	\$
		BASIC	BUILDING 10,000					BUSINESS INCOME	\$
		BROAD	CONTENTS					EXTRA EXPENSE	\$
	X	SPECIAL	CONTENTS 10,000					RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
		WIND						BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
	X	X-WIND					Х	Hazard TIV	\$ 25,220,111
									\$
		INLAND MARINE		TYPE OF POLICY					\$
	CAUSES OF LOSS								\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
В	Χ	CRIME					Х	Employee Theft	\$ 500,000
	TYPE OF POLICY								\$
	Crime			PCAC021024-0224	04/10/2025	04/10/2026			\$
С	Х	BOILER & MACH					Х	Per Breakdown	\$ 25,120,111
	EQUIPMENT BREAKDOWN		EAKDOWN	4W29256A	04/10/2025	04/10/2026		1	\$
D	Ge	neral Liabil	ity	CSU 0228974	04/10/2025	04/10/2026	Х	Each Occurrence	\$ 1,000,000
E	E Directors & Officers		ficers	QDO0006205-00	04/10/2025	04/10/2026	Х	Each Claim	\$ 1,000,000

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

This certificate regarding coverage for Ocean View Manor Management Corporation, Inc. is issued to the certificate holder in regard to:

CERTIFICATE HOLDER	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		
For Information Only	overent, pring		

LOC #: 1



ADDITIONAL REMARKS SCHEDULE

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AGENCY		NAMED INSURED		
Insurance Office of America		Ocean View Manor Management Corporation, Inc. 3600 S Ocean Shore Blvd		
		Flagler Beach, FL 32136		
SEE PAGE 1				
CARRIER NAIC CODE				
SEE PAGE 1	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

Additional Information

Property:

Ordinance or Law – Coverage A – Included in Building Limit Ordinance or Law – Coverage B&C – \$1,000,000 Combined

Replacement Cost as per the latest appraisal on file

Liability:

112 Units

Additional Insured- Condominium Unit Owners

Waiver of Transfer of Rights of Recovery Against Others to Us- Per Contract

Umbrella - Greenwich Ins. Co. (Pol. #PENDING) - \$15,000,000 Limit Workers Comp - Zenith Ins. Co. (Pol. #Z127114411) - \$500k/500k/500k Limit