



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

6/25/2026

THIS EVIDENCE OF 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.

AGENCY Sihle Insurance Group, Inc. 1021 Douglas Ave. Altamonte Springs, FL 32714	PHONE (A/C, No, Ext): 407-869-0962	COMPANY Frontline Insurance Unlimited Company 500 International Parkway Lake Mary, FL 32746	
FAX (A/C, No): 407-774-0936	E-MAIL ADDRESS: info@sihle.com		
CODE:	SUB CODE:		
AGENCY CUSTOMER ID #:			
INSURED Cross Creek of Ormond Beach Condominium Association Inc. P.O. Box 4257 Ormond Beach FL 32175	LOAN NUMBER	POLICY NUMBER 3426381472	
	EFFECTIVE DATE 04/28/2026	EXPIRATION DATE 04/28/2027	☐ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION
4 Units

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

COVERAGE / PERILS / FORMS

Building - 70-76 Vining Court Ormond Beach, FL 32176 - 2 Story Condo
Replacement Cost / Special Form (Including Theft) / 80% Coinsurance
5% Named Storm Deductible; 1% Wind/Hail Deductible

AMOUNT OF INSURANCE
934,622DEDUCTIBLE
1,000

REMARKS (Including Special Conditions)

General Liability: Carrier Universal Fire & Casualty / Policy # 01-CGL-108353-03 / Eff 4/28/2026-27 Limits: \$2,000,000/\$1,000,000 per Occ. / 1,000,000 HNOA
Crime: Carrier Philadelphia / Policy # PCAC005113-0819 / Eff 4/28/2026-27 / Limit: \$25,000 / 250 Ded
Directors & Officers: Carrier Philadelphia / Policy # PCAP005539-0918 / Eff 4/28/2026-27 / Limit \$1,000,000 / 1,000 Ded / Cyber 100,000
Workers Compensation: Carrier: Zenith / Policy# Z134987409 / Eff 4/28/2026-27 / Limit 500,000/500,000/500,000

For Information Only***

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

NAME AND ADDRESS Cross Creek of Ormond Beach Condominium Association Inc. C/O Albanese Hollander 1 Ridge Trail Ormond Beach, FL 32174	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			