



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
05/06/2025

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 Insurance Office of America 1 Sleiman Parkway Suite 130 Jacksonville, FL 32216	CONTACT NAME: Tracy Kunz PHONE (A/C, No, Ext): (904) 899-0046 FAX (A/C, No): (904) 448-9788 E-MAIL ADDRESS: Tracy.Kunz@ioausa.com PRODUCER CUSTOMER ID: MONTATD-01
INSURED Montreux at Deerwood Lake Condominium Association Inc Attn: Management Office 8550 Touchton Rd Jacksonville, FL 32216	INSURER(S) AFFORDING COVERAGE INSURER A : Heritage Property and Casualty Insurance Company 14407 INSURER B : Travelers Casualty and Surety Company of America 31194 INSURER C : Scottsdale Insurance Company 41297 INSURER D : INSURER E : INSURER F :

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
1 0 8550 Touchton Rd E, Jacksonville, FL

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	<input checked="" type="checkbox"/> PROPERTY		HCP010226	03/26/2025	03/26/2026	<input checked="" type="checkbox"/> BUILDING	\$ 79,928,600
	CAUSES OF LOSS	DEDUCTIBLES				<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC	BUILDING 10,000				<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD	CONTENTS				<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL					<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE					<input type="checkbox"/> BLANKET BUILDING	\$
	<input type="checkbox"/> WIND					<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD					<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> Sinkhole Colla	10,000				<input type="checkbox"/>	\$
	<input checked="" type="checkbox"/> Equipment Bre	10,000				<input checked="" type="checkbox"/> Equipment Breakdown	\$ 79,928,600
	<input type="checkbox"/> INLAND MARINE		TYPE OF POLICY				\$
	CAUSES OF LOSS						\$
	<input type="checkbox"/> NAMED PERILS		POLICY NUMBER				\$
							\$
B	<input checked="" type="checkbox"/> CRIME		107065540	03/26/2025	03/26/2026	<input checked="" type="checkbox"/> Employee Dishonesty	\$ 2,000,000
	TYPE OF POLICY						\$
	Crime						\$
							\$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN						\$
							\$
C	Property		CPS8174480	03/26/2025	03/26/2026	<input checked="" type="checkbox"/> Ancillary Property	\$ 429,500
							\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Association's insurance policy does not include walls-in coverage. We recommend the Unit Owner purchase individual insurance for walls-in and personal property.

Property Policy # HCP010226
Heritage
SEE ATTACHED ACORD 101

CERTIFICATE HOLDER

CANCELLATION

For Information Purposes Only	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



ADDITIONAL REMARKS SCHEDULE

AGENCY Insurance Office of America		NAMED INSURED Montreux at Deerwood Lake Condominium Association Inc	
POLICY NUMBER SEE PAGE 1		Attn: Management Office 8550 Touchton Rd Jacksonville, FL 32216 Duval	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

Special Conditions:

Policy Term: 03/26/2025 – 03/26/2026

Scheduled Building Limit: \$79,928,600 | Special Form | Replacement Cost / Agreed Value
Agreed value is used based on recent property appraisal

Law & Ordinance coverage

Coverage A Limit: Included

Coverage B/C Combined Limit: \$1,983,390

Sinkhole Coverage Includes Catastrophic Ground Cover Collapse

Equipment Breakdown Limit - \$79,928,600

Deductibles:

Hurricane Deductible: 5% Per Occurrence per Building, Calendar Year

AOP Deductible (incl. wind/hail): \$10,000 per Occurrence

Sinkhole Deductible: \$10,000 per Building

Property Policy #CPS7866144

Scottsdale Insurance Company

Policy Term: 03/26/2025 – 03/26/2026

Covers HOA Property in the Open Ancillaries | Tennis Court, Lake Gazebo, Entry Gate, Wood Deck, Pool Fence, Entrance Monuments

Scheduled Limit: \$429,500 | Special Form / Replacement Cost / 80% Coinsurance

Deductibles:

Hurricane, Wind & Hail Deductible: Excluded

AOP Deductible: \$10,000 per Occurrence

Cancellation Notice: 30-days except 10 days non-payment of premium

All claims settled on a replacement cost basis

Inflation Guard 2%

This certificate regarding coverage for Montreux at Deerwood Lake Condominium Association Inc. is issued to the certificate holder in regard to:

Montreux at Deerwood Lake Condominium Association, Inc.

March 2, 2024

Page 3

Excluded from our consideration were the following:

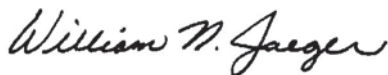
Land
Land Improvements
Contents
Infrastructure
Licensed Vehicles

Also excluded were assets of an intangible nature, records and drawings, inventory items, personal property of employees and leased property.

Based upon our appraisal investigation and analysis, and the premises outlined above, it is our opinion of value that as of March 2, 2024, the Cost of Reproduction New is as follows:

Cost of Reproduction New	\$83,505,400
Exclusions	\$ <u>3,292,800</u>
Cost of Reproduction New Less Exclusions	\$80,212,600

Respectfully submitted:



William N. Jaeger, ASA

Accredited Senior Appraiser (ASA), American Society of Appraisers

INSURANCE SUMMARY REPORT

MONTREUX AT DEERWOOD LAKE CONDOMINIUM ASSOCIATION, INC.			
BUILDING / STRUCTURE	COST OF REPRODUCTION NEW	EXCLUSIONS	COST OF REPRODUCTION NEW LESS EXCLUSIONS
CONDOMINIUM BUILDING # 100 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 200 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 300 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 400 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 500 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 600 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 700 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 800 - TYPE 1 (18 UNITS)	\$3,451,900	\$139,000	\$3,312,900
CONDOMINIUM BUILDING # 900 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 1000 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 1100 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 1200 - TYPE 1 (18 UNITS)	\$3,451,900	\$139,000	\$3,312,900
CONDOMINIUM BUILDING # 1300 - TYPE 1 (18 UNITS)	\$3,451,900	\$139,000	\$3,312,900
CONDOMINIUM BUILDING # 1400 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 1500 - TYPE 1 (18 UNITS)	\$3,451,900	\$139,000	\$3,312,900
CONDOMINIUM BUILDING # 1600 - TYPE 1 (18 UNITS)	\$3,451,900	\$139,000	\$3,312,900
CONDOMINIUM BUILDING # 1700 - TYPE 1 (18 UNITS)	\$3,451,900	\$139,000	\$3,312,900
CONDOMINIUM BUILDING # 1800 - TYPE 3 (18 UNITS)	\$3,091,800	\$126,100	\$2,965,700
CONDOMINIUM BUILDING # 1900 - TYPE 3 (18 UNITS)	\$3,091,800	\$126,100	\$2,965,700



RESERVE
ADVISORS

Long-term thinking. Everyday commitment.

INSURANCE SUMMARY REPORT

MONTREUX AT DEERWOOD LAKE CONDOMINIUM ASSOCIATION, INC.			
BUILDING / STRUCTURE	COST OF REPRODUCTION NEW	EXCLUSIONS	COST OF REPRODUCTION NEW LESS EXCLUSIONS
CONDOMINIUM BUILDING # 2000 - TYPE 2 (22 UNITS)	\$3,716,800	\$148,600	\$3,568,200
CONDOMINIUM BUILDING # 2100 - TYPE 1 (18 UNITS)	\$3,451,900	\$139,000	\$3,312,900
CONDOMINIUM BUILDING # 2200 - TYPE 1 (18 UNITS)	\$3,451,900	\$139,000	\$3,312,900
CLUBHOUSE	\$3,818,000	\$145,400	\$3,672,600
CLUBHOUSE EQUIPMENT	\$150,000	\$0	\$150,000
AUTO GATES	\$90,000	\$0	\$90,000
WOOD DECK / BRIDGE (CLUBHOUSE)	\$75,000	\$0	\$75,000
POOL DECK - MAIN POOL	\$40,000	\$0	\$40,000
POOL DECK - SMALL POOL	\$20,000	\$0	\$20,000
POOL LIGHTING - MAIN POOL	\$25,000	\$0	\$25,000
POOL LIGHTING - SMALL POOL	\$10,000	\$0	\$10,000
POOL PERIMETER FENCE - MAIN POOL	\$15,000	\$0	\$15,000
POOL PERIMETER FENCE - SMALL POOL WITH DOG PARK	\$20,000	\$0	\$20,000
PERGOLA - MAIN POOL	\$8,000	\$0	\$8,000
PERGOLA - SMALL POOL	\$8,000	\$0	\$8,000
PAVILION BUILDING (PICTURE NOT AVAILABLE)	\$35,000	\$0	\$35,000
GAZEBO #1 (2 TOTAL)	\$46,000	\$0	\$46,000
GAZEBO #2 (3 TOTAL)	\$48,000	\$0	\$48,000
SWIMMING POOL / SPA (LARGE)	\$250,000	\$0	\$250,000



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INSURANCE SUMMARY REPORT

MONTREUX AT DEERWOOD LAKE CONDOMINIUM ASSOCIATION, INC.			
BUILDING / STRUCTURE	COST OF REPRODUCTION NEW	EXCLUSIONS	COST OF REPRODUCTION NEW LESS EXCLUSIONS
SPA	\$15,000	\$0	\$15,000
SWIMMING POOL (SMALL)	\$75,000	\$0	\$75,000
TENNIS COURTS (1)	\$50,000	\$0	\$50,000
ENTRANCE MONUMENT (2)	\$15,000	\$0	\$15,000
MAINTENANCE BUILDING	\$140,000	\$0	\$140,000
RESTROOM BUILDING	\$80,000	\$0	\$80,000
TRASH ENCLOSURE (2)	\$32,000	\$0	\$32,000
GUARD BUILDING (2)	\$40,000	\$0	\$40,000
TOTALS:	\$83,505,400	\$3,292,800	\$80,212,600



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Long-term thinking. Everyday commitment.



MONTATD-01

KUNZT

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/6/2025

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

PRODUCER Insurance Office of America 1 Sleiman Parkway Suite 130 Jacksonville, FL 32216	CONTACT NAME: Tracy Kunz	
	PHONE (A/C, No, Ext): (904) 899-0046	FAX (A/C, No): (904) 448-9788
	E-MAIL ADDRESS: Tracy.Kunz@ioausa.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Southern-Owners Insurance Company	10190
INSURED Montreux at Deerwood Lake Condominium Association Inc Attn: Management Office 8550 Touchton Rd Jacksonville, FL 32216	INSURER B : Greenwich Insurance Company	22322
	INSURER C : Zenith Insurance Company	13269
	INSURER D : Travelers Casualty and Surety Company of America	31194
	INSURER E :	
	INSURER F :	

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			78567414	3/26/2025	3/26/2026	EACH OCCURRENCE \$ 2,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
							MED EXP (Any one person) \$ 10,000
							PERSONAL & ADV INJURY \$ 2,000,000
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
							HNO Auto \$ Included
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			PPP7494695L25A	3/26/2025	3/26/2026	EACH OCCURRENCE \$ 5,000,000
							AGGREGATE \$ 5,000,000
							\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N <input type="checkbox"/> N / A If yes, describe under DESCRIPTION OF OPERATIONS below			Z135782207	3/26/2025	3/26/2026	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER
							E.L. EACH ACCIDENT \$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Directors & Officers			107065540	3/26/2025	3/26/2026	Per Claim 1,000,000

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

This certificate regarding coverage for Montreux at Deerwood Lake Condominium Association Inc. is issued to the certificate holder in regard to:

CERTIFICATE HOLDER

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

For Information Purposes Only

ACORD 25 (2016/03)

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(b) The total of all deductible and self-insured amounts under all that other insurance.

(4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V – DEFINITIONS

1. "Advertisement" means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:

- a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
- b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.

2. "Auto" means:

- a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

4. "Coverage territory" means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph a. above; or
- c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in Paragraph a. above;
 - (2) The activities of a person whose home is in the territory described in Paragraph a.