

Summary of Insurance

For: Trade Winds West Condominium Inc
5301 Ocean Terrace
Marathon, FL 33050

By: Mel E Montagne CPCU,ARM,ANFI 305-537-2781 mel.montagne@ioausa.com
Insurance Office of America
13361 Overseas Highway
Marathon, FL 33050

Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
CL NFIP Flood	Hartford Fire Ins Co	6500049174	2/26/2026	2/26/2027	\$38,246
WIND	Slide Ins Co	CWFL 0000201-01	6/26/2026	6/26/2027	\$56,219
General Liability	Western World Ins Co	NPP6160420	6/26/2026	6/26/2027	\$4,087
Property excluding wind	Westchester Surplus Lines Ins Co	FSF17776423 003	6/26/2026	6/26/2027	\$7,545
Directors & Officers Liability	Philadelphia Indemnity Ins Co	PCAP038719-0423	4/5/2026	4/5/2027	\$1,758
Total					\$107,855

This is an outline of coverages and is not intended to be all encompassing; refer to policy forms for exclusions, conditions, or restrictions.

Signature _____

Date _____

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Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
Property	Westchester Surplus Lines Insurance Company	FSF17776423 003	6/26/2026	6/26/2027	\$6,932

Location 1 / Building 1: 5301 Ocean Terrace, Marathon, FL 33050-2636

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,992,061	Replacement Cost	Special (Including theft)	80%	2,500 Excluding Windstorm
Equipment Breakdown		Replacement Cost			5,000
Swimming Pools	\$78,625	Replacement Cost	Special (Including theft)	80%	5,000 x-wind

ADDITIONAL INTERESTS

Name & Address	Location	Interest Type
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Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
CL NFIP Flood	Hartford Fire Insurance Company	6500049174	2/26/2026	2/26/2027	\$31,563

Location: 5301 Ocean Ter, Marathon, FL 33050-2600

	<u>Building</u>	<u>Contents</u>
Basic Limit	\$2,974,000	
Additional Limit		
Total Amount of Insurance	\$2,974,000	
Deductible	\$25,000	

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Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
Directors & Officers Liability	Philadelphia Indemnity Insurance Company	PCAP038719-0423	4/5/2026	4/5/2027	\$1,741

Form: Claims Made
Primary or Excess: Primary

Coverage	Limit
Per Claim	\$1,000,000
Per Occurrence	
Aggregate	\$1,000,000
Retention	\$1,000

Separate Defense Costs Limit?

Defense Limit:

Retroactive Date:

Pending & Prior Litigation Date: 4/5/2023

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Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
Commercial Wind	Slide Insurance Company	CWFL 0000201-01	6/26/2026	6/26/2027	\$55,578

Location 1 / Building 1: 5301 Ocean Terrace, Marathon, FL 33050-2636

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,992,000	Replacement Cost	Windstorm		5% Hurricane Ded other Wind/Hail \$5000

ADDITIONAL INTERESTS

Name & Address	Location	Interest Type
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Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
General Liability	Western World Insurance Company	NPP6160420	6/26/2026	6/26/2027	\$3,778

Form: Commercial General Liability - Occurrence

Coverage

General Aggregate
Products and Completed Operations
Personal and Advertising Injury
Each Occurrence
Damage to Rented Premises
Medical Expense (Any One Person)
Employee Benefits

Policy Limit

\$2,000,000 Applies to
\$1,000,000
\$1,000,000
\$100,000
\$5,000

Deductible

Property Damage - \$250
Bodily Injury - \$250

Premises

Location 1: 5301 Ocean Terrace, Marathon, FL 33050-2636

Loc #	Bldg #	Class Code	Classification	Exposure	Premium Basis
1	1	OC087	Swimming Pool	1	Other
1	1	62003	Condominiums-residential	16	Unit - Per Unit
1	1		Hired & Non-Owned Auto		Other
1	1	OC084	Boat Docks/Slips	8	Other

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