



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

6/17/2026

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 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 First Protective Insurance 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 #:		LOAN NUMBER		POLICY NUMBER 0064172095
INSURED The Hammock at Palm Harbor Condominium Association Inc. C/O Albanese Hollander, Inc. 380 S. Atlantic Ave Ormond Beach FL 32176		EFFECTIVE DATE 06/02/2026	EXPIRATION DATE 06/02/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 7 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	AMOUNT OF INSURANCE	DEDUCTIBLE
200 Cedar Cove, Palm Coast, FL 32137 - 4 Story Building	4,624,557	5,000
Garage	138,258	5,000
Pavers	22,160	5,000
Trash Enclosure	13,833	5,000
Replacement Cost / Special (including theft) / 80% Coinsurance		
5% Hurricane Deductible / \$5,000 "all other" W&H ded		
Ordinance or Law Coverage: Full A, B&C Combined Sublimit of 2.5%		

REMARKS (Including Special Conditions)

~General Liability: Superior Specialty (#TLUHOA504130-01); Eff 6/2/2026-27; Limits \$2,000,000 agg / \$1,000,000; HNOA included 1,000,000
 ~Crime: Superior Specialty (#TLUHOA504130-01); Eff 6/2/2026-27; Limits \$100,000 / \$1,000 ded
 ~Directors & Officers: Superior Specialty (#TLUHOA504130-01); Eff 6/2/2026-27; Limits \$1,000,000 / \$1,000 ded
 ~PROPERTY *AMENITIES ONLY*: Superior Specialty (#TLUHOA504130-01); Eff 6/2/2026-27; Limits: 4 Entry Gates @ 28,224 / Retaining Wall @ 100,170 / 8 Light Poles @ 8,220 / Fencing @ 80,640
 Agreed amount / Special (including theft) / 2% Hurricane deductible / 2,500 ded
 ~Umbrella: Midvale Insurance (#PRP-229824000-02-4064265); Eff 6/2/2026-27; Limits: 5,000,000 Per Occ / 5,000,000 Agg
 ~Workers Compensation: Massachusetts Bay Insurance (#WDYD937595) Eff 6/2/2026-27; 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 The Hammock at Palm Harbor Condominium Association Inc. C/O Albanese Hollander, Inc. 380 S. Atlantic Ave Ormond Beach, FL 32176	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			