



ADDITIONAL REMARKS SCHEDULE

AGENCY Business Risk Advisors LLC		NAMED INSURED The Golden Isles Condominium Apts., Inc. 700 Layne Blvd, # Office Hallandale Beach, FL 33009	
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 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:

- Unit owners included as additional insureds CG20041185.
- \$5,000 Deductible Per Occurrence Applies to Bodily Injury Liability and/or Property Damage Liability Combined
- Separation Of Insureds applies under CG00010413.
- Exclusion Of Certified Acts Of Terrorism CG21730115
- Florida Changes - Cancellation And Nonrenewal CG02200324.
- Improvements & Betterments Not Included.
- Assault & Battery Coverage Limits: \$250,000 Each Occurrence/ \$500,000 Aggregate
- Animal-Related Limited Liability Coverage: \$100,000 Each Occurrence/ \$200,000 Aggregate

CRIME COVERAGE: (Discovery Form)

- Employee Theft Coverage \$200,000
- Computer Fraud Coverage \$200,000
- Funds Transfer Fraud Coverage \$200,000
- \$1,000 Retention/Deductible applies for above listed.
- Premises Coverage \$25,000
- In Transit Coverage \$25,000
- Forgery Coverage \$25,000
- Money Orders and Counterfeit Currency Fraud Coverage \$25,000
- \$250 Retention/Deductible applies for above listed.
- Covered Employees: Management Company, Directors and Trustees and Non-Compensated Officers.

DIRECTORS & OFFICERS COVERAGE:

- \$1,000,000 Limit Each Claim & Aggregate
- \$2,500 Deductible Per Claim
- Property management employees included as insureds.

WORKERS COMPENSATION:

- Applies: State of Florida
- Includes Voluntary Compensation (Volunteers) Coverage Endorsement.

UMBRELLA COVERAGE:

- Underlying policies: General Liability, HNOA, Directors & Officer and Workers Compensation.