

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 04/23/2024

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. 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	PHONE (A/C, No, Ext): (386) 671-3080 FAX (A/C, No): (386)	6) 671-3003		
435 S Yonge Street Suite 1	E-MAIL ADDRESS:			
Ormond Beach, FL 32174	PRODUCER CUSTOMER ID: BELLVIS-05			
	INSURER(S) AFFORDING COVERAGE	NAIC#		
INSURED	INSURER A: QBE Specialty Insurance Company	11515		
	INSURER B: CUMIS Specialty Insurance Company, Inc.			
Bella Vista Condominium, Inc. 2515 S Atlantic Ave	INSURER C: Federal Insurance Company	20281		
Daytona Beach Shores, FL 32118	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 2515 S Atlantic Ave, Daytona Beach Shores, FL, 32118

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	SR TYPE OF INSURANCE		SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
Α	Х	PROPERTY						BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES	AHAR16726-00	04/15/2024	04/15/2025		PERSONAL PROPERTY	\$
		BASIC	BUILDING 10,000					BUSINESS INCOME	\$
		BROAD	CONTENTS					EXTRA EXPENSE	\$
	Х	SPECIAL	CONTENTS					RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
	Х	WIND						BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
	Х	5% NS					Х	Hazard/TIV	\$ 42,873,441
	Х	W/H \$50,000							\$
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
В	Х	CRIME					Х	Crime	\$ 1,500,000
	TYF	PE OF POLICY							\$
	Crime			CIUCAP10162901	01/31/2024	01/31/2025			\$
С	Х	BOILER & MACH					Х	Equipment Breakdown	\$ 50,000,000
		EQUIPMENT BRI	EAKDOWN	76443101	01/31/2024	01/31/2025			\$
В	General Liability		ity	CIUCAP10162901	01/31/2024	01/31/2025	Х	Per Occurrence	\$ 1,000,000
В	Dii	rectors & Of	ficers	CIUCAP10162901	01/31/2024	01/31/2025	Х	D&O	\$ 1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Umbrella - Greenwich Ins. Co. - (Pol. #PPP7459846) - \$25,000,000 Limit
Workers Compensation - Travelers - (Pol. #UB6R9639572242G) - \$500k/500k/500k Limit
Windstorm - Citizens - (Pol. #09167694 - 1) - \$54,192,000 Limit

- Hurricane 3% DED Other Wind 1% DED

This certificate regarding coverage for Bella Vista Condominium, Inc. is issued to the certificate holder in regard to:

CERTIFICATE HOLDER	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
	Michael Mot
For Information Only	

LOC #: 1



ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY		NAMED INSURED
Insurance Office of America		Bella Vista Condominium, Inc. 2515 S Atlantic Ave Daytona Beach Shores, FL 32118
POLICY NUMBER		
SEE PAGE 1		
CARRIER	NAIC CODE	
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

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

Additional Information

100 Units

Ordinance or Law – Coverage A – Included
Ordinance or law – Coverage B&C – \$1,000,000 per occurrence combined
Property is Replacement Cost and values per lates appraisal on file
All Other Wind/ Hail- subject to \$50,000 Deductible- minimum per occurrence

Named Windstorm and Windstorm/Hail- Per Location- 5% Deductible subject to \$50,000 Minimum per occurrence

Property manager is included under the crime.

Severability of Interests/Separation of Insureds is included.





JULY 02, 2024

BELLA VISTA CONDOMINIUM, INC. 2515 S ATLANTIC AVE DAYTONA BEACH SHORES, FL 32118-5532

Policy Number: 6500100855

Insured(s): BELLA VISTA CONDOMINIUM, INC.

Property Location: 2515 S ATLANTIC AVE

DAYTONA BEACH SHORES, FL 32118-5532

Flood Insurance Policy Packet

This packet includes:

- Your Flood Insurance Declarations Page
- A National Flood Insurance Program Summary of Coverage
- Claims Guidelines in Case of a Flood

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit https://TheHartford.ManageFlood.com, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 800-303-5663 or thehartford@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: INSURANCE OFFICE OF AMERICA INC

Agent's Phone Number: (407) 788-3000

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- · Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



INSURANCE OFFICE OF AMERICA INC 1855 WEST STATE RD 434 LONGWOOD, FL 32750

Agency Phone: (407) 788-3000 **NFIP Policy Number:** 6500100855 Company Policy Number: 6500100855

INSURANCE OFFICE OF AMERICA INC Agent:

Payor: **INSURED**

Policy Term: 07/16/2024 12:01 AM - 07/16/2025 12:01 AM

RCBAP Policy Form:

To report a claim https://TheHartford.ManageFlood.com

visit or call us at: (800) 787-5677

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

BELLA VISTA CONDOMINIUM, INC. 2515 S ATLANTIC AVE DAYTONA BEACH SHORES, FL 32118-5532 INSURED NAME(S) AND MAILING ADDRESS

BELLA VISTA CONDOMINIUM, INC.

2515 S ATLANTIC AVE

DAYTONA BEACH SHORES, FL 32118-5532

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest

PO BOX 913385

DENVER, CO 80291-3385

INSURED PROPERTY LOCATION

2515 S ATLANTIC AVE

DAYTONA BEACH SHORES, FL 32118-5532

BUILDING DESCRIPTION:

ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING

100 UNITS NUMBER OF UNITS:

PRIMARY RESIDENCE: NO

PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR

PIERS. 11 FLOOR(S)

PRIOR NFIP CLAIMS: 0 CLAIM(S) REPLACEMENT COST VALUE: \$51,953,531.00

DATE OF CONSTRUCTION: 01/01/2007

CURRENT FLOOD ZONE: Χ FIRST FLOOR HEIGHT (FEET): 1.0

FEMA DETERMINED FIRST FLOOR HEIGHT METHOD:

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

RATE CATEGORY — RATING ENGINE

COVERAGE DEDUCTIBLE

BUILDING: \$25,000,000 \$25,000 CONTENTS: \$100,000 \$25,000

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

DISASTER AGENCY: N/A

BUILDING PREMIUM: \$189,369.00 \$2,203.00 CONTENTS PREMIUM:

INCREASED COST OF COMPLIANCE (ICC) PREMIUM: \$75.00 MITIGATION DISCOUNT:

(\$0.00)COMMUNITY RATING SYSTEM REDUCTION: (\$47,714.00)

FULL RISK PREMIUM: \$143,933.00

ANNUAL INCREASE CAP DISCOUNT: (\$111.696.00)

HFIAA SURCHARGE:

STATUTORY DISCOUNTS: (\$0.00)

DISCOUNTED PREMIUM:

\$32,237.00 RESERVE FUND ASSESSMENT: \$5,803.00

\$250.00

37478

FEDERAL POLICY FEE: \$1,940.00 PROBATION SURCHARGE: \$0.00

TOTAL ANNUAL PREMIUM: \$40,230.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Lunda Thompson

Melinda Thompson, SVP, Head of Personal Lines

Tereme Shills Terence Shields, Secretary

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: Hartford Insurance Company of the Midwest **Insurer NAIC Number:**

DocID: 239444326 File: 30668032 Page 1 of 1

This page is in	ntentionally	left blank.