



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
05/30/2023

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME, CONTACT PERSON AND ADDRESS MARSH USA, LLC. TWO ALLIANCE CENTER 3560 LENOX ROAD, SUITE 2400 ATLANTA, GA 30326 Attn: Atlanta.certrequest@marsh.com Fax: 212-948-4321 102860439-75-PROP-23-24		PHONE (A/C, No, Ext):	COMPANY NAME AND ADDRESS See Attached For Carrier Listings	NAIC NO:
FAX (A/C, No):	E-MAIL ADDRESS:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE: AGENCY CUSTOMER ID #:	SUB CODE:	POLICY TYPE		
NAMED INSURED AND ADDRESS On Top of the World Communities, LLC On Top of the World Condo Association 2069 World Parkway Blvd East Clearwater, FL 33763		LOAN NUMBER		POLICY NUMBER See Attached
		EFFECTIVE DATE 05/30/2023	EXPIRATION DATE 05/30/2024	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☒ BUILDING OR ☒ BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION

PERILS INSURED

BASIC

BROAD

☒

SPECIAL

1

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 50,000,000

DED: 10,000

	YES	NO	N/A	
<input checked="" type="checkbox"/> BUSINESS INCOME <input checked="" type="checkbox"/> RENTAL VALUE	X			If YES, LIMIT: INCLUDED <input checked="" type="checkbox"/> Actual Loss Sustained; # of months: 12
BLANKET COVERAGE	X			If YES, indicate value(s) reported on property identified above: \$ 50,000,000
TERRORISM COVERAGE		X		Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	X			
IS DOMESTIC TERRORISM EXCLUDED?	X			
LIMITED FUNGUS COVERAGE		X		If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)	X			
REPLACEMENT COST	X			
AGREED VALUE		X		
COINSURANCE		X		If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	X			If YES, LIMIT: 100,000,000 DED: 10,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	X			If YES, LIMIT: Included DED: 10,000
- Demolition Costs	X			If YES, LIMIT: Included DED: 10,000
- Incr. Cost of Construction	X			If YES, LIMIT: Included DED: 10,000
EARTH MOVEMENT (If Applicable)	X			If YES, LIMIT: 50,000,000 DED: 100,000
FLOOD (If Applicable)	X			If YES, LIMIT: SEE ATTACHED DED: SEE ATTACHED
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:			X	If YES, LIMIT: DED:
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	X			If YES, LIMIT: DED: SEE ATTACHED
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	X			

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.

ADDITIONAL INTEREST

ATL-005072420-11

<input type="checkbox"/> CONTRACT OF SALE	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
<input type="checkbox"/> MORTGAGEE			
NAME AND ADDRESS On Top of the World Communities, LLC On Top of the World Condo Association 2069 World Parkway Blvd East Clearwater, FL 33763			AUTHORIZED REPRESENTATIVE <i>Marsh USA LLC</i>

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ADDITIONAL REMARKS SCHEDULE

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AGENCY MARSH USA, LLC.		NAMED INSURED On Top of the World Communities, LLC On Top of the World Condo Association 2069 World Parkway Blvd East Clearwater, FL 33763
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 28 **FORM TITLE:** Evidence of Commercial Property Insurance

Property Insurers:

Insurer: Westchester Surplus Lines Insurance Company Policy Number: D37420608 010

[(Primary \$10M)]

Insurer: Certain Underwriters at Lloyd's, London Policy Number: BOWPF2350233

[(P/o \$15M Excess of \$10M)]

Insurer: Syndicate 2623/623 at Lloyd's Policy Number: W34FC2230101

[(P/o \$15M Excess of \$10M)]

Insurer: Ironshore Specialty Insurance Company Policy Number: 1000395731-04

[(P/o \$15M Excess of \$10M)]

Insurer: Certain Underwriters at Lloyd's Syndicate 4444 Policy Number: B74387AAA

[(P/o \$15M Excess of \$10M)]

Insurer: Beat Syndicate 4242; QBE Syndicate 5555 Policy Number: 23ALC715410A

[(P/o \$25M Excess of \$25M)]

Insurer: Certain Underwriters at Lloyd's, London Policy Number: BOWPF2350528

[(P/o \$25M Excess of \$25M)]

Insurer: Certain Underwriters at Lloyd's Syndicate 4444 Policy Number: B74387ABA

[(P/o \$25M Excess of \$25M)]

Insurer: Fidelis Insurance Bermuda Limited Policy Number: B23R0353736M

[(P/o \$25M Excess of \$25M)]

□

Terrorism:

Insurer: Liberty Surplus Insurance Corporation

Policy Number: 5N119515004

Limit: \$100,000,000 per occurrence and annual aggregate

Deductible: \$10,000 per occurrence

□

All Risk of direct physical loss or damage to real and personal property on a replacement cost basis, subject to policy terms, conditions and exclusions. Coverage Includes, but is not limited to fire, extended perils such as vandalism, malicious mischief, flood, earthquake and boiler & machinery.

□

Flood:

All Other Flood annual aggregate limit: \$50,000,000 except, □

Special Flood Hazard Area annual aggregate limit: \$15,000,000

Flood Deductibles: □

\$100,000; except \$500,000 for Special Flood Hazard Area

Named Storm Deductibles:

Clearwater - 5% per Unit of Insurance, Minimum of \$250,000, Maximum of \$10M

Ocala - 5% per Unit of Insurance, Minimum of \$250,000, Maximum of \$10M

□

DEDUCTIBLES:

\$10,000 per occurrence except: □

Earthquake: □

\$100,000 per occurrence; □

Flood: □

\$500,000 per occurrence as respects locations partially or wholly within Flood Zones prefixed A or V

\$100,000 per occurrence as respects all other locations

Named Windstorm:

5% (\$250,000 minimum) for Ocala and Clearwater

□

Other sublimits & deductibles may apply per policy terms and conditions.