



CERTIFICATE OF PROPERTY INSURANCE

TRINGALIB

DATE (MM/DD/YYYY)
04/11/2025

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 435 S Yonge Street Suite 1 Ormond Beach, FL 32174		CONTACT NAME: Brian Mort PHONE (A/C, No, Ext): (386) 671-3080 FAX (A/C, No): (386) 671-3003 E-MAIL ADDRESS: Brian.Mort@ioausa.com PRODUCER CUSTOMER ID: OCEAVIE-04	
INSURED Ocean View Manor Management Corporation, Inc. 3600 S Ocean Shore Blvd Flagler Beach, FL 32136	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Wilshire Insurance Company		13234
	INSURER B : Philadelphia Indemnity Insurance Company		18058
	INSURER C : Travelers Excess and Surplus Lines Company		29696
	INSURER D : The Cincinnati Specialty Underwriters Insurance Company		13037
	INSURER E : StarNet Insurance Company		40045
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 1 3600 S Ocean Shore Blvd, Flagler Beach, FL, 32136

3600 S Ocean Shore Blvd, Flagler Beach, FL 32136-4100

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	IMP4000855 02	04/10/2025	04/10/2026	BUILDING	\$
		CAUSES OF LOSS				PERSONAL PROPERTY	\$
		BASIC				BUSINESS INCOME	\$
		BROAD				EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL				RENTAL VALUE	\$
		EARTHQUAKE				BLANKET BUILDING	\$
		WIND				BLANKET PERS PROP	\$
		FLOOD				BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/>	X-WIND				X Hazard TIV	\$ 25,220,111
							\$
		INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
B	<input checked="" type="checkbox"/>	CRIME	PCAC021024-0224	04/10/2025	04/10/2026	X Employee Theft	\$ 500,000
		TYPE OF POLICY					\$
		Crime					\$
C	<input checked="" type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	4W29256A	04/10/2025	04/10/2026	X Per Breakdown	\$ 25,120,111
D		General Liability	CSU 0228974	04/10/2025	04/10/2026	X Each Occurrence	\$ 1,000,000
E		Directors & Officers	QDO0006205-00	04/10/2025	04/10/2026	X Each Claim	\$ 1,000,000

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

This certificate regarding coverage for Ocean View Manor Management Corporation, Inc. is issued to the certificate holder in regard to:

CERTIFICATE HOLDER	CANCELLATION
For Information 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

ACORD 24 (2016/03)

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ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY Insurance Office of America		NAMED INSURED Ocean View Manor Management Corporation, Inc. 3600 S Ocean Shore Blvd Flagler Beach, FL 32136	
POLICY NUMBER SEE PAGE 1			
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

Additional Information

Property:

Ordinance or Law – Coverage A – Included in Building Limit
Ordinance or Law – Coverage B&C – \$1,000,000 Combined
Replacement Cost as per the latest appraisal on file

Liability:

112 Units
Additional Insured- Condominium Unit Owners
Waiver of Transfer of Rights of Recovery Against Others to Us- Per Contract

Umbrella - Greenwich Ins. Co. (Pol. #PENDING) - \$15,000,000 Limit
Workers Comp - Zenith Ins. Co. (Pol. #Z127114411) - \$500k/500k/500k Limit



CERTIFICATE OF LIABILITY INSURANCE

04/20/2025

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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 612-333-3323

Brown & Brown Insurance Services, Inc.

901 Marquette Avenue

Suite 1800

Minneapolis, MN 55402 USA

INSURED

SFP Holding, Inc.

Summit Fire & Security LLC

1950 S McCarran, Unit 170

Reno, NV 89502 USA

CONTACT NAME: Dawn Heinemann or Sara McWethy

PHONE (A/C, No, Ext): 612-333-3323

FAX (A/C, No):

E-MAIL ADDRESS: SFPHolding@bbrown.com

INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A:	GREENWICH INS CO	22322
INSURER B:	STARR IND & LIAB CO	38318
INSURER C:	XL SPECIALTY INS CO	37885
INSURER D:	MIDWEST EMPLOYERS CAS CO/THE BUILDERS GROUP	00012
INSURER E:	VANTAGE RISK SPECIALTY INS CO	16275
INSURER F:		

COVERAGES

CERTIFICATE NUMBER: 751918105

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	X	X	CGE742900703	05/01/25	05/01/26	EACH OCCURRENCE	\$ 2,000,000
		CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000
	X	SIR: \$250,000						MED EXP (Any one person)	\$ 10,000
		GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY	\$ 2,000,000
		POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC						GENERAL AGGREGATE	\$ 4,000,000
		OTHER:						PRODUCTS - COM/OP AGG	\$ 4,000,000
									\$
A		AUTOMOBILE LIABILITY	X	X	CAH742900803	05/01/25	05/01/26	COMBINED SINGLE LIMIT (Ea accident)	\$ 2,000,000
	X	ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED AUTOS ONLY						BODILY INJURY (Per accident)	\$
	X	HIRED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
		SCHEDULED AUTOS NON-OWNED AUTOS ONLY	X						\$
									\$
B		UMBRELLA LIAB	X	X	1000585091251	05/01/25	05/01/26	EACH OCCURRENCE	\$ 5,000,000
	X	EXCESS LIAB						AGGREGATE	\$ 5,000,000
		CLAIMS-MADE							\$
		DED							\$
		RETENTION \$							\$
C		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		X	CWD7478155 (AOS)	05/01/25	05/01/26	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER	
D		ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N	X	EWC010188/160001518 MN-ELWC	05/01/25	05/01/26	E.L. EACH ACCIDENT	\$ 1,000,000
C		If yes, describe under DESCRIPTION OF OPERATIONS below	N/A	X	CWG742900603 (WI)	05/01/25	05/01/26	E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
								E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
E		Professional Liability			P03CP0000081220	05/01/25	05/01/26	Per Claim/Agg	5M/5M
E		Pollution Liability			P03CP0000081220	05/01/25	05/01/26	Occ/Agg	5M/5M

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

RE: ALL Projects/Work Performed by the Named Insured.

General, Automobile & Excess liability policies include Additional Insured & Primary & Non-contributory coverage when there is a written contract in place that requires this coverage. General, Automobile & Excess liability & Workers Compensation policies include Waiver of Subrogation coverage when there is a written contract in place that requires this coverage. All coverages apply where applicable by law & subject to the policy(s) terms, conditions & exclusions.

CERTIFICATE HOLDER

05-0200

Ocean View Manor Condominium

3600 S. Ocean Shore Blvd.

Flagler Beach, FL 32136

USA

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

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ACORD 25 (2016/03)

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