



KEYLA-1

OP ID: SS

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/01/2025

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(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Combined Underwriters of Miami Risk Strategies 9350 S. Dixie Highway Ste 1400 Miami, FL 33156 SUSAN SANCHEZ-ARMENGOL		CONTACT NAME: SUSAN SANCHEZ-ARMENGOL PHONE (A/C, No, Ext): 305-477-0444 E-MAIL ADDRESS: susan@combinedmiami.com FAX (A/C, No): 305-599-2343	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A: WESTERN WORLD INSURANCE CO.	
		INSURER B: PHILADELPHIA INDEMNITY INS CO.	
		INSURER C: AXIS SURPLUS INSURANCE CO.	
		INSURER D: STARNET INSURANCE CO	
		INSURER E: WRIGHT NATIONAL FLOOD	
		INSURER F:	

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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR			NPP6146977	09/23/2025	09/23/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000
B	X D&O POLICY GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:			PCAP013099-0818	09/23/2025	09/23/2026	PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ INCLUDED D&O LIMIT \$ 1,000,000
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ ALL OWNED AUTOS ☐ HIRED AUTOS ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB EXCESS LIAB DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N ☐	N / A				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
C	PROPERTY			P-001-000200127-01	09/23/2025	09/23/2026	BUILDING 4,807,751
D	FIDELITY BOND			QDR0005688-00	09/23/2025	09/23/2026	LIMIT 4,000,000

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

C) SPECIAL FORM -INCLUDING WIND COVERAGE 10% WIND DEDUCTIBLE - \$10,000 ALL OTHER PERILS DEDUCTIBLE REPLACEMENT COST VALUATION.- 285 UNITS- 30 DAYS
ADDRESS:94825 OVERSEAS HIGHWAY KEY LARGO,FL 33037

CERTIFICATE HOLDER

CANCELLATION

EVIDENCE OF INSURANCE	EVIDENC
	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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NOTEPAD

INSURED'S NAME KEY LARGO OCEAN RESORT

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SCHEDULE OF ITEMS COVERED UNDER PROPERTY POLICY:

GUARD HOUSE:	\$40,000
LIGHTS:	\$300,000
OFFICE BUILDING:	\$80,000
BOAT DOCKS/SLIPS:	\$2,000,000
CLUBHOUSE:	\$1,655,751
SWIMMING POOL:	\$250,000
PLAY AREA:	\$182,000
TENNIS COURTS	\$300,000
GYM EQUIPMENT:	\$30,000

NOTES: THE ASSOCIATION POLICY DOES NOT PROVIDE PROPERTY COVERAGE FOR UNIT OWNERS RESIDENTIAL HOMES.

E) FLOOD POLICY #091151772920 06 - POLICY PERIOD: 2/28/2025 - 2/28/2026
OFFICE BUILDING LIMIT: \$500,000 - DEDUCTIBLE: \$1,250

E) POLICY POLICY #09 1152130802 03 - POLICY PERIOD: 2/28/2025 - 2/28/2026
CLUBHOUSE BUILDING LIMIT: \$500,000 - DEDUCTIBLE: \$1,250