



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
6/12/2025

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 Business Risk Advisors LLC 13762 W. State Road 84, Suite 607 Davie, FL 33325	PHONE (A/C, No, Ext): (954) 909-4524	COMPANY NAME AND ADDRESS Underwriters At Lloyds Of London	NAIC NO:
Contact name:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
FAX (A/C, No): (866) 892-3980	E-MAIL ADDRESS: admin@bra-llc.com		
CODE:	SUB CODE:	POLICY TYPE Property	
AGENCY CUSTOMER ID #: THEGOLD-01			
NAMED INSURED AND ADDRESS The Golden Isles Condominium Apts., Inc. 700 Layne Blvd, # Office Hallandale Beach, FL 33009	LOAN NUMBER	POLICY NUMBER B1180D251080/427BS	
	EFFECTIVE DATE 5/26/2025	EXPIRATION DATE 5/26/2026	<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
Per Schedule Locations

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	<input checked="" type="checkbox"/> SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 13,205,995				DED: 5,000
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	YES NO N/A			If YES, LIMIT: Actual Loss Sustained of months:
BLANKET COVERAGE		<input checked="" type="checkbox"/>		If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE		<input checked="" type="checkbox"/>		Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION		<input checked="" type="checkbox"/>		
IS DOMESTIC TERRORISM EXCLUDED		<input checked="" type="checkbox"/>		
LIMITED FUNGUS COVERAGE		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)		<input checked="" type="checkbox"/>		LMA 5018
REPLACEMENT COST		<input checked="" type="checkbox"/>		
AGREED VALUE		<input checked="" type="checkbox"/>		
COINSURANCE		<input checked="" type="checkbox"/>		If YES, 90
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		<input checked="" type="checkbox"/>		If YES, LIMIT: 12,847,555 DED: 5,000
- Demolition Costs		<input checked="" type="checkbox"/>		If YES, LIMIT: 10 DED: 5,000
- Incr. Cost of Construction		<input checked="" type="checkbox"/>		If YES, LIMIT: 10 DED: 5,000
EARTH MOVEMENT (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
FLOOD (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		<input checked="" type="checkbox"/>		If YES, LIMIT: 13,205,995 DED: 1
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		<input checked="" type="checkbox"/>		If YES, LIMIT: 13,205,995 DED: 5
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		<input checked="" type="checkbox"/>		

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 Proof of Insurance			AUTHORIZED REPRESENTATIVE

**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 B1180D251080/427BS			
CARRIER Underwriters At Lloyds Of London	NAIC CODE	EFFECTIVE DATE: 05/26/2025	

ADDITIONAL REMARKS

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

Special Conditions:**LOCATIONS SCHEDULE:**

- 700 Layne Blvd, Hallandale Beach, FL 33009 - Building A (units # 101-311) - 33 units
- 700 Layne Blvd, Hallandale Beach, FL 33009 - Building B (units # 112-322) - 33 units
- 700 Layne Blvd, Hallandale Beach, FL 33009 - Building C (units # 123-126) - 4 units
- 700 Layne Blvd, Hallandale Beach, FL 33009 - Clubhouse

PROPERTY COVERAGE: **TOTAL INSURABLE VALUE: \$13,205,990**

- Building A (units # 101-311) \$5,755,050
- Building B (units # 112-322) \$6,105,450
- Building C (units # 123-126) \$778,350
- Clubhouse Building \$208,705
- Swimming Pool with Patio, Fencing, Equipment & Heater \$168,430
- Shuffleboard Courts (3) \$5,700
- Detached Carports \$10,175
- Outdoor property & equipment \$170,110
- Valuation: Replacement Cost
- 90% Coinsurance
- Inflation Guard not available
- Backup of Sewers and Drains \$10,000 Limit / \$500 Deductible

DEDUCTIBLES:

- \$5,000 All Other Peril Each & Every Occurrence
- 1% All Other Wind/Hail Each & Every Occurrence
- 5% Named Storm Each & Every Occurrence

ORDINANCE OR LAW COVERAGE:

- Coverage A: Full Building Limits, total of \$12,847,555
- Coverage B&C Combined Limit: \$10% Per Building

CARRIER LISTING & PARTICIPATING %:

- Underwriters at Lloyd's, London 71.00000%
- Hamilton Insurance DAC 8.00000%
- Evanston Insurance Company 10.00000%
- Lexington Insurance Company 10.00000%
- Dale DUAL MGU Limited 1.00000%

-----ADDITIONAL POLICIES-----**EQUIPMENT BREAKDOWN:**

- Carrier: Valley Forge Ins Co - Policy #8032935011
- Limit Per Breakdown: \$9,459,017
- Deductible: \$2,500

FLOOD COVERAGE, PLEASE SEE ATTACHED DECLARATION PAGE



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1124
 8787241
 6/12/25
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 AMENDED EFFECTIVE: 5/26/25

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150407160 15	1150407160	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/26/25 To: 5/26/26 12:01 am Standard Time	06/12/2025	0739289	1150407160

Agent (954)909-4524
 BUSINESS RISK ADVISORS LLC
 245 N OCEAN DR STE 302
 DEERFIELD BEACH FL 33441-3859

THE GOLDEN ISLES CONDOMINIUM APTS INC
 700 LAYNE BLVD OFC
 HALLANDALE BEACH FL 33009-6587

POLICY@BRA-LLC.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
 700 LAYNE BLVD BLDG A, HALLANDALE BEACH FL 33009

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Residential Condominium Building
 Building Description: Entire Residential Condo Building

Flood Risk: AE
 First Floor Height: 2.6 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 09/09/1965
 Prior NFIP Claims: 0
 Number of Units: 33
 Replacement Cost Value: 4,874,624

Property Description: Slab on Grade, 3 floors

Coverage	Deductible	Annual Premium
BUILDING \$4,875,000	\$1,250	\$3,339.00
CONTENTS NO CONTENTS COVERAGE INSURED DECLINED CONTENTS COVERAGE		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$63.00
 Community Rating Discount: \$641.00
 FULL RISK PREMIUM: \$2,761.00
 DISCOUNTED PREMIUM: \$2,761.00
 Reserve Fund Assessment: \$497.00
 Federal Policy Service Fee: \$1,200.00
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$4,708.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

073928909115040716025163

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Insured



FFL99.001 1124
8787241
6/12/25

09 1150407160 15

Agent (954)909-4524
BUSINESS RISK ADVISORS LLC
245 N OCEAN DR STE 302
DEERFIELD BEACH FL 33441-3859

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1124
8788159
6/12/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
AMENDED EFFECTIVE: 5/26/25

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150407161 15	1150407161	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/26/25 To: 5/26/26 12:01 am Standard Time	06/12/2025	0739289	1150407161

Agent (954)909-4524
BUSINESS RISK ADVISORS LLC
245 N OCEAN DR STE 302
DEERFIELD BEACH FL 33441-3859

THE GOLDEN ISLES CONDO APTS INC
700 LAYNE BLVD OFC
HALLANDALE BEACH FL 33009-6587

POLICY@BRA-LLC.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
700 LAYNE BLVD BLDG B, HALLANDALE BEACH FL 33009

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: .3 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 09/09/1965
Prior NFIP Claims: 0
Number of Units: 33
Replacement Cost Value: 5,189,796

Property Description: Slab on Grade, 3 floors

Coverage	Deductible	Annual Premium
BUILDING \$5,190,000	\$1,250	\$4,189.00
CONTENTS NO CONTENTS COVERAGE INSURED DECLINED CONTENTS COVERAGE		\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$814.00
FULL RISK PREMIUM: \$3,450.00
DISCOUNTED PREMIUM: \$3,450.00
Reserve Fund Assessment: \$621.00
Federal Policy Service Fee: \$1,200.00
HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$5,521.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
Patricia Templeton-Jones, President

073928909115040716125163

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Insured



FFL99.001 1124
8788159
6/12/25

09 1150407161 15

Agent (954)909-4524
BUSINESS RISK ADVISORS LLC
245 N OCEAN DR STE 302
DEERFIELD BEACH FL 33441-3859

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1124
 8788163
 6/12/25
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 AMENDED EFFECTIVE: 5/26/25

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150407159 15	1150407159	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/26/25 To: 5/26/26 12:01 am Standard Time	06/12/2025	0739289	1150407159

Agent (954)909-4524
 BUSINESS RISK ADVISORS LLC
 245 N OCEAN DR STE 302
 DEERFIELD BEACH FL 33441-3859

THE GOLDEN ISLES CONDO APTS INC
 700 LAYNE BLVD OFC
 HALLANDALE BEACH FL 33009-6587

POLICY@BRA-LLC.COM

Property Location (if other than above) Address may have been changed in accordance with USPS standards.
 700 LAYNE BLVD BLDG C, HALLANDALE BEACH FL 33009

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Residential Condominium Building
 Building Description: Entire Residential Condo Building

Flood Risk: AE
 First Floor Height: 2.6 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 09/09/1965
 Prior NFIP Claims: 0
 Number of Units: 4
 Replacement Cost Value: 735,931

Property Description: Slab on Grade, 1 floor

Coverage	Deductible	Annual Premium
BUILDING	\$736,000	\$1,526.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$29.00
 Community Rating Discount: \$272.00
 FULL RISK PREMIUM: \$1,283.00
 DISCOUNTED PREMIUM: \$1,283.00
 Reserve Fund Assessment: \$231.00
 Federal Policy Service Fee: \$188.00
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$1,952.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

073928909115040715925163

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Insured



FFL99.001 1124
8788163
6/12/25

09 1150407159 15

Agent (954)909-4524
BUSINESS RISK ADVISORS LLC
245 N OCEAN DR STE 302
DEERFIELD BEACH FL 33441-3859

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1124
 8788139
 6/12/25
 2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
 AMENDED EFFECTIVE: 5/26/25

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150406219 15	1150406219	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 5/26/25 To: 5/26/26 12:01 am Standard Time	06/12/2025	0739289	1150406219

Agent (954)909-4524
 BUSINESS RISK ADVISORS LLC
 245 N OCEAN DR STE 302
 DEERFIELD BEACH FL 33441-3859

THE GOLDEN ISLES CONDO APTS INC
 700 LAYNE BLVD OFC
 HALLANDALE BEACH FL 33009-6587

POLICY@BRA-LLC.COM

Property Location (if other than above)
 700 LAYNE BLVD, HALLANDALE BEACH FL 33009

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Non-Residential Building
 Building Description: Recreation Building

Flood Risk: AE
 First Floor Height: 2.6 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 09/09/1965
 Prior NFIP Claims: 0

Property Description: Slab on Grade, 1 floor

Replacement Cost Value: 228,647

Coverage	Deductible	Annual Premium
BUILDING	\$229,000	\$1,090.00
CONTENTS	\$12,000	\$186.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$24.00
 Community Rating Discount: \$221.00
 FULL RISK PREMIUM: \$1,079.00
 DISCOUNTED PREMIUM: \$1,079.00
 Reserve Fund Assessment: \$194.00
 Federal Policy Service Fee: \$47.00
 HFIAA Surcharge: \$250.00

REVISED TOTAL ANNUAL PAYMENT \$1,570.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

073928909115040621925163

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Insured



FFL99.001 1124
8788139
6/12/25

09 1150406219 15

Agent (954)909-4524
BUSINESS RISK ADVISORS LLC
245 N OCEAN DR STE 302
DEERFIELD BEACH FL 33441-3859

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

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Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: General Property Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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Insured

