



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

5/6/2025

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 Cothrom Risk & Insurance Services 110 E Broward Blvd, Suite 940 Fort Lauderdale, FL 33301		PHONE (A/C, No, Ext): 954-368-2191	COMPANY NAME AND ADDRESS Heritage Property & Casualty Insurance Company c/o The Bank of Tampa P.O. Box 30328 Tampa, FL 33630		NAIC NO: 14407
FAX (A/C, No):	E-MAIL ADDRESS: certificates@cothrom.com				
CODE: AGENCY CUSTOMER ID #:			SUB CODE:		
NAMED INSURED AND ADDRESS Royal Poinciana Condominium Association, Inc. 1275 SW 46th Ave Pompano Beach FL 33069			LOAN NUMBER	POLICY NUMBER HCP010289	
ADDITIONAL NAMED INSURED(S)			EFFECTIVE DATE 04/29/2025	EXPIRATION DATE 04/29/2026	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
			IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
			POLICY TYPE		
			THIS REPLACES PRIOR EVIDENCE DATED:		

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

LOCATION / DESCRIPTION
Schedule of Locations:
See Attached...

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
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE:	\$ 41,910,400			DED:10,000
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE		YES NO N/A		If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE		X		If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE		X		Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X		IL09530115
IS DOMESTIC TERRORISM EXCLUDED?		X		
LIMITED FUNGUS COVERAGE		X		If YES, LIMIT: 50,000 DED:10,000
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: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X		If YES, LIMIT: see description DED:
- Demolition Costs		X		If YES, LIMIT: DED:
- Incr. Cost of Construction		X		If YES, LIMIT: DED:
EARTH MOVEMENT (If Applicable)		X		If YES, LIMIT: DED:
FLOOD (If Applicable)		X		If YES, LIMIT: DED:
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		X		If YES, LIMIT: DED:5%
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		X		If YES, LIMIT: DED:5%
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

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS			AUTHORIZED REPRESENTATIVE
<p>*** For Information Purposes Only *** ***** ***** ** *****</p>			<p>Michael J. Collum</p>

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ADDITIONAL REMARKS SCHEDULE

AGENCY Cothrom Risk & Insurance Services		NAMED INSURED Royal Poinciana Condominium Association, Inc. 1275 SW 46th Ave Pompano Beach FL 33069	
POLICY NUMBER HCP010289		EFFECTIVE DATE: 04/29/2025	
CARRIER Heritage Property & Casualty Insurance Company	NAIC CODE 14407		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 28 **FORM TITLE:** EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

REMARKS:

Ordinance or Law:
 Extended Coverage A, Extended B & C Combined

2% Inflation Guard is included.

LOCATION/DESCRIPTION:

1223 SW 46th Ave Pompano Beach FL 33069 8 Units \$1,104,200
 1225 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,531,500
 1227 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,531,500
 1229 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,678,500
 1231 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,678,500
 1233 SW 46th Ave Pompano Beach FL 33069 8 Units \$1,104,200
 1235 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,798,200
 1237 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,798,200
 1239 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,531,500
 1241 SW 46th Ave Pompano Beach FL 33069 8 Units \$1,104,200
 1243 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,678,500
 1245 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,678,500
 1247 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,798,200
 1249 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,531,500
 1251 SW 46th Ave Pompano Beach FL 33069 8 Units \$1,104,200
 1253 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,531,500
 1255 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,678,500
 1257 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,798,200
 1259 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,531,500
 1261 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,531,500
 1263 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,798,200
 1265 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,678,500
 1267 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,531,500
 1269 SW 46th Ave Pompano Beach FL 33069 8 Units \$1,104,200
 1281 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,678,500
 1283 SW 46th Ave Pompano Beach FL 33069 8 Units \$1,104,200
 1285 SW 46th Ave Pompano Beach FL 33069 16 Units \$1,531,500
 1275 SW 46th Ave Pompano Beach FL 33069 Clubhouse \$365,700,
 Pool \$167,000,
 Tennis Courts \$100,000,
 Lights \$10,000,
 Fences \$6,500,
 Gates \$92,000,
 Signs \$20,000