

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	Current Premium
CL NFIP Flood	Hartford Insurance Co	6500049174	2/26/2024	2/26/2025	\$31,044
WIND	Citizens Property Ins Corp	04096976-5	6/26/2024	6/26/2025	\$51,227
General Liability	Western World Ins Co	NPP8982560	6/26/2024	6/26/2025	\$4,229
Property	Westchester Surplus Lines Ins Co	FSF17776423 001	6/26/2024	6/26/2025	\$7,737
Directors & Officers Liability	Philadelphia Indemnity Ins Co	PCAP038719-0223	4/5/2024	4/5/2025	\$1,450
Total					\$95,687

Signature _____

Date _____

Summary of Insurance

Coverage as of 10/22/2024

For: Trade Winds West Condominium Inc
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Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
CL NFIP Flood	Hartford Insurance Company of the Midwest	6500049174	2/26/2024	2/26/2025	\$25,459

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

	<u>Building</u>	<u>Contents</u>
Basic Limit	\$2,915,000	
Additional Limit		
Total Amount of Insurance	\$2,915,000	
Deductible	\$25,000	

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Directors & Officers Liability	Philadelphia Indemnity Insurance Company	PCAP038719-0223	4/5/2024	4/5/2025	\$1,450

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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Commercial Wind	Citizens Property Insurance Corporation	04096976-5	6/26/2024	6/26/2025	\$41,139

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

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$2,182,000	Replacement Cost	Windstorm		5% Wind or Hail Ded; 5% Hurrigan Ded

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	NPP8982560	6/26/2024	6/26/2025	\$3,778

Form: Commercial General Liability - Occurrence

Coverage	Policy Limit
General Aggregate	\$2,000,000 Applies to
Products and Completed Operations	
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expense (Any One Person)	\$5,000
Employee Benefits	
HIRED NON OWNED AUTO	\$1,000,000

Deductible

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

Premises

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

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

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Property	Westchester Surplus Lines Insurance Company	FSF17776423 001	6/26/2024	6/26/2025	\$6,990

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

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$2,003,575	Replacement Cost	Special (Including theft)	80%	5,000 Excluding Windstorm
Equipment Breakdown	\$2,003,575	Replacement Cost			5,000

ADDITIONAL INTERESTS

Name & Address	Location	Interest Type
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