



# NOTEPAD

INSURED'S NAME 121 Golden Condo Association Inc.

121GO-1

OP ID: IF

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Date 08/22/2024

Coverage for the interior of the unit is NOT included. The Unit Owner's are responsible for purchasing their own H06 policy.

Any cancellation notices would be sent to the association as they are the insured. The amount of time would be based upon the reason for cancellation (i.e. 10 days non-payment; 45 days non-renewal, etc.).

Lenders of unit owners cannot be added as loss payee to the association policies as the policy covers common areas.

Property Manger is considered an Employee by definition of Crime Policy. Therefore, covered under this policy while conducting business for the insured association.

Please carefully read all pages to this Certificate of Insurance, specifically, the additional wording sections. If there are additional questions, please email your questions to [commercial@john-galt.com](mailto:commercial@john-galt.com) or fax to 954-440-2833 as we are unable to provide any verbal coverage detials.

# 121 Golden Condominium Association, Inc.

## PROPERTY / HAZARD SCHEDULE

Insurance Carrier: Trisura Specialty Insurance Company  
 Policy Number: NCP-8002249-00  
 Policy Period: Effective Date: 04/20/2024 Expiration Date: 04/20/2025

Replacement Cost  Special - EXCLUDING WIND/HAIL

Additional Wording: Wind/Hail EXCLUDED  
 Ordinance or Law Coverage "A" Included; B&C Combined \$1,000,000 of Bldg Limits  
 # Units - 94  
 Coinsurance: 90%  
 Equipment Breakdown Included  
 Water Damage Deduct: \$25,000 Per Occurrence

Building	Location	Description	Building Limit	Contents/Other	Deductible
1	121 Golden Isles Dr., Hallandale, FL 33009	15 Story Condo	\$20,633,787	\$50,000	\$10,000
3	121 Golden Isles Dr., Hallandale, FL 33009	Pool		\$75,130	\$10,000
4	121 Golden Isles Dr., Hallandale, FL 33009	Pool Fence		\$12,405	\$10,000
5	121 Golden Isles Dr., Hallandale, FL 33009	Pool Lighting (9)		\$4,125	\$10,000
6	121 Golden Isles Dr., Hallandale, FL 33009	Sun Shade		\$8,955	\$10,000
7	121 Golden Isles Dr., Hallandale, FL 33009	Pool Mech Room		\$5,880	\$10,000
8	121 Golden Isles Dr., Hallandale, FL 33009	Boat Docks		\$49,850	\$10,000

## WINDSTORM/HAIL SCHEDULE

Insurance Carrier: Citizens Property Insurance Corp.  
 Policy Number: 09827061 - 2  
 Policy Period: Effective Date: 04/20/2024 Expiration Date: 04/20/2025

Replacement Cost (BPP Excluded)  Windstorm/Hail ONLY  ACV (BPP ONLY)

Additional Wording: Windstorm/Hail Only  
 Coinsurance: NIL

Building	Location	Limits		Description	Hurricane Deductible	AOW Deductible
		Building	Contents			
1	121 Golden Isles Dr., Hallandale, FL 33009	\$15,800,000		94 Units	3%	1%
	121 Golden Isles Dr., Hallandale, FL 33009		\$50,000	BPP	3%	\$1,000
	121 Golden Isles Dr., Hallandale, FL 33009	\$10,000		Pool Fence	\$1,000	\$1,000
	121 Golden Isles Dr., Hallandale, FL 33009	\$72,000		Pool W/Equip	3%	\$1,000

## GLASS

Insurance Carrier: USPlate Glass Insurance Company  
 Policy Number: USP FL 68998-12  
 Policy Period: Effective Date: 4/20/2024 Expiration Date: 4/20/2025

Replacement Cost

Additional Wording: Replacement at Market Cost not to exceed \$350,000 per loss

Building	Location	Limit	# Units	AOP Deductible
1	121 Golden Isles Dr, Hallandale Beach, FL 33009	\$350,000	94	NIL

## FLOOD

Insurance Carrier: The Hartford Insurance Company  
 Policy Number: 18341001992019  
 Policy Period: Effective Date: 7/30/2024 Expiration Date: 7/30/2025

Replacement Cost  RCBAP

Additional Wording: This Flood policy covers the entire condominium association, it's structures and common areas.  
 Flood Zone: AE

Building	Location	Limits		# Units	Deductible
		Building	Contents		
1	121 GOLDEN ISLES DR, HALLANDALE BEACH, FL 33009	\$23,500,000	\$0	94	\$2,000

## CRIME

Insurance Carrier: Philadelphia Indemnity Insurance Company  
 Policy Number: PCAC013819-0421  
 Policy Period: Effective Date: 4/20/2024 Expiration Date: 4/20/2025

Insuring Agreements	Limits	Deductible
Employee Theft And Client Property	\$750,000	\$250
ERISA Fidelity	\$750,000	NIL
Forgery Or Alteration	\$25,000	\$250
Inside The Premise	\$25,000	\$250
Outside The Premises	\$25,000	\$250
Computer Fraud & Funds Transfer Fraud	\$750,000	\$250
Money Orders & Counterfeit Paper Currency	\$25,000	\$250

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THE JOHN GALT INS AGENCY CORP  
3303 WEST COMMERCIAL BLVD 200  
FORT LAUDERDALE, FL 33309

Agency Phone: (954) 281-7070

NFIP Policy Number: 3410019903  
Company Policy Number: 18341001992019  
Agent: THE JOHN GALT INS AGENCY CORP

Payor: INSURED  
Policy Term: 07/30/2024 12:01 AM - 07/30/2025 12:01 AM  
Policy Form: RCBAP

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>  
(800) 787-5677

## REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

**DELIVERY ADDRESS**

121 GOLDEN CONDO &/OR ALL UNIT OWNERS ATIMA  
121 GOLDEN ISLES DR  
HALLANDALE BEACH, FL 33009-5887

**INSURED NAME(S) AND MAILING ADDRESS**

121 GOLDEN CONDO &/OR ALL UNIT OWNERS ATIMA  
121 GOLDEN ISLES DR  
HALLANDALE BEACH, FL 33009-5887

**COMPANY MAILING ADDRESS**

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

**INSURED PROPERTY LOCATION**

121 GOLDEN ISLES DR  
HALLANDALE BEACH, FL 330095887

**RATING INFORMATION**

**BUILDING OCCUPANCY:** RESIDENTIAL CONDOMINIUM BUILDING  
**NUMBER OF UNITS:** 94 UNITS  
**PRIMARY RESIDENCE:** NO  
**PROPERTY DESCRIPTION:** ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 15 FLOOR(S), MASONRY CONSTRUCTION  
**PRIOR NFIP CLAIMS:** 0 CLAIM(S)

**BUILDING DESCRIPTION:** ENTIRE RESIDENTIAL CONDOMINIUM BUILDING  
**BUILDING DESCRIPTION DETAIL:** N/A

**REPLACEMENT COST VALUE:** \$26,797,012.00  
**DATE OF CONSTRUCTION:** 01/01/1970

**CURRENT FLOOD ZONE:** AE  
**FIRST FLOOR HEIGHT (FEET):** 0.7  
**FIRST FLOOR HEIGHT METHOD:** ELEVATION CERTIFICATE

**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  
**DISASTER AGENCY:** N/A

**RATE CATEGORY — RATING ENGINE**

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
<b>BUILDING:</b>	\$23,500,000	\$2,000
<b>CONTENTS:</b>	N/A	N/A

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](http://FloodSmart.gov/floodcosts).

**ENDORSEMENT EFFECTIVE DATE:** 09/12/2024 12:01 AM

**ENDORSEMENT PREMIUM:** \$272.00

**CHANGES APPLIED TO:**  
BUILDING COVERAGE

**COMPONENTS OF TOTAL AMOUNT DUE**

<b>BUILDING PREMIUM:</b>	\$9,281.00
<b>CONTENTS PREMIUM:</b>	\$0.00
<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$75.00
<b>MITIGATION DISCOUNT:</b>	(\$0.00)
<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$1,833.00)
<b>FULL RISK PREMIUM:</b>	\$7,523.00
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$0.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	\$7,523.00
<b>RESERVE FUND ASSESSMENT:</b>	\$1,354.00
<b>HFAIA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$1,880.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	\$11,007.00
<b>PRORATA PREMIUM ADJUSTMENT:</b>	(\$38.00)
<b>ADJUSTED ANNUAL PREMIUM:</b>	\$10,969.00

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.

*Melinda Thompson*

Melinda Thompson, SVP, Head of Personal Lines

*Terence Shields*

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:** 37478



File: 30832536

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