CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 6/8/2026

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
Arthur J. Gallagher Risk Management Services, LLC
2255 Glades Rd Ste 240W
Boca Raton FL 33431

License#: 0D69293

CONTACT NAME: Certificates Department
PHONE (A/C, No, Ext): 561-922-6924 **FAX (A/C, No):**
E-MAIL ADDRESS: CertRequests@ajg.com
PRODUCER CUSTOMER ID: 121GOLD-01

INSURED
121 Golden Condo Assoc. Inc.
Robby Libuse (Sec)
121 Golden Isles Dr
Hallandale Beach FL 33009

INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A :	Underwriters at Lloyd's London	15792
INSURER B :	Philadelphia Insurance Company	18667
INSURER C :	USPlate Glass Insurance Company	28497
INSURER D :	American Bankers Insurance Company of FL	10111
INSURER E :	AXIS Surplus Insurance Company	26620
INSURER F :		

COVERAGES **CERTIFICATE NUMBER:** 1842492870 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
See Remarks

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INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A E A	X **PROPERTY** CAUSES OF LOSS — DEDUCTIBLES BASIC — BUILDING BROAD — CONTENTS SPECIAL EARTHQUAKE WIND FLOOD	AXS-000612 P-001-001540973-02 TX260501KJF5	5/31/2026 5/31/2026 5/31/2026	5/31/2027 5/31/2027 5/31/2027	X BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP	$ See Remarks $ $ $ $ $ $ $ $
	INLAND MARINE CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY POLICY NUMBER				$ $ $ $
B	X **CRIME** TYPE OF POLICY Crime	PCAC013819-0621	4/20/2026	5/31/2027	X See Remarks	$ See Remarks $ $
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					$ $
C D	Glass & Sign Flood	USP FL 68998-15 7800847381	4/20/2026 7/30/2025	5/31/2027 7/30/2026	X See Remarks X See Remarks	$ See Remarks $ See Remarks

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Important Notes for Lenders:
1. A checklist of coverage will not be provided as we are unable to provide anything other than a Certificate of Liability and Certificate of Property.
2. Replacement Cost Value/Replacement Cost Estimate or Appraisal will not be provided to third parties as we are unable to provide anything other than a Certificate of Liability and Certificate of Property.
3. Values are based upon most recent appraisal on file.
See Attached...

CERTIFICATE HOLDER

Proof of Insurance

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
Arthur J. Gallagher Risk Management Services, LLC

AGENCY CUSTOMER ID: 121GOLD-01

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY Arthur J. Gallagher Risk Management Services, LLC	NAMED INSURED 121 Golden Condo Assoc. Inc. Robby Libuse (Sec) 121 Golden Isles Dr Hallandale Beach FL 33009
POLICY NUMBER	
CARRIER / NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE

SPECIAL CONDITIONS:

4. Coverage for the interior of the unit is NOT included. The Unit Owners are responsible for purchasing their own H06 policy.
5. Any cancellation notices will 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.).
6. Lenders of unit owners cannot be added as a loss payee to the association policies as the policy covers common areas.
7. Property Manager is considered an Employee by definition of Crime Policy. Therefore, covered under this policy while conducting business for the insured association.
8. 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 certrequests@ajg.com as NO information will be provided over the phone.

PROPERTY / HAZARD SCHEDULE

Insurance Carrier: Multiple
Policy Number: Multiple
Policy Period: Effective Date: 05/31/26 Expiration Date: 05/31/2027

[X] Replacement Cost [X] Special

Additional Wording: Named Storm and Resulting Wind Driven Rain: 5% of Total Insurable Values per occurrence, subject to $100,000 minimum
All other Wind/Hail Deductible: $100,000 per occurrence
Ordinance or Law Coverage "A" Included; B&C Combined $250,000
Water Damage Deduct: $25,000 Per Occurrence
Inflation guard is not obtainable

Carrier	Policy Number	Limits
AXIS Surplus Insurance Company	P-001-001540973-02	$7,500,000 Part of $10,000,000 Primary
Certain Underwriters at Lloyd's, London	AXS-000612	$2,500,000 Part of $10,000,000 Primary
Certain Underwriters at Lloyd's, London	TX260501KJF5	$10,838,677 Excess of $10,000,000

GLASS

Insurance Carrier: USPlate Glass Insurance Company
Policy Number: USP FL 68998-13
Policy Period: Effective Date: 4/20/2026 Expiration Date: 05/31/2027

[X] 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

CRIME

Insurance Carrier: Philadelphia Indemnity Insurance Company
Policy Number: PCAC013819-0621
Policy Period: Effective Date: 4/20/2026 Expiration Date: 05/31/2027

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
Fraudulent Inducement	$25,000	$1,000
Money Orders & Counterfeit Paper Currency	$25,000	$250

FLOOD

Insurance Carrier: American Bankers Insurance Company of Florida
Policy Number: 7800847381
Policy Period: Effective Date: 7/30/2025 Expiration Date: 7/30/2026

[X] Replacement Cost [X] RCBAP

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

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

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ASSURANT®

American Bankers Insurance Company of Florida
Scottsdale, AZ
Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 07/30/2025 (12:01 a.m.) to 07/30/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7800847381

Named Insured and Mailing Address:
121 GOLDEN CONDO &/OR
ALL UNIT OWNERS ATIMA
121 GOLDEN ISLES DR
HALLANDALE BEACH, FL 33009-5887

Producer Number: 70005-00001-000

Premium Payor: INSURED

Property Location:
121 GOLDEN ISLES DR
HALLANDLE BCH, FL 33009

For Service Please Contact:
AJ GALLAGHER
2255 GLADES RD STE 240W
BOCA RATON, FL 33431-7391
800-488-3003

First Mortgagee / Lender Name:

Loan Number:

Second Mortgagee / Lender Name:

Loan Number:

Other / Loss Payee:

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1973
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building
Property Description: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, THREE OR MORE FLOORS

Number Of Units: 94
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.00 ft
Replacement Cost: $ 26,797,100

Your property's NFIP flood claims history can affect your premium.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible		Premium
Building	$ 23,500,000	$ 2,000	$	9,939.00
Contents	$ 0	$ 0	$	0.00
		Increased Cost of Compliance:	$	75.00
		Community Rating System Discount:	$	-1,964.00
		Full Risk Premium Excluding Fees and Surcharges:	$	8,050.00
STATUTORY DISCOUNTS			$	0.00
		Discounted Premium:	$	8,050.00
FEES AND SURCHARGES		Reserve Fund Assessment:	$	1,449.00
		Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	$	250.00
		Federal Policy Fee:	$	1,880.00
TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID			$	11,629.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.
Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

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

PRODUCER
Arthur J. Gallagher Risk Management Services, LLC
2255 Glades Rd Ste 240W
Boca Raton FL 33431

License#: 0D69293

CONTACT NAME: Certificates Department
PHONE (A/C, No, Ext): 561-922-6924 **FAX (A/C, No):**
E-MAIL ADDRESS: certrequests@ajg.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : StarStone Specialty Insurance Company	44776
INSURER B : United States Liability Insurance Company	25895
INSURER C : Spinnaker Specialty Insurance Company	17045
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
121GOLD-01
121 Golden Condo Assoc. Inc.
Robby Libuse (Sec)
121 Golden Isles Dr
Hallandale Beach FL 33009

COVERAGES **CERTIFICATE NUMBER:** 2051058430 **REVISION NUMBER:**

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INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X **COMMERCIAL GENERAL LIABILITY** CLAIMS-MADE / OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY / PRO-JECT / LOC OTHER:			GLX00108833P-02	4/20/2026	5/31/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG 	$ 1,000,000 $ 100,000 $ 5,000 $ 1,000,000 $ 2,000,000 $ $
A	**AUTOMOBILE LIABILITY** ANY AUTO OWNED AUTOS ONLY / SCHEDULED AUTOS X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY			GLX00108833P-02	4/20/2026	5/31/2027	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) 	$ 1,000,000 $ $ $ $
C	X **UMBRELLA LIAB** X OCCUR **EXCESS LIAB** CLAIMS-MADE DED X RETENTION $ $ 0			PPP3002934	4/20/2026	5/31/2027	EACH OCCURRENCE AGGREGATE 	$ 10,000,000 $ 10,000,000 $
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE / OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ $ $
B	Directors & Officers			CAP1569311B	4/20/2026	5/31/2027	D&O Aggregate	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

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AUTHORIZED REPRESENTATIVE
Arthur J. Gallagher Risk Management Services, LLC

AGENCY CUSTOMER ID: 121GOLD-01

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY Arthur J. Gallagher Risk Management Services, LLC	NAMED INSURED 121 Golden Condo Assoc. Inc. Robby Libuse (Sec) 121 Golden Isles Dr Hallandale Beach FL 33009
POLICY NUMBER	
CARRIER / NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

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FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

6. Lenders of unit owners cannot be added as a loss payee to the association policies as the policy covers common areas.
7. Property Manager is considered an Employee by definition of Crime Policy. Therefore, covered under this policy while conducting business for the insured association.
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