

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/29/2026

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 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 this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER RSC Insurance Brokerage, Inc. 9350 S. Dixie Highway Suite 1100 Miami FL 33156 License#: 8015262 KEYLARG-01	CONTACT NAME: Leyvis Carmona PHONE (A/C, No, Ext): 305-477-0444 E-MAIL ADDRESS: leyvis.carmona@bbrown.com FAX (A/C, No): 305-599-2343														
INSURED KEY LARGO OCEAN RESORT CONDOMINIUM ASSOCIATION, INC C/O CARIBBEAN PROPERTY MANAGEMENT 12301 SW 132ND COURT MIAMI FL 33186	<table><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A : Western World Insurance Company</td><td>13196</td></tr><tr><td>INSURER B : Philadelphia Indemnity Insurance Company</td><td>18058</td></tr><tr><td>INSURER C : StarNet Insurance Company</td><td>40045</td></tr><tr><td>INSURER D : Axis Surplus Insurance Co</td><td>26620</td></tr><tr><td>INSURER E :</td><td></td></tr><tr><td>INSURER F :</td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Western World Insurance Company	13196	INSURER B : Philadelphia Indemnity Insurance Company	18058	INSURER C : StarNet Insurance Company	40045	INSURER D : Axis Surplus Insurance Co	26620	INSURER E :		INSURER F :	
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COVERAGES

CERTIFICATE NUMBER: 990424159

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. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. *Not Applicable in WY

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 GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:	Y		NPP6147223	9/23/2026	9/23/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included Deductible \$ 500 BI/PD
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B C D	Directors & Officers CRIME PROPERTY			PCAP013099-0918 QDR0005688-01 P-001-000200127-03	9/23/2026 9/23/2026 9/23/2026	9/23/2027 9/23/2027 9/23/2027	D&O Limit 1,000,000 Crime Limit 4,000,000 BUILDING TIV 4,837,751

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

RESIDENTIAL CONDOMINIUM - TOTAL NUMBER OF UNITS: 285 - LOCATION ADDRESS: 94825 OVERSEAS HWY KEY LARGO, FL 33037

D: PROPERTY

SPECIAL FORM - REPLACEMENT COST VALUE - SPECIAL FORM INCL FLOOD & EQ - RC - \$10K AOP - NAMED STORM 10%/LOC \$100K MIN - WIND/HAIL \$50K - FLOOD XS NFIP - CO-INSURANCE WAIVED - \$10,000 ALL OTHER PERILS DEDUCTIBLE - CO-INSURANCE WAIVED
SCHEDULE OF ITEMS COVERED UNDER PROPERTY POLICY:
See Attached...

CERTIFICATE HOLDER

CANCELLATION

EVIDENCE OF INSURANCE

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



ADDITIONAL REMARKS SCHEDULE

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AGENCY RSC Insurance Brokerage, Inc.		NAMED INSURED KEY LARGO OCEAN RESORT CONDOMINIUM ASSOCIATION, INC C/O CARIBBEAN PROPERTY MANAGEMENT 12301 SW 132ND COURT MIAMI FL 33186
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

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.

FLOOD POLICY #091151772920 07 - CARRIER: WRIGHT NATIONAL - POLICY PERIOD: 2/28/2026 - 2/28/2027
OFFICE BUILDING LIMIT: \$500,000 - DEDUCTIBLE: \$1,250

POLICY FLOOD POLICY #09 1152130802 04 - CARRIER: WRIGHT NATIONAL - POLICY PERIOD: 2/28/2026 - 2/28/2027
CLUBHOUSE BUILDING LIMIT: \$500,000 - DEDUCTIBLE: \$1,250

B: D&O
RETENTION: \$2,500 each Claim

C: CRIME:
DEDUCTIBLE: \$25,000 Per Occurrence