

ACORD™ EVIDENCE OF PROPERTY INSURANCE

DATE
02/09/2024

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

PRODUCER The Plastridge Agency, Inc 820 NE 6th Ave Delray Beach, FL 33483-5735 Fax: (561) 276-5244		PHONE (A/C, No, Ext): (561) 276-5221	COMPANY Citizens Property Insurance Co 6676 Corporate Ctr Parkway Jacksonville, FL 32216-6105	
CODE: AGENCY CUSTOMER ID #: LAKEHAR-03 INSURED Lake Harbour Towers South Condominium Assoc. Inc. c/o . 301 Lake Shore Drive West Palm Beach , FL 33403	SUB CODE:	LOAN NUMBER N/A	POLICY NUMBER	CONTINUED UNTIL <input type="checkbox"/> TERMINATED IF CHECKED
EFFECTIVE DATE 12/31/2023		EXPIRATION DATE 12/31/2024	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Loc # 1, Bldg # 1, 301 Lake Shore Dr, Lake Park, FL 33403, 8 Story 84 unit condo tower

COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 1, Bldg # 1 Building, Wind Only, Basic, Replacement Cost, Co Ins: NIL 5% Wind/Hail Calendar Year, 1% All Other Wind	\$22,275,000	

REMARKS (Including Special Conditions)

Special Conditions: SEE ATTACHED ACORD 101
 Property X Wind Certain Underwriters at Lloyds #WK FCC-05054-01
 12/31/23-12/31/2024
 301 Lake Shore Drive, West Palm Beach, FL 33403
 \$10,000,000 Primary Limit;
 Building \$2,784,800
 Carport #1 \$475,500, Carport #2 \$475,500

CANCELLATION

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 30 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

ADDITIONAL INTEREST

*** For Information Only *** Visit www.eoidirect.com to order a valid certificate of Insurance, Loan Number: N/A	MORTGAGEE LOSSPAYEE <input checked="" type="checkbox"/>	ADDITIONAL INSURED Unit Owner's Mortgagee
	LOAN # N/A	AUTHORIZED REPRESENTATIVE

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Plastridge Insurance Agency		NAMED INSURED Lake Harbour Towers South Condominium Association Inc 301 Lake Shore Drive West Palm Beach, FL 33403	
POLICY NUMBER 08653714 - 2			
CARRIER Citizens Property Insurance Co	NAIC CODE 10064	EFFECTIVE DATE: 12/31/2023	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Special Conditions:

Carport #3 \$226,500

Pool \$62,500

Entrance Gates/Fencing \$127,800

Lighting \$70,200

Concrete Pool Deck \$38,500

Shade Structure \$9,500

Flagpole \$3,500

TIV \$293,940,300

AOP Deductible \$10,000

Property X Wind Certain Underwriters at Lloyds #B231264A-1010

12/31/22-12/31/2023

301 Lake Shore Drive, West Palm Beach, FL 33403

\$13,940,300 Excess of \$10,000,000

AOP Deductible \$10,000

Equipment Breakdown Travelers E&S #BME1-3X45353A-TXS-23

12/31/2023 - 12/31/2024

Limit \$23,940,300 \$5,000 Deductible



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/18/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Plastridge Insurance Agency 10337 N. Military Trail Palm Beach Gardens, FL 33410	CONTACT NAME: PHONE (A/C, No, Ext): (561) 630-4955	FAX (A/C, No): (561) 630-4966
	E-MAIL ADDRESS: palmbeachdocs@plastridge.com	
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A : Trisura Specialty Insurance Company		16188
INSURER B : Greenwich Insurance Company		22322
INSURER C : Technology Insurance Company		42376
INSURER D :		
INSURER E :		
INSURER F :		

INSURED

Lake Harbour Towers South Condominium Association Inc
301 Lake Shore Drive
West Palm Beach, FL 33403

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			CIUCAP404526-00	12/31/2023	12/31/2024	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 50,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CIUCAP404526-00	12/31/2023	12/31/2024	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
B	UMBRELLA LIAB <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			PPP7492646L23A-01	12/31/2023	12/31/2024	EACH OCCURRENCE	\$ 10,000,000
							AGGREGATE	\$
							Aggregate	\$ 10,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A	TWC4336642	12/31/2023	12/31/2024	PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$ 500,000
							E.L. DISEASE - EA EMPLOYEE	\$ 500,000
							E.L. DISEASE - POLICY LIMIT	\$ 500,000
A	Crime			CIUCAP404526-00	12/31/2023	12/31/2024	Prop Mgr Included	250,000
A	D&O Liability			CIUCAP404526-00	12/31/2023	12/31/2024	PER OCC/AGG	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Residential Condominium Association - 84 Units
Separation Insureds Applicable to General Liability per form CG0001 04/13

CERTIFICATE HOLDER

CANCELLATION

SEE HOLDER ON ATTACHED ACORD 27

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



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 1021
0087062
1/08/24
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151068024 10	1151068024	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/03/24 To:2/03/25 12:01 am Standard Time	01/08/2024	0087062	1151068024

Insured
LAKE HARBOUR TOWERS S
301 LAKE SHORE DR
WEST PALM BEACH FL 33403-3575

THE PLASTRIDGE AGENCY INC
820 NE 6TH AVE
DELRAY BEACH FL 33483-5735

DELRAYDOCS@PLASTRIDGE.COM

Property Location (if other than above)
301 LAKE SHORE DR, LAKE PARK FL 33403

Address may have been changed in accordance with USPS standards.

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: .8 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1973
Prior NFIP Claims: 0
Number of Units: 84
Replacement Cost Value: 26,176,000

Property Description: Slab on Grade, 8 floors

Coverage	Deductible	Annual Premium
BUILDING	\$21,000,000	\$11,611.00
CONTENTS	\$100,000	\$249.00

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: \$2,348.00
FULL RISK PREMIUM: \$9,587.00
DISCOUNTED PREMIUM: \$9,587.00
Reserve Fund Assessment: \$1,726.00
Federal Policy Service Fee: \$1,780.00
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$13,343.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0120 0120 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

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Agent

