EDGEBEA-01 ASHEFFIELD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 2/24/2022

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	CONTACT NAME: Customer Service	
Gambrell, Sturges & Tober 3220 Moss Road Bonifay, FL 32425	PHONE (A/C, No, Ext): (850) 547-0065	FAX (A/C, No): (850) 254-7022
	E-MAIL ADDRESS: policyhelp@yahoo.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Colony Insurance Company	39993
INSURED	INSURER B : National Union Fire Insurance Company of Pittsburgh, Pa.	19445
Edgewater Beach Resort Community Association, Inc. 11212 Front Beach Road Panama City, FL 32407	INSURER C : Great American Insurance Company	16691
	INSURER D :	
	INSURER E :	
	INSURER F :	

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 RE UIREMENT, 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	X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$ 1,000,000
	[ ] CLAIMS-MADE [X] OCCUR			103 GL 0206664-00	12/31/2021	12/31/2022	DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 300,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	[ ] POLICY [ ] PRO-JECT [ ] LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	[ ] OTHER:						HNO Auto	$ 1,000,000
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	[ ] ANY AUTO						BODILY INJURY (Per person)	$
	[ ] OWNED AUTOS ONLY [ ] SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	[ ] HIRED AUTOS ONLY [ ] NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
B	[ ] UMBRELLA LIAB [X] OCCUR						EACH OCCURRENCE	$ 10,000,000
	X EXCESS LIAB [ ] CLAIMS-MADE			BE032018822	12/31/2021	12/31/2022	AGGREGATE	$ 10,000,000
	[ ] DED [ ] RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						[ ] PER STATUTE [ ] OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED [ ] (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
C	Crime-Fidelity			SAA-554-38-21-1294-18	1/1/2022	1/1/2023	See Page 2	3,000,000
C	Directors & Officers			EPP5348798-19	1/1/2022	1/1/2023		2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

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.

AUTHORIZED REPRESENTATIVE

Gregory W. Tober

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Edgewater Beach Resort Community Association, Inc.

Insured Locations & Property Policy Limit by Building

PROPERTY: **Eff. Date:** 12/31/2021 - 12/31/2022 **Policy Limit:** $ 161,737,269

Insurance Carrier	Policy #	Carrier's Participation
Multiple	MULTIPLE	$7,500,000 Part of $50,000,000 Primary
Starstone Specialty Insurance Company	H85402210CSP	$5,000,000 Part of $50,000,000 Primary
Westchester Surplus Lines Insurance Co	D4229455A 003	$2,500,000 Part of $10,000,000 Primary
Endurance American Specialty Insurance Co	ESP30001426002	$2,500,000 Part of $10,000,000 Primary
National Fire & Marine Insurance Company	42-SRU-000090-01	$2,500,000 Part of $10,000,000 Primary
Hallmark Specialty Insurance Company	73PRX21ABA2	$10,000,000 Part of $40,000,000 Excess of $10,000,000
Westfield Specialty Insurance Company	XAE-00003CJ	$5,000,000 Part of $40,000,000 Excess of $10,000,000
Lexington Insurance Company	62502836	$3,750,000 Part of $15,000,000 Excess of $10,000,000
Ironshore Specialty Insurance Co	1000506896-01	$1,875,000 Part of $15,000,000 Excess of $10,000,000
AXIS Surplus Insurance Company	EAF643458-21	$5,000,000 Part of $25,000,000 Excess of $25,000,000
Kinsale Insurance Company	0100136400-1	$4,375,000 Part of $25,000,000 Excess of $25,000,000
Multiple	MULTIPLE	$55,868,634 Part of $111,737,269 Excess of $50,000,000
Multiple	MPC0603664	$15,000,000 Part of $50,000,000 Excess of $50,000,000
First Specialty Insurance Corporation	ESP 2005378 00	$10,000,000 Part of $50,000,000 Excess of $50,000,000
Landmark American Insurance Company	LHD921871	$30,868,634 Part of $61,737,269 Excess of $100,000,000
See Page 2 of COI for list of insured locations and the policy limit per building		**$ 161,737,269**

Key Sublimits

$	5,000	All Other Perils
		All Other Wind/Hail
	Included	Ordinance or Law - Coverage A
$	5,000,000	Coverage B & C each
$	250,000	Wind Driven Rain

Policy Form:

All Risks of Direct Physical Loss or Damage including Earth Movement, excluding Equipment Breakdown and Flood, per policy form, Endorsements & Exclusions.

Deductibles:

	3%	Named Storm of TIV per occurrence, subject to $50,000 minimum
$	5,000	All Other Perils, per occurrence
$	25,000	All Other Wind and resulting Wind Driven Rain

Coinsurance: Nil
Valuation: Replacement Cost

EQUIPMENT BREAKDOWN	**Eff. Date:**	12/31/2021	Travelers Surety	
FLOOD - RCBAP	**Eff. Date:**	1/1/2022	Wright National Flood	See Page 4

Agency Notes:

Cancellations - Min. 45 Days non-renewal/other conditions**,** 10 Day non-pay/material misrepresentation
GL Policy Includes Separation of Insureds wording
Crime Policy Includes Property Manager

AGENCY NOTE: Per FL Statute 718.111, the interior of the units are excluded under the Assn's property policy for the HAZARD portion of the policy. See Statute for specifics.

Edgewater Beach Resort Community Association, Inc.

Insured Locations & Property Policy Limit by Building

Building	Address		# Units Resid.	# Units Non. Resid.	Property Policy Limit
Tower 1	11483 Front Beach Road	Panama City Beach, FL 32407	144		$ 37,478,162
Tower II	11619 Front Beach Road	Panama City Beach, FL 32407	144		$ 35,616,211
Tower III	11347 Front Beach Road	Panama City Beach, FL 32407	166		$ 36,266,595
Gate House	11747 W Hwy 98	Panama City Beach, FL 32407		1	$ 20,000
Tower Gate House	400 Richard Jackson Blvd	Panama City Beach, FL 32407		1	$ 60,000
Villa Gate House	520 Richard Jackson Blvd	Panama City Beach, FL 32407		1	$ 60,000
100	520 Richard Jackson Blvd	Panama City Beach, FL 32407	24		$ 2,338,358
200	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8		$ 1,170,372
300	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,402,419
400	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,088,848
500	520 Richard Jackson Blvd	Panama City Beach, FL 32407	18		$ 1,999,336
600	520 Richard Jackson Blvd	Panama City Beach, FL 32407	18		$ 2,000,330
700	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,157,249
800	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16		$ 2,030,455
900	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,479,370
950	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8		$ 668,102
1000	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8		$ 954,432
1100	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8		$ 954,432
1200	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16		$ 1,793,537
1300	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,157,249
1400	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,491,300
1500	520 Richard Jackson Blvd	Panama City Beach, FL 32407	14		$ 1,786,379
1600	520 Richard Jackson Blvd	Panama City Beach, FL 32407	10		$ 814,250
1700	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16		$ 1,312,344
1800	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,459,088
1900	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16		$ 1,945,451
2000	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16		$ 1,312,344
2100	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,459,088
2200	520 Richard Jackson Blvd	Panama City Beach, FL 32407	10		$ 820,215
2300	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8		$ 1,050,345
2400	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,497,223
2500	520 Richard Jackson Blvd	Panama City Beach, FL 32407	10		$ 1,246,883
2600	520 Richard Jackson Blvd	Panama City Beach, FL 32407	10		$ 1,246,883
2700	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16		$ 2,078,607
2800	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,579,532
2900	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8		$ 1,024,247
3000	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,579,532
3100	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12		$ 1,616,040
3200	520 Richard Jackson Blvd	Panama City Beach, FL 32407	18		$ 2,461,031
3300	520 Richard Jackson Blvd	Panama City Beach, FL 32407	18		$ 2,461,031
Bridge	520 Richard Jackson Blvd	Panama City Beach, FL 32407			$ 500,000
Outdoor Items	520 Richard Jackson Blvd	Panama City Beach, FL 32407			$ 1,300,000
			892	**3**	**$ 161,737,269**

Edgewater Beach Resort Community Association, Inc.

Flood Policy Summary

	Policy Number	Eff. Date	Building	Address		# of Units per Building RCBAP	# of Units per Building Commercial
1	9115018 9130 12	1/1/22	Tower 1	11483 Front Beach Road	Panama City Beach, FL 32407	144	
2	9115018 9132 12	1/1/22	Tower III	11347 Front Beach Road	Panama City Beach, FL 32407	144	
3	9115018 9131 12	1/1/22	Tower III	11619 Front Beach Road	Panama City Beach, FL 32407	166	
4	9115018 8947 12	1/1/22	Gate House	11747 W Hwy 98	Panama City Beach, FL 32407		**1**
5	9115018 8948 12	1/1/22	Tower Gate House	400 Richard Jackson Blvd	Panama City Beach, FL 32407		1
6	9115018 8946 12	1/1/22	Villa Gate House	520 Richard Jackson Blvd	Panama City Beach, FL 32407		**1**
7	9115018 9133 12	1/1/22	100	520 Richard Jackson Blvd	Panama City Beach, FL 32407	24	
8	9115018 9134 12	1/1/22	200	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8	
9	9115018 9135 12	1/1/22	300	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
10	9115018 9136 12	1/1/22	400	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
11	9115018 9137 12	1/1/22	500	520 Richard Jackson Blvd	Panama City Beach, FL 32407	18	
12	9115018 9139 12	1/1/22	600	520 Richard Jackson Blvd	Panama City Beach, FL 32407	18	
13	9115018 9138 12	1/1/22	700	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
14	9115018 9120 12	1/1/22	800	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16	
15	9115018 9121 12	1/1/22	900	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
16	9115018 9122 12	1/1/22	950	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8	
17	9115018 9140 12	1/1/22	1000	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8	
18	9115018 9141 12	1/1/22	1100	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8	
19	9115018 9123 12	1/1/22	1200	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16	
20	9115018 9124 12	1/1/22	1300	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
21	9115018 9125 12	1/1/22	1400	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
22	9115018 9127 12	1/1/22	1500	520 Richard Jackson Blvd	Panama City Beach, FL 32407	14	
23	9115018 9126 12	1/1/22	1600	520 Richard Jackson Blvd	Panama City Beach, FL 32407	10	
24	9115018 9129 12	1/1/22	1700	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16	
25	9115018 9128 12	1/1/22	1800	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
26	9115018 9147 12	1/1/22	1900	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16	
27	9115018 9148 12	1/1/22	2000	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16	
28	9115018 9146 12	1/1/22	2100	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
29	9115018 9145 12	1/1/22	2200	520 Richard Jackson Blvd	Panama City Beach, FL 32407	10	
30	9115018 9142 12	1/1/22	2300	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8	
31	9115018 9143 12	1/1/22	2400	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
32	9115018 9144 12	1/1/22	2500	520 Richard Jackson Blvd	Panama City Beach, FL 32407	10	
33	9115018 9149 12	1/1/22	2600	520 Richard Jackson Blvd	Panama City Beach, FL 32407	10	
34	9115018 9150 12	1/1/22	2700	520 Richard Jackson Blvd	Panama City Beach, FL 32407	16	
35	9115018 9169 12	1/1/22	2800	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
36	9115018 9170 12	1/1/22	2900	520 Richard Jackson Blvd	Panama City Beach, FL 32407	8	
37	9115018 9171 12	1/1/22	3000	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
38	9115018 9172 12	1/1/22	3100	520 Richard Jackson Blvd	Panama City Beach, FL 32407	12	
39	9115018 9173 12	1/1/22	3200	520 Richard Jackson Blvd	Panama City Beach, FL 32407	18	
40	9115018 9174 12	1/1/22	3300	520 Richard Jackson Blvd	Panama City Beach, FL 32407	18	
					Total # of Units:	**892**	**3**

Carrier is processing payments. Dec page(s) will be forwarded upon receipt.