HAUGHTM

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 09/13/2023

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.

PRODUCER	CONTACT NAME:	
Insurance Office of America 1877 South Federal Highway Suite 200 Boca Raton, FL 33432	PHONE (A/C, No, Ext): (954) 318-1379	FAX (A/C, No): (954) 318-1383
	E-MAIL ADDRESS:	
	PRODUCER CUSTOMER ID: GARDPOI-05	

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Garden Point Inc. 700 Pine Drive Pompano Beach, FL 33060	INSURER A : American Coastal Insurance Company	12968
	INSURER B : The Hanover Insurance Company	22292
	INSURER C : Selective Insurance Company of America	12572
	INSURER D :	
	INSURER E :	
	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 1 700 Pine Drive, Pompano Beach, FL, 33060

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	X PROPERTY CAUSES OF LOSS / DEDUCTIBLES BASIC — BUILDING 10,000 BROAD — CONTENTS X SPECIAL EARTHQUAKE X WIND 5.0000 FLOOD X 30 Units	AMC3044909	07/19/2023	07/19/2024	X BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP X All Other Property	$ 3,412,702 $ $ $ $ $ $ $ $ 137,550 $
	INLAND MARINE CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY POLICY NUMBER				$ $ $ $
B	X CRIME TYPE OF POLICY Crime	BDJ102069108	07/19/2023	07/19/2024	X Employee Theft X Includes Prop Mngmt	$ 150,000 $ $
A	X BOILER & MACHINERY / EQUIPMENT BREAKDOWN	AMC3044909	07/19/2023	07/19/2024	X Limit Per Breakdown	$ 3,550,252 $
C	CL NFIP Flood	FLD2398343	07/26/2023	07/26/2024	X See Attached	$ $

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
This certificate regarding coverage for Garden Point, Inc. is issued to certificate holder is regard to

CERTIFICATE HOLDER

For Informational Purposes Only

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

AGENCY CUSTOMER ID: GARDPOI-05 HAUGHTM

LOC #: 1

ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED
Insurance Office of America		Garden Point Inc. 700 Pine Drive Pompano Beach, FL 33060
POLICY NUMBER		
SEE PAGE 1		
CARRIER	NAIC CODE	EFFECTIVE DATE: SEE PAGE 1
SEE PAGE 1	SEE P 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

23-24 Property Master Certificate
Special Form
Replacement Cost
Coinsurance 100%
All Other Perils Deductible $10,000 per occurrence
Hurricane Deductible 5% per occurrence
Equipment Breakdown Included

SELECTIVE
BE UNIQUELY INSURED®

INSURANCE OFFICE OF AMERICA
1200 UNIVERSITY BOVD STE 200
JUPITER, FL 33548

Agency Phone: (561) 776-0660

NFIP Policy Number: 0002398343
Company Policy Number: FLD2398343
Agent: INSURANCE OFFICE OF AMERICA

Payor: INSURED
Policy Term: 07/26/2023 12:01 AM - 07/26/2024 12:01 AM
Policy Form: RCBAP

To report a claim visit or call us at: https://customer.myselectiveflood.com (877) 348-0552

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

GARDEN POINT INC.
C/O PRECISION CONDO CONSULTING INC
P.O. BOX 50072
LIGHTHOUSE POINT, FL 33074

INSURED NAME(S) AND MAILING ADDRESS

GARDEN POINT INC.
C/O PRECISION CONDO CONSULTING INC
P.O. BOX 50072
LIGHTHOUSE POINT, FL 33074

COMPANY MAILING ADDRESS

Selective Ins Co of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747

INSURED PROPERTY LOCATION

700 PINE DR
POMPANO BEACH, FL 33060-7266

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 30 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 3 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: $4,330,843.00
DATE OF CONSTRUCTION: 01/01/1973
CURRENT FLOOD ZONE: AH
FIRST FLOOR HEIGHT (FEET): 7.5
FIRST FLOOR HEIGHT METHOD: ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: **LOAN NO:** N/A

SECOND MORTGAGEE: **LOAN NO:** N/A

ADDITIONAL INTEREST: **LOAN NO:** N/A

DISASTER AGENCY: **CASE NO:** N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	$4,331,000	$5,000
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$7,012.00
CONTENTS PREMIUM:	$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($0.00)
COMMUNITY RATING SYSTEM REDUCTION:	($1,379.00)
FULL RISK PREMIUM:	**$5,708.00**
ANNUAL INCREASE CAP DISCOUNT:	($1,498.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$4,210.00**
RESERVE FUND ASSESSMENT:	$758.00
HFIAA SURCHARGE:	$250.00
FEDERAL POLICY FEE:	$1,140.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$6,358.00**

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza / Secretary

John Marchioni / Chairman, President & CEO

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: Selective Ins Co of the Southeast

Insurer NAIC Number: 39926

Printed 07/14/2023

Insurance Office of America

Condominium Association vs. Unit Owner Responsibilities In the Event of a Loss		
Building Component	**Repair Responsibility – Covered Cause of Loss**	
	Association	**Unit Owner**
Foundation Walls	X	
Concrete Footings	X	
Exterior Wall Framing	X	
Interior Wall Framing	X	
Exterior Siding	X	
Interior Demising Insulation	X	
Exterior Insulation	X	
Windows	X	
Roofing	X	
Entry Doors and Skylights	X	
Interior Doors		X
Base, Door, Window and Crown-Trim Molding		X
Wall and Ceiling Texture		X
Upgraded Moldings and Trim		X
Built-In Cabinets and Countertops		X
Medicine Cabinets		X
Drywall – Perimeter	X	
Drywall – Interior Load Bearing	X	
Drywall – Interior Non Load Bearing	X	
Drywall – Separation Fire Walls	X	
Unit Electric Wiring	X	
Building Distribution Wiring	X	
Exterior Electric Fixtures, Fans, Light Fixtures	X	
Interior Electric Fixtures, Fans, Light Fixtures		X
Flooring – Unfinished	X	
Floor Finish (Staining, Pickling, etc.)		X
Vinyl or Ceramic Tile		X
Carpeting		X
HVAC – Air Conditioning Units	X	
HVAC – Distribution Duct Work	X	
HVAC – Diffusers	X	
HVAC – Condensing Units	X	
Appliances		X
Plumbing Fixtures		X
Plumbing Roughing	X	
Window Treatments, Curtains, Drapes, Blinds, etc.		X
Interior Painting – Prime Coat		X
Interior Painting – Finish Coat		X
Exterior Painting	X	
Wallpaper		X
Staircases – Exterior	X	
Staircases – Interior Structural	X	
Staircases – Unit Owner Installed		X
Hurricane Shutters – Unit Owner Installed		X
Hurricane Shutters – Association Installed	X	
Common Areas/Improved Landscaping	X	
Building Sewage Treatment	X	

Note: The above applies only in the event of a loss. It does not apply to maintenance.