

FLORIDA FACE PAGE

Insured's Name: Harborside Terrace Owners Association Inc Policy #: 10149L22-0576

Policy Dates: From: 12/01/2022 To: 12/01/2023

Surplus Lines Agent's Name: Jeff Aumick

Surplus Lines Agent's Physical Address: 477 S ROSEMARY AVE
West Palm Beach, FL 33401

Surplus Lines Agent's License #: A009843

Producing Agent's Name: Curt Warnke

Producing Agent's Physical Address: 2400 East Commercial Boulevard, Suite 600
Fort Lauderdale, FL 33308

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Policy Premium: \$8,914.00 SL Agent Policy Fee: \$250.00

Inspection Fee: _____ Other Policy Fees: _____

Tax: \$452.70 FLSO Service Fee: \$5.50

EMPA Surcharge: \$4.00

Surplus Lines Agent's Countersignature:  _____

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.



Confirmation of Insurance

USI Insurance Services, LLC - Fort Lauderdale

Attn: Curt Warnke

2400 East Commercial Boulevard, Suite 600 Fort Lauderdale, FL 33308

Insured: Harborside Terrace Owners Association Inc
10600 Chevrolet Way
Estero, FL 33928

Policy #: 10149L22-0576

Policy Period: 12/01/2022 12:01 AM To 12/01/2023 12:01 AM

Coverage: Property

Issuing Company: Certain Underwriters at Lloyd's, London

This is to confirm that we have procured coverage for the above captioned insured per your instructions, subject to all terms and conditions from the insurance carrier as attached:

Note :

Minimum earned premium may apply to this policy (see attached carrier binder for specifics). All fees are fully earned at inception.

Please review attached carrier binder for details regarding any additional premium charges, minimum, deposit, audit and/or cancellation provisions.

This insurance is subject to all terms and conditions of the cover note, certificate of insurance and/or policy which may be issued.

This Confirmation of Insurance shall be automatically terminated and voided by delivery of the cover note, certificate of insurance or policy to the insured or its representative.

Thank you for your business.

Regards,

Cody Baker
Brokerage Underwriter
RT Specialty

Mayelin Roman

RT Specialty



Confirmation of Insurance

Cost Summary

Property Premium	\$8,914.00
FL Surplus Lines Tax	\$452.70
FL Stamp Fee	\$5.50
Florida Non-Residential Surcharge	\$4.00
Policy Fee	\$250.00

Total Policy Cost	\$9,626.20
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Minimum Earned

Note: There may be a minimum earned on this policy. Please refer to the carrier binder for more details on the minimum earned percentage.

Disclosures

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our Quotes. The fees we charge are not required by state law or the insurance carrier.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



Confirmation of Insurance

Subjectivities

- Signed and completed Acord Application or equivalent
- Signed TRIA form if insured is accepting or rejecting terrorism coverage
- Completed Surplus Lines Affidavit

Conditions

- Since wind is a covered peril, a different minimum earned premium will apply and may be up to 100% of the annual policy premium.



Confirmation of Insurance

NOTICE

Occurrence Limit of Liability

(OLLE) Scheduled Limits

Blanket coverage for first-party property insurance risks has become increasingly difficult to secure and often is not available regardless of price.

Please note that your binder may not provide coverage on a blanket basis and, based on current market conditions, a blanket coverage option might not be available. Any reference(s) to an Occurrence Limit of Liability Endorsement (OLLE), margin clause, maximum amount payable, and/or scheduled limits indicate that blanket coverage is not provided. Instead, the amount of recovery afforded by the policy is limited in some respect to the amount(s) set forth on the Statement of Values (SOV) provided to the insurer. This potentially can materially reduce the insured's recovery in the event of a loss as compared to blanket coverage. Additionally, the policy language for these clauses may vary by insurer and some insurers limit the amount recoverable for extensions of coverage, additional coverages, and additional covered property to the values as shown on the SOV.

Please review this binder very carefully to determine if coverage is being offered or provided on a blanket, or some other more limited, basis.

As such, we strongly recommend that you confirm that the insured is in agreement that they have provided full and accurate amounts for the values set forth on the SOV. RT Specialty expressly disclaims any responsibility for the accuracy or adequacy of the values provided on an SOV. We also note that all decisions concerning coverage and the application of the terms, provisions, conditions, limitations or exclusions of the policy to any claim are made exclusively by the insurers.



TO: Cody Baker
RSG Specialty, LLC
9547315600

**On behalf of Lloyd's of London,
WKFC is proud to present the following confirmation of coverage:**

**New Business Binder
Excess Property, Valid for Thirty (30) days**

Named Insured: Harborside Terrace Owners Association, Inc.
Mailing Address: 10600 Chevrolet Way #202, Estero, FL 33928

EFFECTIVE DATE	12/1/2022	EXPIRATION DATE	12/1/2023
POLICY NUMBER	10149L22-0576	PREVIOUS POLICY NUMBER	New

COVERAGE	Following Form Excess Property
PERILS	Special excluding wind, hail, flood, and earthquake
LIMITS OF LIABILITY	\$7,873,025
TOTAL OF ALL UNDERLYING LIMITS OF LIABILITY	\$5,000,000

CONDITIONS/WARRANTIES	New business is subject to a 3 year no known loss letter signed by the insured on their letterhead Signed & dated TRIA form Subject to receipt of primary carrier policies (underlying policy)
VALUATION	As Per Underlying
PREMIUM	\$8,914 = (Non-Terrorism Premium: \$8,914 + Terrorism Premium: Declined)
MINIMUM EARNED PREMIUM	25.00%
COMMISSION	
FEES	Not Applicable

Note: Taxes, Fees and Filings (if applicable) are the responsibility of the broker. Evidence of filing must be provided 15 days from date of binding.

Please read all terms and conditions shown above carefully as they may not conform to the specifications shown in your submission. Coverage shall be subject to all terms and conditions of the policy to be issued which shall when delivered, replace the binder.

UNDERLYING INFORMATION	
CARRIER	
TYPE OF COVERAGE	
POLICY NUMBER	TBD
LIMIT OF LIABILITY	\$5,000,000

FORMS AND ENDORSEMENTS	
SLC-3 Cover	SLC-3
Lloyds Dec USA SLC-3	USA SLC-3
Schedule of Forms	Forms
Location Schedule	locschedule
Excess Property Underlying Schedule	Excess Property Underlying
Causes of Loss - Special Form	CP 10 30 10 12
Sanction Limitation and Exclusion Clause	LMA3100
Windstorm or Hail Exclusion	CP 10 54 06 07
Excess Property Coverage Form	WK EP 10 14 01
Microorganism Exclusion (Absolute)	LMA5018
Asbestos Endorsement	LMA 5019
Applicable Law Exclusion	LMA 5021
Service of Suit Clause USA (U.S.A.)	NMA 1998
War and Civil War Exclusion Clause	NMA464
Radioactive Contamination Exclusion Clause-Physical Damage Direct	NMA1191
Property Cyber And Data Exclusion	LMA5401
Cancellation Clause	NMA1331
Financial Crime Endorsement	LMA5313
Exclusion of Loss Due to Virus or Bacteria	CP 01 40 07 06
U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause	LMA5219
Electronic Date Recognition Exclusion (EDRE)	NMA2802
Biological or Chemical Materials Exclusion	NMA2962

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WKFC Underwriting Managers is a series of RSG Underwriting Managers, LLC. RSG Underwriting Managers, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Insurance Services, LLC (License # 0E50879).

11/30/2022

Electronic Data Endorsement B	NMA2915
War and Terrorism Exclusion Endorsement	NMA2918
Several Liability Notice	LSW 1001
Florida Surplus Lines Notice (Guaranty Act)	LMA9037
Florida Surplus Lines Notice (Rates and Forms)	LMA9038
Fraudulent Claims Clause	LMA5062
Terrorism Exclusion Endorsement	NMA2920
Land, Water And Air Exclusion	NMA2340
Lloyd's Privacy Policy Statement	LSW1135B
Line Slip	Line Slip Excess Property 2022
ADDITIONAL CONDITIONS	
Tier 1 & Tier 2 exclusions apply (see Territorial Limitation Endorsement).	

Note: State exceptions may apply. The forms above are subject to change and may not reflect a current comprehensive listing.

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11/30/2022

IMPORTANT NOTE: The Home State of the Named Insured shall be determined in accordance with the provisions of the Non-admitted and Reinsurance Act of 2010, 15. U.S.C. §8201, *etc.* (“NRRA”), and the applicable law of the Home State governing cancellation or non-renewal of insurance shall apply to this Policy.

B1284UB221264A

Attaching To and Forming Part Of Binding Authority Agreement

SCHEDULE OF LLOYD'S UNDERWRITERS PARTICIPATING HEREON:

Syndicates	Signed Line
Ascot Syndicate No. 1414 (ASC)	50.00%
Tokio Marine Klin Syndicate No. 510 (KLN)	20.00%
Tokio Marine Kiln Syndicate No 1880 (TMK)	5.00%
HDI Global Specialty SE – UK	25.00%
Total:	100.00%