



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

3/28/2024

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.

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.

Table with 2 main columns: PRODUCER (AssuredPartners of Florida, LLC) and CONTACT INFORMATION (Southern-Owners Insurance Company, Midvale Indemnity Company, etc.).

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.

Main table listing insurance coverages: COMMERCIAL GENERAL LIABILITY, AUTOMOBILE LIABILITY, UMBRELLA LIAB, WORKERS COMPENSATION, Property/Wind, Fidelity. Includes columns for INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, and LIMITS.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Residential Condominium (72 Units)

FOR INFORMATION ONLY

CERTIFICATE HOLDER CANCELLATION

Table for Cancellation details, including Certificate Holder information (Park Shores of Indian River Shores Condominium Assoc.) and Authorized Representative signature.

**ADDITIONAL REMARKS SCHEDULE**

| | | | |
|--|-----------------------------|--|--|
| AGENCY AssuredPartners of Florida, LLC - Melbourne | | NAMED INSURED Park Shores of Indian River Shores Condominium Assoc. C/o Elliott Merrill Mgmt 835 20th Place Vero Beach, FL 32960 | |
| POLICY NUMBER SEE PAGE 1 | | EFFECTIVE DATE: SEE PAGE 1 | |
| CARRIER SEE PAGE 1 | NAIC CODE SEE P 1 | | |

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Remarks:**Residential Condominium (72 Units)****Property Coverage:**

**Location 1: 101 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$1,668,007 (8 Units)**

**Location 2: 103 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$1,668,007 (8 Units)**

**Location 3: 105 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$717,444 (4 Units)**

**Location 4: 107 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$1,668,007 (8 Units)**

**Location 5: 109 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$2,753,777 (12 Units)**

**Location 6: 121 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$593,921 (4 Units)**

**Location 7: 123 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$593,921 (4 Units)**

**Location 8: 125 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$593,921 (4 Units)**

**Location 9: 129 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$712,203 (4 Units)**

**Location 10: 131 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$1,668,007 (8 Units)**

**Location 11: 133 Park Shores Circle Vero Beach, FL 32963
Building A;B Limit: \$1,668,007 (8 Units)**

Common Amenities:

**Garages (27) Limit: \$2,116,290
Gazebo/Restroom Bldg: \$144,692
Swimming Pool/Equipment: \$155,638
Meter Bldg: \$7,761**

Deductibles:

**\$5,000 All Other Peril
5% Hurricane per Calendar Year
1% Wind/Hail**

**ADDITIONAL REMARKS SCHEDULE**

| | | | |
|--|-----------------------------|--|--|
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**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance**

**Special Form / Replacement Cost / Co-Insurance - N/A, Agreed Value
Inflation Guard: N/A**

**Ordinance or Law:
Coverage A/B/C Combined Limit \$250,000**

Equipment Breakdown Coverage: Federal 3/19/24-3/19/25

**General Liability: Policy includes Separation of Insureds Clause
Fidelity Coverage: Property Manager is included as Employee**



How to Request a Certificate of Insurance

Proof of Insurance for this Association is available for lenders working on **new loans** and **refinancing loans**. To request a certificate of insurance, please have your lender forward a request to certsmib@assuredpartners.com or fax to (321) 722-2158 with the following information:

- Name of the Association
- Unit Owners Full Name(s)
- Owners Address & Unit Number (if applicable)
- Loan Number
- Mortgage Clause that Includes the Name and Address of Bank

If you are a **unit owner** and received a letter from your lender requesting a **renewal certificate of insurance on an existing loan**, please forward a copy of the letter from your lender to certsmib@assuredpartners.com or fax to (321) 722-2158.

If you are a **property manager** and need a “**For Information Only**” Certificate of Insurance, please email certsmib@assuredpartners.com and provide them with the name of the association and request a “**For Information Only Certificate.**”

Should you have any issues, please contact our team at certsmib@assuredpartners.com for assistance.