



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
7/17/2026

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 <table border="1"><tr><td>INSURER A:</td><td>Underwriters at Lloyd's London</td><td>NAIC #</td><td>15792</td></tr><tr><td>INSURER B:</td><td>Philadelphia Insurance Company</td><td></td><td>18667</td></tr><tr><td>INSURER C:</td><td>USPlate Glass Insurance Company</td><td></td><td>28497</td></tr><tr><td>INSURER D:</td><td>American Bankers Insurance Company of FL</td><td></td><td>10111</td></tr><tr><td>INSURER E:</td><td>AXIS Surplus Insurance Company</td><td></td><td>26620</td></tr><tr><td>INSURER F:</td><td></td><td></td><td></td></tr></table>		INSURER A:	Underwriters at Lloyd's London	NAIC #	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:			
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COVERAGES

CERTIFICATE NUMBER: 1223503053

REVISION NUMBER:

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

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

CANCELLATION

Proof of insurance

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

**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

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

☐ Replacement Cost ☒ 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

☒ 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: 7/30/2026 Expiration Date: 7/30/2027

☒ Replacement Cost ☒ RCBAP

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

Building	Location	Limits		# Units	Deductible
		Building	Contents		
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: 07/30/2026 (12:01 a.m.) to 07/30/2027 (12:01 a.m.)

NAIC: 10111

Policy Number: 7800847381

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

121 GOLDEN CONDO &/OR
ALL UNIT OWNERS ATIMA
121 GOLDEN ISLES DR
HALLANDLE BCH, FL 33009

Loan Number:

Producer Number: 70005-00001-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

121 GOLDEN ISLES DR
HALLANDLE BCH, FL 33009

Loan Number:

Other / Loss Payee:

For Service Please Contact:

ARTHUR J GALLAGHER AND CO
2255 GLADES RD STE 240W
AJG RMS LLC
BOCA RATON, FL 33431-7391
800-488-3003

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1973	Number Of Units: 94
Building Occupancy: Residential Condo Building	Primary Residence: No
Method Used to Determine First Floor Height: Elevation Certificate	Prior NFIP Claims: 0 claim(s)
Building Description: Entire Residential Condo Building	First Floor Height: 1.00 ft
Property Description: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, THREE OR MORE FLOORS	Replacement Cost: \$ 26,797,100

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

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

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.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit floodsmart.gov/flood to learn more about flood insurance.

NFIP POLICY NUMBER: 7800847381

American Bankers Insurance Company of Florida
P.O. Box 4276, Clinton, IA 52733-4276

ARTHUR J GALLAGHER AND CO
2255 GLADES RD STE 240W
AJG RMS LLC
BOCA RATON FL 334317391

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