

CRIME / EMPLOYEE DISHONESTY

INSURANCE CARRIER: Hanover Insurance Company
POLICY NUMBER: BDJ H703386 03
POLICY PERIOD: Effective Date: 7/31/2025 Expiration Date: 5/31/2026
Limit: \$ 1,000,000
Remark(s):
Deductible \$5,000

DIRECTORS & OFFICERS LIABILITY

INSURANCE CARRIER: Greenwich Insurance Company
POLICY NUMBER: PDO7503837
POLICY PERIOD: Effective Date: 7/31/2025 Expiration Date: 5/31/2026
Limit: \$ 2,000,000

**EVIDENCE OF PROPERTY INSURANCE**

DATE (MM/DD/YYYY)

8/1/2025

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Commercial Lines - (305) 669-6000 USI Insurance Services LLC 201 Alhambra Circle, Ste 1401 Coral Gables, FL 33134		PHONE (A/C, No, Ext): 		COMPANY Axis Surplus Insurance Company	
FAX (A/C, No): 		E-MAIL ADDRESS: 		LOAN NUMBER 	
CODE: 		SUB CODE: 		POLICY NUMBER IMP23555780	
AGENCY CUSTOMER ID #: 		INSURED Galen Breakers, A Condominium 550 Ocean Drive Key Biscayne, FL 33149		EFFECTIVE DATE 7/31/2025	
				EXPIRATION DATE 5/31/2026	
				<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION

LOCATION/DESCRIPTION Bldg: 1 Location: 550 Ocean Drive, Key Biscayne, FL 33149 Total # Units: 64
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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION

PERILS INSURED	BASIC	BROAD	SPECIAL
----------------	-------	-------	---------

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
see attached for coverage information.		


REMARKS (Including Special Conditions)

Unit Owner Name: MASTER CERTIFICATE OF INSURANCE Address: .
--

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.

ADDITIONAL INTEREST

NAME AND ADDRESS Galen Breakers, A Condominium 550 Ocean Drive Key Biscayne, Fl. 33149	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE	LOAN # 	
	AUTHORIZED REPRESENTATIVE 		

PROPERTY/HAZARD SCHEDULE

INSURANCE CARRIER: Axis Surplus Insurance Company
POLICY NUMBER: IMP23555780
POLICY PERIOD: Effective Date: 7/31/2025 Expiration Date: 5/31/2026
Business Income: Extra Expense:
 Blanket Limit Applies
 Replacement Cost Special Basic
Remark(s):
Ordinance or Law- Combined Coverage A Included B&C Combined \$500,000

Bldg	Location	Limit	Total # Units	Hurricane Ded	AOP Ded	Coins %
1	550 Ocean Drive, Key Biscayne, FL 33149	\$ 17,110,692	64	5%	\$ 10,000	NIL

WINDSTORM

INSURANCE CARRIER: ---
POLICY NUMBER:
 Coverage Included in Property/Hazard Policy See Property/Hazard Schedule for Locations & Limits Replacement Cost

FLOOD

Remark(s):
Policy issued under the RCBAP Program. 64 Residential Units

INSURANCE CARRIER: Imperial Fire and Casualty Insurance Co, Replacement Cost, Flood Zone: AE

Bldg	Location	Limit	Total # Units	Policy#	Deductible	Policy Period
1	550 Ocean Drive, Key Biscayne, FL 33149	\$ 16,000,000	64	0000326956	\$ 2,000	10/1/2024-10/1/2025

EXCESS FLOOD

Not Covered