

CERTIFICATE OF LIABILITY INSURANCE

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 any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: USI Insurance Services, LLC, 2400 East Commercial Blvd., 954-607-4000, Fort Lauderdale, FL 33308. CONTACT NAME: Patty Cusella, PHONE (A/C, No, Ext): 954-607-4000, FAX (A/C, No): 954-607-4010, E-MAIL ADDRESS: patty.cusella@usi.com. INSURER(S) AFFORDING COVERAGE: INSURER A: Westchester Surplus Lines Insurance Co. (10172), INSURER B: American Coastal Insurance Company (12968), INSURER C: Great American Insurance Company (16691), INSURER D: , INSURER E: , INSURER F: . INSURED: Harborside Terrace Owners Assn Inc., FirstService Residential, 10600 Chevrolet Way, Suite 202, Estero, FL 33928.

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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSR, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include: A COMMERCIAL GENERAL LIABILITY (GLWF15925474), AUTOMOBILE LIABILITY, UMBRELLA LIAB, WORKERS COMPENSATION AND EMPLOYERS' LIABILITY, B Property (AMC3917700), C Crime (SSA39256740787507), C D&O (EPPE29562607).

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Property Cause of loss Special Form. Valuation is Replacement Cost. Co-Insurance 80%. Ordinance or Law Coverage A Included, Coverage B&C Combined \$359,821. Equipment Breakdown Included; Limit \$10,000,000.

(See Attached Descriptions)

CERTIFICATE HOLDER: Evidence of Coverage Only. 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: [Signature]

DESCRIPTIONS (Continued from Page 1)

Per the Florida Condominium Statute, coverage is bare walls out, so unit owners should purchase a HO-6 policy.

A minimum of 10-day cancellation notice applies for non-payment of premium, minimum of 30-day notice for all other cancellation reasons for all policies.

General Liability includes Severability of Interests/Separation of Insureds coverage.

Crime/Fidelity policy includes the property manager.

Deductibles: Hurricane Deductible: 3% Per Calendar Year, \$5,000 All Other Perils Per Occurrence. \$500 General Liability. \$1,000 Directors & Officers Liability. \$2,500 Crime. \$5,000 Equipment Breakdown.

Property Schedule/ Limits:

4200 Belair Ln, Naples, FL 34103: Building Limit \$13,091,753.

4200 Belair Ln, Naples, FL 34103: Clubhouse Building Limit: \$181,296.

4200 Belair Ln, Naples, FL 34103: Pool Limit: \$61,488.

4180 Belair Ln, Naples, FL 34103: Building Limit \$529,170.

4280 Belair Ln, Naples, FL 34103: Building Limit: \$529,170.