



ADDITIONAL REMARKS SCHEDULE

AGENCY The Hilb Group of Florida		NAMED INSURED Water's Edge IV Condominium Association, Inc.	
POLICY NUMBER _____		EFFECTIVE DATE: _____	
CARRIER _____	NAIC CODE _____		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

Coverages Continued:

Directors & Officers @ \$1,000,000 // Carrier: United States Liability Insurance Co. // Policy #: CAP1566828C // Eff: 12/31/25-26.

Equipment Breakdown @ \$9,114,800 // Carrier: Heritage Insurance Holdings Inc. // Policy #:HCP010634-0 // Eff: 12/31/205-26.

PROPERTY COVERAGE:

Special Form Hazard Including Wind @ Replacement Cost // Carrier: Heritage Insurance Holdings Inc // Policy #:HCP010634-0 // Eff: 12/31/25-26 // Total Insured Value \$9,114,800 // 80% Coinsurance // AOP Deductible \$5,000 // 5% Hurricane Deductible // Ordinance of Law Coverage Included // Inflation Guard Excluded // 48 Units

Common Elements are Included in Coverage

Coverage Based on Most Recent Appraisal Performed Within The Last 36 Months.

Insurance provided as required by FL Statute 718.111. Master policy covers from drywall to the outside of the building. From the paint to the inside of the unit is each individual Owner's responsibility.

Per Florida Statute 627.4133, Notice of Cancellation shall be given 45 days prior to the Effective Date of the Cancellation, except, 10 day Notice of Cancellation for Non-payment of Premium.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.