



Insurance Proposal Prepared For:

Huntington Lakes Section Four Association, Inc.

**Effective Dates:
07/01/2026 – 07/01/2027**

Presented By:
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This presentation is designed to give you an overview of the insurance coverage we recommend for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverage, conditions, exclusions, and limitations

Servicing with PRIDE

Passion + Respect + Integrity + Diligence + Expertise = PRIDE

These words define us.

In each of our agencies, these core principles will be demonstrated by actions –

- We serve our clients with PASSION, taking care of their risk and financial needs with insurance, surety, employee benefits and related services.
- We treat our clients, business partners and each other with RESPECT, as we wish to be treated.
- We will always act with INTEGRITY for our clients and carriers because our industry depends upon contracts and fair dealing among all parties.
- We will work with DILIGENCE to understand our clients' needs, and to apply our EXPERTISE to help our clients manage risks.
- In sum, we serve our clients, our partners and each other with PRIDE.

By providing exceptional service to our clients, by empowering and rewarding our employees, and by embracing a culture that welcomes innovation and supports its business community, AssuredPartners aims to be the broker of choice for our clients and carriers, the acquirer of choice for independent agencies, and the employer of choice for anyone who shares our vision.

Take PRIDE in your work - we help people!

Solutions – *not just insurance.*

Visit our website @ <http://www.assuredpartners.com/>

Account Overview

Huntington Lakes Section Four Association, Inc.

All notices sent by the insurance company to the insured will be addressed to the first named insured only, unless agreed otherwise within the policy of insurance. The first named insured is the first name in the list above.

Mailing Address

c/o Seacrest Services, Inc.
2101 Centrepark W. Drive, Suite 110
West Palm Beach, FL 33409

All written communication will be sent to this address. Once sent to this address they may be considered delivered according to various policy requirements.

AJG Service Team

Vice President: Gregory Waltz
Phone Number: (954) 678-5812
Email: Gregory_Waltz@ajg.com

Account Manager: Alyssa Sachs
Phone Number: (954) 354-8053
Email: Alyssa_Sachs@ajg.com

Account Coordinator: Andre Fernandez
Phone Number: (754) 289-1704
Email: Andre_Fernandez@ajg.com

Claims Coordinator: Sandra Ertons
Phone Number: (954) 678-5708
Email: Sandra_Ertons@ajg.com

EOI DIRECT

Requestors of Certificates of Insurance

With our continued focus on providing superior service to our customers, Mack, Mack & Waltz now offer alternatives for your insurance certificate requests.

EOI Direct provides around-the-clock online access to insurance information for lenders, mortgage brokers, closing agents, homeowners, and realtors in need of Master Policy data for community associations insured through our agency.

EOI Direct

Phone: (877) 456-3643 Fax: (208) 694-3848

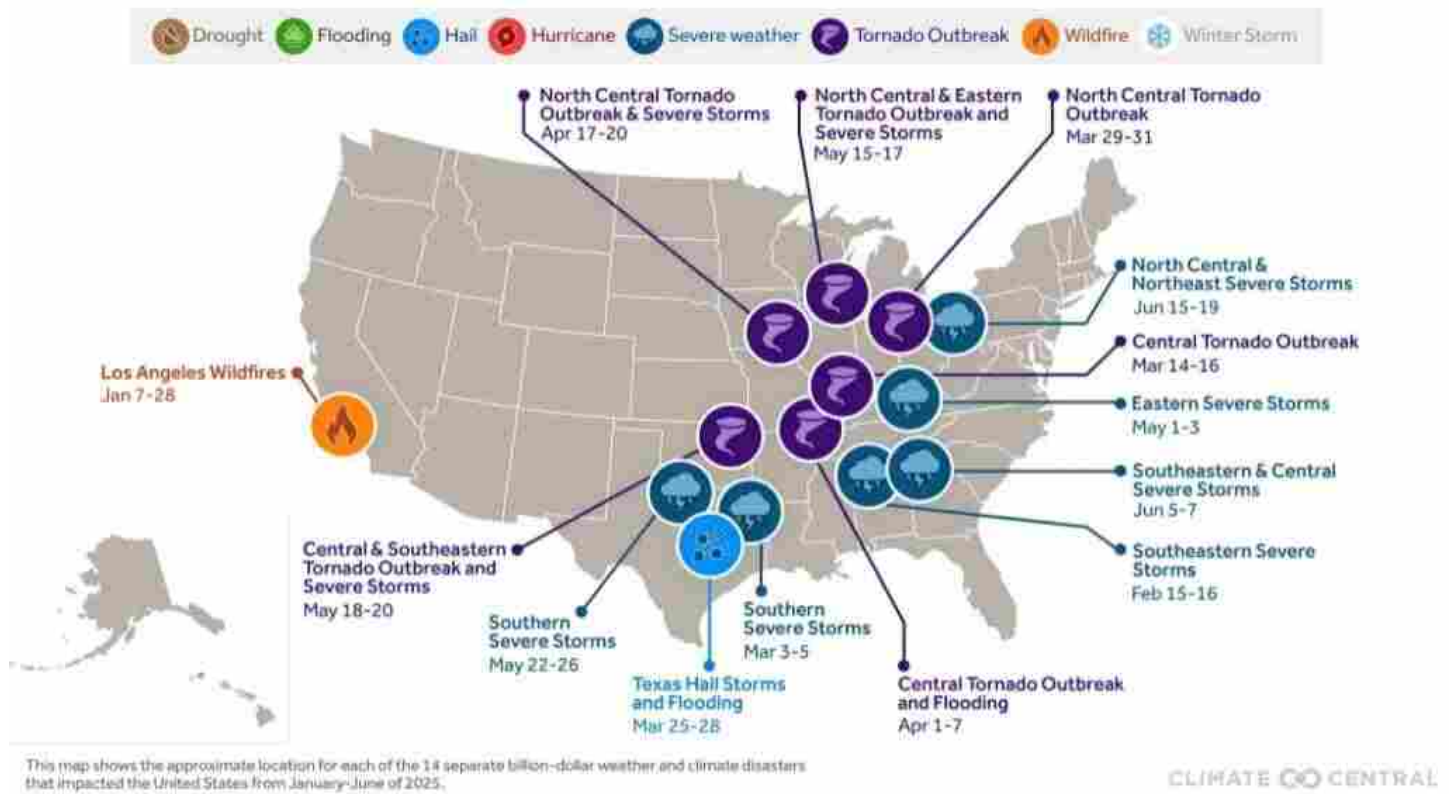
Email: help@eoidirect.com

To request a Certificate of Insurance call the number above, or to request it online follow the instructions below:

- Visit www.eoidirect.com
- Follow the links to register and write down your User ID and Password so you can login to your account when prompted.
- There is a delivery charge for mortgagee clause additions, but there is no cost to register for this service and Master Policy information is available free of charge online.
- Once you have logged on to your account, click on "Evidence of Insurance" to search and access the association policy information you are seeking.

For additional assistance, EOI Direct's customer service department is available Monday through Friday from 9:00am to 8:00pm ET.

U.S. 2025 Billion-Dollar Weather & Climate Disasters



Property

Carrier: Heritage Property & Casualty Insurance Company
Policy Term: 07/01/2026 – 07/01/2027

Address	Coverage Description	Limit of Insurance
7280 Amberly Lane	40 Residential Units	\$8,404,799
7351 Amberly Lane	Cabana	\$127,055
7351 Amberly Lane	Pool/Equipment/ Heaters (3)	\$303,000
7341 Amberly Lane	40 Residential Units	\$7,692,487
7340 Amberly Lane	40 Residential Units	\$8,404,799
7321 Amberly Lane	40 Residential Units	\$7,692,487
7320 Amberly Lane	40 Residential Units	\$8,404,799
7301 Amberly Lane	40 Residential Units	\$7,692,487
7300 Amberly Lane	40 Residential Units	\$8,404,799
7281 Amberly Lane	40 Residential Units	\$7,692,487
Total Insured Value:		\$64,819,199

Terms:	Basis:
Valuation	Replacement Cost
Cause of Loss	Special Form
Coinsurance	Agreed Value
Equipment Breakdown	Included, \$64,819,199
Terrorism	Excluded
Coverages:	Limit:
Ordinance or Law	Full A; B&C - 2.5% Combined Limits
Inflation Guard	2%
Property Enhancement Endorsement	Included
Wind-Driven Rain	\$250,000
Backup of Sewers and Drains	\$150,000
Deductibles:	Limit:
Hurricane	5% Per Calendar Year per building
All Other Perils	\$10,000 Per Occurrence
Sinkhole	\$10,000

The last appraisal was performed – March 2026.

Items above are the only items coverage is afforded for by this policy.

No coverage afforded: Pool Patio Fencing / Gates (\$28,600), Pool Patio / Deck (\$123,900), Pool Equipment w/ Shelter (\$56,000), Shade Canopy@ Pool Patio (2) (\$25,750), Maintenance Sheds (2) (\$2,400), Fencing, Ground Floor Units (8 bldgs) (\$79,225), Lighting @ Pool Patio (\$14,000), Tennis/Pickleball Courts (\$115,000), Fencing / Gates @ Sports Courts (\$32,000), Shuffleboard Courts (3) (\$9,800), Shade Structures @ Shuffleboard Courts (1) (\$23,600)

Notable policy forms, including, but not limited to: See next page

Name	Edition	Description
HC MEP	07 25	EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT
HPC NCPT V109	02 14	NOTICE OF CHANGE IN POLICY TERMS
CP 03 22	01 06	FLORIDA - MULTIPLE DED FORM
CP P 003	07 06	EXCLUSION OF LOSS DUE TO VIRUS NOTICE TO POLICYHOLDERS
HC 00 01	07 25	PROPERTY ENHANCEMENT ENDORSEMENT
HC CP 00 01	08 14	OUTDOOR PROPERTY
HC 00 17	07 23	COMMON POLICY CONDITIONS - CANCELLATION AND RENEWAL
HP 01 12	10 19	FLORIDA CHANGES MEDIATION OR APPRAISAL AND NEUTRAL EVALUATION
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
HC 00 10	08 14	EXISTING DAMAGE EXCLUSION
CP 01 25	03 23	FLORIDA CHANGES
IL 02 55	03 24	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
HP 01 75	10 19	FLORIDA CHANGES - LEGAL ACTION AGAINST US
HP 05 01	10 19	FLORIDA CHANGES - ASSIGNMENT OF BENEFITS
CP 03 23	03 24	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
HC 00 14	08 14	FLORIDA - CLAIM PAYMENT PROVISION-CONDOMINIUM
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER- RELATED LOSSES
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
HC 00 02 TOC	05 18	TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION
CP 04 05	04 02	ORDINANCE OR LAW COVERAGE
HC SLC	08 14	FLORIDA-SINKHOLE LOSS COVERAGE
HC CDB	06 23	COMMERCIAL CYBER DATA BREACH
CP 10 32	08 08	WATER EXCLUSION ENDORSEMENT
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
CP 10 30	06 07	CAUSES OF LOSS - SPECIAL FORM
CP 01 91	07 10	FLORIDA CHANGES - CONDOMINIUM
HC 14 20	04 25	ADDITIONAL PROPERTY NOT COVERED

Subject to satisfactory inspection and full compliance with an inspector's recommendations.

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Property Definitions of Coverage

Covered Cause of Loss: Special Perils

Coverage protects covered property against direct physical loss. Perils include but are not limited to the following: fire, lightning, explosion, windstorm, hail, smoke, aircraft, vehicles, riot, civil commotion, vandalism, and volcanic action, bursting of pipes, overflow of plumbing and glass breakage; subject to standard "Special" Causes of Loss exclusions

Covered Cause of Loss: Basic Perils

This cause of loss form provides coverage the following perils: fire, lightning, explosion, windstorm, hail, smoke (except from agricultural smudging or industrial operations), aircraft, vehicles, riots, civil commotion, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action.

Valuation: Replacement Cost

This loss valuation method pays for the cost to repair or replace damaged items with like kind and quality without deduction for depreciation.

Valuation: Actual Cash Value

This valuation method pays for the cost to repair or replace damaged property with like kind and quality, less reasonable deductions for wear and tear, deterioration, and economic obsolescence.

Agreed Value

This valuation method removes the coinsurance requirements from our property policy. With it your company agrees that the limit of insurance purchased by you is adequate, and any coinsurance requirements will be waived in the event of a covered loss.

Co-Insurance:

A policy may contain a coinsurance provision requiring that the limits of insurance be a minimum percentage of the insurance value of your property. If the limits are less than what is required by this provision, then any claim made to you may be reduced by the same percentage as the deficiency.

Building Ordinance or Law Coverage

Coverage A – Full Limits - Loss of value of the undamaged portion of the building when an ordinance or law requires its demolition

Coverage B - Actual costs of demolishing the undamaged portion of the building when an ordinance or law requires its demolition following a partial loss. This includes the cost of removing any debris.

Coverage C – Increased costs of construction arising from the enforcement of an ordinance or law. This includes both the damaged and undamaged portions of the building

Sinkhole Coverage

Sinkhole is defined as a landform created by subsidence of soil, sediment, or rock as underlying strata are dissolved by groundwater. A sinkhole forms by collapse into subterranean voids created by dissolution of dolostone or groundwater by subsidence as these strata are dissolved. "Sinkhole activity" which causes sinkholes, means settlement or systematic weakening of the earth, supporting such property only when such settlement or systematic weakening results from movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

Catastrophic Ground Cover Collapse

Geological activity that results in all the following:

Abrupt collapse of the ground cover; A depression in the ground cover clearly visible to the naked eye; Structural damage to the building including foundation; and The Insured structure being condemned and ordered to be vacated by the government agency authorized by law to issue such an order for that structure.

General Liability

Carrier: James River Insurance Company
Policy Term: 07/01/2026 – 07/01/2027

Limit of Liability

Coverage	Limit	Deductible	Deductible Type
General Aggregate	\$2,000,000	\$5,000	Per Occurrence - Bodily Injury / Property Damage
Per Occurrence	\$1,000,000		
Products/Completed Ops Aggregate	\$2,000,000		
Personal & Advertising Injury	\$1,000,000		
Fire Damage	\$100,000		
Medical Expense	Excluded		
Hired / Non-Owned	\$1,000,000		

Terrorism Excluded.

COMMERCIAL GENERAL LIABILITY SCHEDULE OF HAZARDS

(S) GROSS SALES – PER \$1,000/SALES

(A) AREA – PER 1,000/SQ. FT.

(M) ADMISSIONS – PER 1,000/ADM

(P) PAYROLL – PER \$1,000/PAYROLL

(C) TOTAL COST – PER \$1,000/COST

(U) UNIT – PER UNIT

(T) OTHER

Liability Classification

Location	Classification	Class Code	Premium Basis	Exposure
1	Condo-Residential	62003	Unit	320
1	Rec Facilities	41667	Area	3,000
1	Street/Road/Hwy-Existence Haz	48727	Other	2 Mile
1	Park/Playground/Shuffleboard Courts	46671	Each	4
1	Swimming Pool	48925	Each	1
1	Private Parking	Included	Area	25,000

Notable policy forms, including, but not limited to: See next page.

25% Minimum Earned.

ILP001-0104	US Treasury Departments Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
AP0100US-0403	Privacy Policy
PN-31US-0523	James River Insurance Claims Information
PN-01US-0410	Florida Policyholder Notice
MC0001US-0416	Commercial General Liability Declarations
GC0001US-0304	Schedule A
CG0001-1207	Commercial General Liability Coverage Form
AP2103US-0607	Minimum Policy Premium
MC2105US-1016	Deductible Endorsement - Damages and Expenses
MC2126US-0913	Premium Base Endorsement
AP2126US-0108	Hired Auto Liability Limit: \$1,000,000
AP2129US-0812	Non-Owned Auto Liability - Including Loading and Unloading Loading & Unloading: Included, Limit: \$1,000,000
GC2129US-1111	Limited Coverage for Swimming Pools and Spas - Excluding Diving Boards, Platforms or Similar Apparatus
CG2004-1185	Additional Insured - Condominium Unit Owners
AP2104US-0625	Common Policy Conditions
AP2107US-0624	Binding Arbitration
AP5066US-0222	Anti-Stacking Endorsement
AP5063US-1116	Limitation of Coverage to Designated Premises with Hired and Non-Owned Auto Exception Premises: All locations listed in the "All Premises You Own, Rent or Occupy" section of the MC0001US Commercial General Liability Declaration and any Locations added as an additional Location by endorsement to this Policy.
CG0068-0509	Recording and Distribution of Material or Information in Violation of the Law Exclusion
CG2107-0514	Exclusion - Access or Disclosure of Confidential or Personal Info and Data-Related Liability - Limited BI Exception Not Incl
CG2136-0305	Exclusion - New Entities
CG2147-1207	Employment-Related Practices Exclusion
CG2238-0798	Exclusion - Fiduciary or Representative Liability of Financial Institutions
CG2244-0798	Exclusion - Services Furnished By Healthcare Providers
CG4032-0523	Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
IL0021-0908	Nuclear Energy Liability Exclusion
AP2029US-0222	Combined Policy Exclusions
AP2031US-0411	Exclusion - Cross Suits
AP2061US-0408	Absolute Pollution and Pollution Related Liability Exclusion - with Hostile Fire/HVAC Exceptions
AP2102US-0403	Communicable Disease Exclusion
AP5076US-0423	Exclusion - Biometric Information Privacy Claim
AP5605US-0924	Fungi or Bacteria Exclusion - Habitational or Other
MC2139US-0403	Exclusion - Coverage C - Medical Payments
AP1014US-1005	Florida Changes - Cancellation and Nonrenewal
AP5027R-0115	Rejection of Coverage for Certified Acts of Terrorism Coverage
CG2175-0115	Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States

All contractors/subcontractors hired by the insured carry Workers Compensation and \$1,000,000 General Liability coverage, and have executed hold harmless agreements that indemnify insured, and name insured as Additional Insured.

Subject to satisfactory inspection and full compliance with an inspector's recommendations.

This description of insurance coverage is brief and is provided as a general understanding of the insurance proposed. Any references, terms and conditions are a general understanding provided as accommodation only and is not intended to act as a policy of insurance or a legal interpretation. You must refer to your specific contract of insurance for detailed terms of coverage, conditions, exclusions, and deductibles. You must read your policy. In the event of a discrepancy between the proposal and the policy, the policy will prevail.

Liability Definitions of Coverage

General Liability

Type of insurance protects your business from claims arising from your legal liability for injury or damages to other people or their property. Coverage payments can include judgements, attorney fees, court costs or other related expenses as defined in the form.

Products & Completed Operations:

Coverage insures against claims arising out of bodily injury and property damage that result from products you have sold, manufactured, handled, distributed, or disposed of; or for work you have performed, provided the accident occurs away from a premise you own or rent.

Personal & Advertising Injury:

Coverage protects you against claims arising out of one or more of the following offenses:

- False arrest, detention, or imprisonment
- Malicious prosecution
- Wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor
- Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services
- Oral or written publication, in any manner, of material that violates a person's right of privacy
- The use of another's advertising idea in your advertisement; or
- Infringing upon another's copyright, trade dress or slogan in your advertisement

Damage to Rented Premises:

Coverage insures against your legal liability that arises out of fire damage to structures rented to you or temporarily occupied by you with permission of the owner

Medical Expense:

Coverage will reimburse, regardless of fault, all reasonable medical expenses incurred by a person (other than an insured) that results from their sustaining bodily injury caused by an accident on your premises, including ways next to your premises or because of your operations.

Hired & Non-Owned Auto Liability:

Coverage protects you should you be sued due to an employee/board member having an accident-causing bodily injury or property damage while on company business.

Crime

Carrier: Travelers Casualty & Surety Company
Policy Term: 07/01/2026 – 07/01/2027

Coverage

Coverage Description	Limit	Retention
Form A – Employee Theft	\$3,000,000	\$15,000
Form B – Forgery or Alteration	\$3,000,000	\$15,000
Form C – On Premises	Not Covered	N/A
Form D – In Transit	Not Covered	N/A
Form E – Money Orders and Counterfeit Money	Not Covered	N/A
Form F – Computer Crime	\$3,000,000	\$15,000
Form G – Funds Transfer Fraud	\$3,000,000	\$15,000
Form H – Personal Accounts Protection	Not Covered	N/A
Form I – Claims Expense	\$5,000	-\$0-
Telecommunication Fraud	\$100,000	\$1,000
Social Engineering Fraud	\$100,000	\$5,000

Property Manager Included

The statute for Fidelity Bonds for Condominiums and Homeowner Associations requires “the fidelity bond cover the “maximum funds” that will be in the custody of the Association or its management agent at any one time”.

Notable policy forms, including, but not limited to:

Removal of Short-Rate Cancellation Endorsement
Premium, Tax And Surcharge Disclosure
Replace General Agreement E - Change of Control - Notice Requirements Endorsement
Global Coverage Compliance Endorsement - Adding Financial Interest Coverage and
Sanctions Condition and Amending Territory Condition
Social Engineering Fraud Insuring Agreement Endorsement
Amendatory Endorsement for Certain EROSA Considerations
Telecommunication Fraud Insuring Agreement Endorsement
Delete Exclusion For Prior Losses Involving Subsidiaries Endorsement
Florida Changes Endorsement
Table of Contents Florida
Florida Cancellation or Termination Endorsement

Employee Dishonesty – Blanket Coverage:

This coverage protects against loss of money, securities and other defined property that results directly from theft committed by covered employees.

Forgery or Alteration:

This coverage protects you against loss due to the forgery or alteration of checks, bank drafts, promissory notes, or other similar financial instruments drawn against your bank account. It does not, however, cover dishonest acts of your employees, which must be insured with Employee Theft Coverage.

Computer Fraud:

This insurance covers loss or damage to money, securities, and other property that results from nonemployees using any computer to fraudulently cause a transfer of that property from inside your premises or banking premises to a person or place outside those premises.

Funds Transfer Fraud:

This endorsement adds coverage for loss of funds resulting from fraudulent instructions directing a financial institution to transfer or pay funds from your transfer account. The instructions can be transmitted electronically (e.g., via the Internet), over the telephone, by fax, or in writing.

Social Engineering Fraud:

Covers the intentional misleading of an Employee through use of Communication, i.e., electronic, telegraphic, cable, teletype, telephone, or written instruction.

Telecommunication Fraud:

Covers unauthorized access to, or use of, the insured's telephone system by a person or entity other than an Employee.

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Cyber Liability

Carrier: Travelers Casualty & Surety Company
Policy Term: 07/01/2026 – 07/01/2027

Limit	Retention	Coverage
\$500,000	\$2,500	Privacy and Security Liability
\$250,000 Sublimit	\$2,500	Media Liability
\$250,000 Sublimit	\$2,500	Regulatory Proceedings
\$250,000 Sublimit	\$2,500	Privacy Breach Notification
\$250,000 Sublimit	\$2,500	Computer and Legal Experts
\$250,000 Sublimit	\$2,500	Public Relations
\$250,000 Sublimit	\$2,500	Cyber Extortion
\$250,000 Sublimit	\$2,500	Data Restoration

Terrorism Included.

Property Manager Included

Prior and Pending Proceeding / Retroactive / Knowledge Date: 12/31/2016

Notable policy forms, including, but not limited to:

General Conditions

Cap On Losses From Certified Acts Of Terrorism Endorsement

Federal Terrorism Risk Insurance Act Disclosure Endorsement

CyberRisk Coverage

CyberRisk Table of Contents

Add Community Association Management Organization As Insured Entity Endorsement

Claims Arising From First Party Events Endorsement

Network and Information Security Liability:

Coverage for claims arising from unauthorized access to data, failure to provide notification of a data breach where required by law, failure to destroy confidential information, failure to comply with a privacy policy, wrongful collection of private or confidential information, failure to prevent a security breach that results in the inability of authorized users to gain system access, the participation in a DDoS attack, or the transmission of a computer virus.

Media Liability:

Coverage for the unauthorized use of copyright, title, slogan, trademark, trade dress, service mark, domain name, logo, or service name, literary or artistic format, character, or performance. Subject to media and website controls being in place.

Regulatory Defense Expenses: Coverage for administrative and regulatory proceedings, civil and investigative demands brought by domestic or foreign governmental entities or claims made as a result of privacy and security acts or media acts.

Security Breach Remediation and Notification Expense:

Coverage for costs associated with notification of individuals breached, credit monitoring for 365 days, fraud expense reimbursement and call center.

Public Relations:

Coverage for public relations services to mitigate negative publicity.

Cyber Extortion:

Coverage for ransom and related costs associated with responding to threats made to attack a system or to access or disclose confidential information

Data Restoration: Coverage for costs to restore or recover electronic data, computer programs, or software lost from system damage due to computer virus, denial-of-service attack, or unauthorized access

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Directors & Officers Liability Coverage

Carrier: Accredited Surety and Casualty Company
Policy Term: 07/01/2026 – 07/01/2027

Limits of Liability

Coverage	Aggregate	Each Claim	Retention
Director's & Officer's- Residential COA	\$1,000,000	\$1,000,000	\$2,500

Terrorism Included.

Includes:

- ☐ Defense Costs Included in Limit of Liability
☒ Defense Costs Outside of Limit of Liability

Additional Conditions and Endorsements:

- ☒ Prior Acts Coverage
☒ Property Manager Included
☒ Litigation date: At Inception

Directors & Officers Liability:

Coverage against claims arising from negligent acts, errors, or omissions alleged to have been committed by present or former directors or officers of your corporation.

CLAIMS-MADE FORM

Coverage provides protection for only those claims reported or first made during the policy period or during any previous period that is stated in the Prior Acts or Retroactive Date option of your policy. This option allows you to keep coverage in force under consecutive Claims-Made policies.

Failure to provide notice of a circumstance or wrongful act in a timely manner within the policy period may void coverage under the policy

Premium indicated is subject to the Association not having completed in the past year or plan to complete any major improvements which may require a special assessment of the association

Notable policy forms, including, but not limited to:

COMMUNITY ASSOCIATION SELECT
ENHANCEMENT ENDORSEMENT FOR COMMUNITY
ASSOCIATION SELECT RISKS
WAGE AND HOUR ENDORSEMENT
U.S. ECONOMIC AND TRADE SANCTIONS CLAUSE
ENDORSEMENT
CRISIS MGMT ENHANCEMENT ENDORSEMENT
SELECT ENDORSEMENT
FLORIDA AMENDATORY ENDORSEMENT

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Gap Legal Expense Extended Protection

Carrier: Atlantic Mutual Legal Defense Insurance Company
Policy Term: 07/01/2026 – 07/01/2027

Community Type	Total # of Units
Condo Association	320

Underlying policies that shall remain in force during the policy period of this policy:

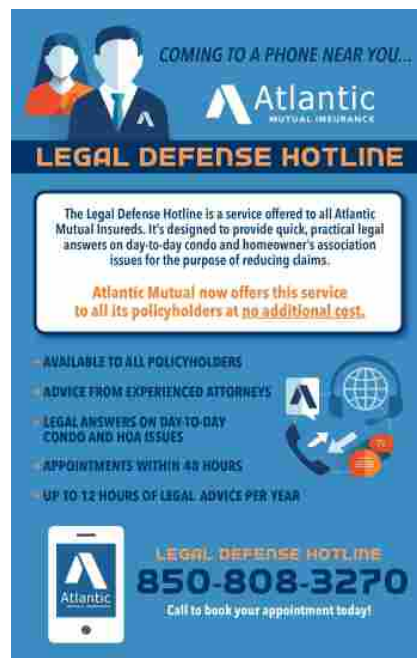
Lines of Business	Carrier
General Liability	James River Insurance Company
Directors & Officers Liability	Accredited Surety and Casualty Company

This policy covers the legal services of a plan attorney to defend a claim made against the Insured and reported during the policy period. This policy will only apply when a claim is made against the Insured and the Insured's existing insurance coverage is denied or is not applicable. This policy does not include coverage for legal services incidental to other insurance coverages. It does not indemnify you for damages that you may have to pay because of a claim. It does not cover any out-of-pocket costs in the defense of a claim.

Offers 5 years of legal defense coverage for board members after they have left the board.

Renewal Premium may be subject to a surcharge for any new claim that may arise prior to effective date.

- **Effective 2/7/2024 New form adds an exclusion that limits legal services to a maximum of 3 claims or lawsuits during a 12-month annual policy Period.**
- **Your Atlantic Mutual policy now includes access to our Legal Defense Hotline, which grants your association 12 hours of access to our attorneys at no additional cost.**



COMING TO A PHONE NEAR YOU...

Atlantic
MUTUAL INSURANCE

LEGAL DEFENSE HOTLINE

The Legal Defense Hotline is a service offered to all Atlantic Mutual Insureds. It's designed to provide quick, practical legal answers on day-to-day condo and homeowner's association issues for the purpose of reducing claims.

Atlantic Mutual now offers this service to all its policyholders at no additional cost.

- AVAILABLE TO ALL POLICYHOLDERS
- ADVICE FROM EXPERIENCED ATTORNEYS
- LEGAL ANSWERS ON DAY-TO-DAY CONDO AND HOA ISSUES
- APPOINTMENTS WITHIN 48 HOURS
- UP TO 12 HOURS OF LEGAL ADVICE PER YEAR

LEGAL DEFENSE HOTLINE
850-808-3270
Call to book your appointment today!

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Environmental Impairment Liability

Carrier: Indian Harbor Insurance Company
Policy Term: 07/01/2026 – 07/01/2027

Limit	Deductible	Coverage Description
\$1,000,000	\$5,000	Per Occurrence/Aggregate

Terrorism Excluded.

Are you aware that most commercial General Liability policies exclude clean-up and defense for first and third-party pollutant and bacteria liability conditions? Significant financial loss could be suffered by your condominium or homeowner association if they have not obtained Environmental Impairment coverage.

Coverage Offers:

- First and Third-party coverage for pollution conditions
- Bacteria coverage included if not related to mold or fungi
- Clean-up expenses
- Legal Defense expenses incurred in the investigation, adjustment, settlement, and defense of a claim

Policy Exclusions:

- o Known Circumstances or Condition
- o Fines, Penalties, Punitive and Multiple Damages
- o Employer's Liability
- o Workers Compensation and Similar Laws
- o Contractual Liability
- o Property
- o Transportation
- o Divested Property
- o No Armed Security Guards
- o Nuclear or Radioactive Waste and Materials
- o Goods, Products, or Materials
- o Intentional Acts
- o Hostile Acts
- o Mold Matter
- o Asbestos
- o Lead
- o Drywall
- o Offshore Oil and Gas
- o Underground Storage Tank(s), Unless Specifically Scheduled on Policy Declaration
- o Unit and Private Storage Area
- o Any Claim, Loss, or Environmental Damage Occurring Prior to the Retroactive Date
- o non-Cumulation

This description of insurance coverage is brief and is provided as a general understanding of the insurance proposed. Any references, terms and conditions are a general understanding provided as accommodation only and is not intended to act as a policy of insurance or a legal interpretation. You must refer to your specific contract of insurance for detailed terms of coverage, conditions, exclusions, and deductibles. You must read your policy. In the event of a discrepancy between the proposal and the policy, the policy will prevail.

Workers' Compensation

Carrier: Zenith Insurance Company
Policy Term: 07/01/2026 – 07/01/2027

Employers Liability

Coverage	Each Accident Limit	Disease Policy Limit	Disease Each Employee
WC & Employer's Liability	\$500,000	\$500,000	\$500,000

Worker's Comp Rating Basis

Location	State	Class Code	Classification	Rate	Exposure
1	FL	9015	Condominiums, Cooperatives or Timeshares	2.567	If Any

States

State
FL

- Protects Association against Fraudulent Certificates of Insurance provided to them by licensed & insured contractors.
- Provides volunteer coverage for board members and any volunteer coverage working in the direction of the board to benefit the association. (Volunteer work must be limited in scope to the basic tasks that require no specific training or experience.)
- Does not provide coverage for paid employees.

Notable policy forms, including, but not limited to:
None.

This description of insurance coverage is brief and is provided as a general understanding of the insurance proposed. Any references, terms and conditions are a general understanding provided as accommodation only and is not intended to act as a policy of insurance or a legal interpretation. You must refer to your specific contract of insurance for detailed terms of coverage, conditions, exclusions, and deductibles. You must read your policy. In the event of a discrepancy between the proposal and the policy, the policy will prevail.

Umbrella

Carrier: Midvale Indemnity Company / Navigators Insurance Company
Policy Term: 07/01/2026 – 07/01/2027

Coverage/Limits

Coverage Description	Each Occurrence	Aggregate	Retention/Deductible
Umbrella	\$25,000,000	\$25,000,000	\$0

Underlying Policies:

Type Of Policy	Each Occurrence Limit
General Liability Occurrence	\$1,000,000
Hired and Non-Owned Auto Liability	\$1,000,000
Directors & Officers Liability	\$1,000,000
Employers Liability (Workers Compensation)	\$500,000/\$500,000/\$500,000

Notable policy forms, including, but not limited to:
Communicable Disease Exclusion

Umbrella:

This policy provides protection against catastrophic liability claims. The policy acts as an excess coverage over your primary liability policies subject to endorsements and exclusions. Its limits apply in addition to those provided by the underlying coverage subject to the minimum limit insuring requirements.

A Risk Retention Group (RRG) is an alternative risk transfer entity that operates under the federal Liability Risk Retention Act of 1986 and provides insurance for the common liability risk exposures of eligible group members. Policies issued by RRG's may not be subject to all the insurance laws and regulations of your state. State insurance insolvency guaranty funds are not available for risk retention groups. Members of an RRG may be subject to assessments in the event the RRG becomes insolvent. Members of RRG's are also its owners.

This description of insurance coverage is brief and is provided as a general understanding of the insurance proposed. Any references, terms and conditions are a general understanding provided as accommodation only and is not intended to act as a policy of insurance or a legal interpretation. You must refer to your specific contract of insurance for detailed terms of coverage, conditions, exclusions, and deductibles. You must read your policy. In the event of a discrepancy between the proposal and the policy, the policy will prevail.

Premium Summary

Named Insured: Huntington Lakes Section Four Association, Inc.

Line of Business	Renewal Premium	Expiring Premium
Property	\$376,640.00	\$507,592.00
Equipment Breakdown	Included in Property	\$3,100.00
General Liability including HNOA	\$77,966.47	\$85,249.50
Crime	\$1,655.00	\$1,655.00
Cyber Risk	\$915.06	\$1,017.07
Directors & Officers	\$6,319.30	\$5,202.82
Gap Legal Expense Extended	\$8,167.92	\$8,167.92
Environmental Impairment	\$2,108.84	\$2,109.45
Workers Compensation	\$492.00	\$503.00
Umbrella	\$10,970.04	\$7,635.66
Total Estimated Premium:	\$485,234.63	\$622,232.42

Notes
Premium is financed with First Insurance Funding.
Flood: 7280 expires on 8/17/2026, 7321 on 9/10/2026, 7341 on 9/14/2026, 7300 on 10/5/2026, and 7281,7340,7320,7301 Amberly Lane on 11/12/2026.

Coverage Options	Estimated Annual Premium
Director's & Officer's Extended Reporting Period: extends the time the association (and its board members) can report claims arising from past decisions. Pending and Prior Proceeding Date: 12/31/2022 vs. At Inception	\$1,420.97 additional
Landscape (windstorm) coverage:	
• \$25,000, \$2,500 deductible	\$2,661.75
• \$50,000, \$5,000 deductible	\$3,974.25
• \$100,000, \$10,000 deductible	\$7,911.75
• \$250,000, \$25,000 deductible	\$19,724.25
• \$500,000, \$50,000 deductible	\$39,411.75

Proposal Acceptance

I, as an authorized representative of **Huntington Lakes Section Four Association, Inc.** accept the coverage, terms, and conditions as outlined in this proposal presented by AssuredPartners dba Mack, Mack & Waltz Insurance Group I understand the abbreviated outlines of coverage used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage. Any change to this proposal as agreed upon by insured, agent and company is outlined below.

I, as an authorized representative, understand the coverage recommendations presented and the following are the agreed upon changes to the proposal. I also understand that my original finance agreement, if applicable, will be amended to include these coverages, which I authorize my agent to sign on my behalf:

Coverage Options	Estimated Premium	Accept	Reject
Director's & Officer's Extended Reporting Period: extends the time the association (and its board members) can report claims arising from past decisions. Pending and Prior Proceeding Date: 12/31/2022 vs. At Inception	\$1,420.97 additional		
Landscape (windstorm) coverage: \$25,000, \$2,500 deductible \$50,000, \$5,000 deductible \$100,000, \$10,000 deductible \$250,000, \$25,000 deductible \$500,000, \$50,000 deductible	\$2,661.75 \$3,974.25 \$7,911.75 \$19,724.25 \$39,411.75		

It will be understood that if the above boxes are not checked coverage is NOT desired and will not be bound.

Notes
Premium is financed with First Insurance Funding.
Flood: 7280 expires on 8/17/2026, 7321 on 9/10/2026, 7341 on 9/14/2026, 7300 on 10/5/2026, and 7281,7340,7320,7301 Amberly Lane on 11/12/2026.

The terms and conditions of this proposal will expire on 07/01/2026 at 12:01am.

Printed Name

Gregory Waltz
Agent's name

Signature

Gregory Waltz
Agent's signature

Date signed / Title

Date signed

Marketing Summary

To ensure we provide our clients with the most competitive product at the most competitive price, we scour the marketplace to determine if other options are available. Following is a summary of our Marketing Effort Results.

Line of Coverage	Carrier	Terms	Pricing
Property	Geovera	pending	
	American Coastal	pending	
	Orange Exchange	Declined due to age and condition of roofs	
	Frontline	Declined, due to shingle portion of roof	
	Cabrillo	Declined, due to ongoing repairs for phase 2 milestone	
	Citizens	Ineligible, due to 20% rule	
	Slide	pending	
	Lexington	Not competitive	
	ICAT	Not competitive	
	Westchester Surplus	Not competitive	
	Balance	Only x-wind	
	Axis	Not competitive	
	Arcturus/Dual	Not competitive	
	Shield Indemnity	Subject to milestone recertification	\$88,524+
	Richmond	\$5k deductible, Assault & Battery sublimit-\$250k/\$250k	\$75,256+
General Liability	C&F	Incumbent, pending	
	Futuristic	pending	
	Church Mutual	Declined, not within carrier appetite	
	USLI	Declined, loss history	
	Berkley	Declined, loss history	
	Westchester	Not competitive, Firearms & Assault & Battery Exclusions	
	Philadelphia	Declined, due to age	
Director's & Officer's	Greenwich	Non-renewed, no longer writing in FL	

Carrier Rating

A.M. Best Rating Summary & Financial Size

Line of Coverage	Carrier	Admitted / Non-Admitted	A.M. Best Rating & Financial Size
Property	Heritage Insurance Company	Admitted	Demotech Rated, A
General Liability including HNOA	James River Insurance	Non-Admitted	A-X
Crime	Travelers	Admitted	A++XV
Cyber Risk	Travelers	Admitted	A++XV
Directors & Officers	Accredited Surety & Casualty	Admitted	A-IX
Gap Legal Expense	Atlantic Mutual	Admitted	Demotech Rated, A
Environmental Impairment	Indian Harbor	Non-Admitted	A+ XV
Workers Compensation	Zenith Insurance	Admitted	AXI
Umbrella	Midvale Indemnity	Admitted	A+XV

AM Best Rating	Description	AM Best Opinion
A++, A+	Superior	Superior ability to meet their ongoing insurance obligations
A, A-	Excellent	Excellent ability to meet their ongoing insurance obligations
B++, B+	Good	Good ability to meet their ongoing insurance obligations
B, B-	Fair	Fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
C++, C+	Marginal	Marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
C, C-	Weak	Weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
D	Poor	Poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

Financial Size Category (FSC)

Assigned by A.M. Best, the FSC is based on adjusted policyholders' surplus (PHS) and is designed to provide a convenient indicator of the size of a company in terms of its statutory surplus and related accounts. Many insurance buyers only want to consider buying insurance coverage from companies that they believe have sufficient financial capacity to provide the necessary policy limit to insure their risks. Although companies utilize reinsurance to reduce their net retention on the policy limits, they underwrite, many buyers still feel more comfortable buying from companies perceived to have greater financial capacity.

AM Best FSC	Adjusted PHS (\$ millions)	AM Best FSC	Adjusted PHS (\$ millions)
FSC I	Less than 1	FSC X	500 to 750
FSC II	1 to 2	FSC XI	750 to 1,000
FSC III	1 to 5	FSC XII	1,000 to 1,250
FSC IV	5 to 10	FSC XIII	1,250 to 1,500
FSC V	10 to 25	FSC XIV	1,500 to 2,000
FSC VI	25 to 50	FSC XV	2,000 or greater
FSC VII	50 to 100		
FSC VIII	100 to 200		
FSC IX	200 to 500		

A.M Best Rating Below Financial Standards

As a part of our proposal, we have included a quotation for coverage through a carrier who does not meet our carrier financial standard (A.M. Best rating of A- or higher).

Either this was the only company we could find willing to provide a quotation, or we may have provided you with an alternative quote (at a higher premium).

We have provided you with A.M. Best rating definitions so you can make an informed decision when placing your insurance coverage. Your choice of carrier should be made by weighing the pluses and minuses of pricing, service, and carrier financial condition.

We will provide any additional available information you may request to assist you in this decision. Please let us know if you have any questions.

Non-Rated Carrier Information

This carrier is not rated by the A.M. Best Company because it does not meet Best's minimum standard for rating or has chosen not to participate in the A.M. Best rating process.

Accordingly, you should be aware that we are unable to adequately evaluate this insurance company under our carrier financial standard (A.M. Best A- or higher).

An alternate quotation through an A.M. Best-rated carrier may have been provided. Your choice of carrier should be made by weighing the positives and negatives of pricing, service, and carrier financial condition.

We will provide any additional available information you may request to assist you with this decision. Please let us know if you have any questions.

Cancellation Disclaimer

AssuredPartners dba Mack, Mack & Waltz's Role if your Insurer Cancels your Policy

Florida statute limits an insurer's right to cancel a policy and requires the insurer to provide notice to you when a policy is cancelled. We, as your agent, do not have authority to determine whether a policy will be cancelled, or reinstated if cancelled, and must rely solely on the insurer to make us aware of a policy cancellation.

Recognizing the agent's lack of authority to cancel or reinstate a policy and inability to control the flow of information related to policy cancellation, Florida Statute does not require an agent to provide any notice of policy cancellation to a client. If we become aware of a policy cancellation and contact you about the cancellation, or attempt to persuade your insurer to reconsider the cancellation, you expressly acknowledge that:

1. We are not obligated to provide notice of cancellation to you or attempt to reinstate a cancelled policy;
2. You will pay policy premiums as required. There is no grace period; the insurer must receive the premium payment before the "due date;"
3. You are not relying on us to notify you of policy cancellation or attempt to set a cancellation aside;
4. Each policy cancellation is an independent event. Our involvement in any isolated cancellation does not create a duty to act in any other case;
5. To the extent that our voluntary involvement may create legal rights against us, you knowingly and voluntarily waive any such right into consideration of our efforts.

Minimum Earned Premium Acknowledgement

Client understands that once coverage is bound, the Minimum Earned Premium plus applicable policy fees and taxes are immediately earned, fully accrued, due, and owing regardless of subsequent cancellation. In other words, even if the coverage is in force for only one day, the Insurance Carrier will be owed the entire Minimum Earned Premium and related fees and taxes will apply.

AssuredPartners dba Mack, Mack & Waltz Insurance Group will invoice you for the Deposit Premium following your request to bind coverage. You agree to submit said amount to AssuredPartners dba Mack, Mack & Waltz Insurance Group at time of binding. We shall be entitled to recover all costs of collection, including reasonable attorney fees, in the event payment on this or any other amount due us is not paid when due.

Compensation Disclosure

AssuredPartners agencies are licensed as insurance producers by the various States where we are transacting insurance, which includes the sale, solicitation, and servicing of insurance business, as well as advising on the relative benefits of certain insurance policies and risk management programs. Our agencies typically receive compensation from insurers in the form of commissions paid as a percentage of the premiums due to the applicable insurance companies. Commissions can vary by insurance company, by volume of business placed with that company or the profitability thereof, and other factors. In other cases and depending on various State laws and the capacity in which our agency is acting, our agencies may receive other forms of compensation from insurers, insurance intermediaries, premium finance companies and other vendors; such as contingents, overrides, profit-sharing, premium finance fees, expense reimbursements, producer subsidies, award trips, meetings and other incentives. We also earn interest on premiums we hold until it is time to pay the applicable insurance companies. Our overriding desire is to provide great customer service, having you, the customer, believe we have earned our compensation. We believe in full disclosure of our compensation. Accordingly, if you have any questions about the compensation we receive from your policies (including policies we propose to you), please just ask your account representative, who will gladly provide you a summary of our compensation arising from your policies (some estimation may be necessary, for example where contingents are involved). We thank you for the opportunity to serve and appreciate your interest.

All applicable fees and or taxes should be illustrated separate from their corresponding premiums and should indicate “fully earned” where applicable.