



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
5/29/2026

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		PHONE (A/C, No, Ext): (954) 909-4524	COMPANY NAME AND ADDRESS American Coastal Insurance Company 800 2nd Avenue South Saint Petersburg, FL 33701		NAIC NO: 12968
Contact name: Peter Romeo		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 AMC-40563-00	
			EFFECTIVE DATE 5/26/2026	EXPIRATION DATE 5/26/2027	☐ 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

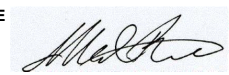
PERILS INSURED BASIC ☒ BROAD ☒ SPECIAL ☐

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 9,340,212	DED: 5,000		
	YES	NO	N/A
☐ BUSINESS INCOME ☐ RENTAL VALUE			☒ If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE	☒		If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE	☒		Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	☒		
IS DOMESTIC TERRORISM EXCLUDED?	☒		
LIMITED FUNGUS COVERAGE	☒		If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)	☒		
REPLACEMENT COST	☒		
AGREED VALUE	☒		
COINSURANCE	☒		If YES, 90%
EQUIPMENT BREAKDOWN (If Applicable)	☒		If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	☒		If YES, LIMIT: 9,340,212 DED: 5,000
- Demolition Costs	☒		If YES, LIMIT: 10 DED: 5,000
- Incr. Cost of Construction	☒		If YES, LIMIT: 10 DED: 5,000
EARTH MOVEMENT (If Applicable)	☒		If YES, LIMIT: DED:
FLOOD (If Applicable)	☒		If YES, LIMIT: DED:
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:	☒		If YES, LIMIT: 9,340,212 DED: 5
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions:	☒		If YES, LIMIT: 9,340,212 DED: 5
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	☒		

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		NAMED INSURED The Golden Isles Condominium Apts., Inc. 700 Layne Blvd, # Office Hallandale Beach, FL 33009
POLICY NUMBER AMC-40563-00		
CARRIER American Coastal Insurance Company	NAIC CODE 12968	
		EFFECTIVE DATE: 05/26/2026

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: \$9,340,212**

- Building A (units # 101-311) \$3,976,871
- Building B (units # 112-322) \$4,240,965
- Building C (units # 123-126) \$573,586
- Clubhouse Building \$208,705
- Swimming Pool with Patio/Deck, Equipment & Heater \$159,800
- Shuffleboard Courts (3) \$5,610
- Detached Carports \$10,175
- Outdoor property & equipment (HVAC Cooling Towers)\$156,500
- BBQ Grill- \$5,610
- Area Lighting (9) \$8,000
- Valuation: Replacement Cost
- 90% Coinsurance
- Inflation Guard not available
- Equipment Breakdown Included \$9,340,212

DEDUCTIBLES:

- \$5,000 All Other Peril Per Occurrence
- \$5,000 Sinkhole per Occurrence
- 5% Calendar Year Hurricane

ORDINANCE OR LAW COVERAGE:

- Coverage A: Full Building Limits, total of \$9,340,212
- Coverage B&C Combined Limit: \$10% Per Building

-----ADDITIONAL POLICIES-----

EQUIPMENT BREAKDOWN:

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

PROPERTY COVERAGE- OUTDOOR PROPERTY EXCLUDING WIND - **TOTAL INSURABLE VALUES \$18,805**

- Patio Fencing/Gates - \$8,630
- Shuffleboard Courts (3) - \$5,700
- Community Signs - \$4,475
- Valuation: Replacement Cost
- Co-Insurance- 80%
- Cause of Loss - Special
- Deductible- \$1,000

FLOOD COVERAGE, PLEASE SEE ATTACHED DECLARATION PAGE (Pending)

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Business Risk Advisors		NAMED INSURED The Golden Isles Condominium Apts., Inc. 700 Layne Blvd, # Office Hallandale Beach, FL 33009
POLICY NUMBER AMC-40563-00		
CARRIER American Coastal Insurance Company	NAIC CODE 12968	
		EFFECTIVE DATE: 05/26/2026

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE