

AGENCY CUSTOMER ID: 00855802

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page ____ of ____

| | | | |
|---------------------------------------------------------|---------------------------|-----------------------------------|--|
| AGENCY Brown & Brown Insurance Services, Inc. | | NAMED INSURED | |
| POLICY NUMBER Z142682603 | | | |
| CARRIER Zenith Insurance Company | NAIC CODE 13269 | EFFECTIVE DATE: 05/31/2026 | |

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Additional Named Insureds - Other Named Insureds

OTHER NAMED INSUREDS

Avila Condominium Association, Inc.



ADDITIONAL REMARKS SCHEDULE

| | | | |
|---------------------------------------------------------|------------------|-------------------------------------------------------------------|--|
| AGENCY Brown & Brown Insurance Services, Inc. | | NAMED INSURED Avila South Condominium Association, Inc. | |
| POLICY NUMBER | | | |
| CARRIER | NAIC CODE | EFFECTIVE DATE: | |

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

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

D) PROPERTY/WIND

Carrier: Frontline Insurance Unlimited
 Policy #: 3038840219
 Policy Term: 5/31/2026 - 5/31/2027
 Cause of Loss: Special Form, including Wind
 Coinsurance: Agreed Amount
 Valuation: Replacement Cost
 Ordinance or Law: Coverage A- Included, Coverage B&C Combined- \$1,000,000
 Deductibles: 5% Calendar Year Hurricane / \$5,000 All Other Wind / \$5,000 All Other Perils
 Total Insured Value: \$26,966,260

E) EQUIPMENT BREAKDOWN

Carrier: Liberty Mutual Fire Insurance Company
 Policy #: YB2L9L480086015
 Policy Term: 5/31/2026 - 5/31/2027
 Total Limit Per Breakdown: \$26,966,260 / \$2,500
 Extra Expense Limit: \$100,000

F) CRIME

Carrier: The Hanover Insurance Company
 Policy #: BDJM03371400
 Policy Term: 5/5/2026 - 5/31/2027
 Employee Theft Limit: \$250,000 / \$1,250
 Property Manager Included

FLOOD:

Building: 200
 Carrier: Wright National Flood Insurance Company
 Policy Number: 09115271810700
 Policy Term: 5/8/2026 -5/8/2027
 Building Limit: \$16,212,000 / \$1,250

Building: 210
 Carrier: Wright National Flood Insurance Company
 Policy Number: 09115271810800
 Policy Term: 5/8/2026 -5/8/2027
 Building Limit: \$16,239,000 / \$1,250



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 1025
0702834
6/02/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE

National Flood Insurance Policy

| Policy Number | NFIP Policy Number | Product Type: |
|------------------|--------------------|----------------------------------------------|
| 09 1152811553 01 | 1152811553 | Residential Condominium Building Policy Form |

| Policy Period | Date of Issue | Agent Code | Prior Policy Number |
|--------------------------------------------------|---------------|------------|---------------------|
| From: 5/08/26 To: 5/08/27 12:01 am Standard Time | 06/02/2026 | 0702834 | 0158649303 |

Insured
AVILA SOUTH CONDOMINIUM ASSOCIATION INC
200 172ND ST
SUNNY ISLES BEACH FL 33160-3440

BROWN & BROWN INSURANCE
SERVICES INC
PO BOX 5727
FT LAUDERDALE FL 33310-5727

EDOCS.NULL@BBROWN.COM

Property Location (if other than above)
200 172ND ST, SUNNY ISLES BEACH FL 33160

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: 1.6 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1974
Prior NFIP Claims: 0
Number of Units: 98
Replacement Cost Value: 16,212,868

Property Description: Slab on Grade, 5 floors

| Coverage | Deductible | Annual Premium |
|-------------------------------|------------------------------------|----------------|
| BUILDING | \$16,212,000 | \$64,906.00 |
| CONTENTS NO CONTENTS COVERAGE | INSURED DECLINED CONTENTS COVERAGE | \$0.00 |

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: \$6,479.00
FULL RISK PREMIUM: \$58,502.00
Statutory Discounts
Annual Increased Cap Discount: \$33,085.00
DISCOUNTED PREMIUM: \$25,417.00
Reserve Fund Assessment: \$4,575.00
Federal Policy Service Fee: \$1,920.00
HFIAA Surcharge: \$250.00
TOTAL ANNUAL PAYMENT \$32,162.00

Coverage limitations may apply. See your Policy form for details.

Coinsurance penalty may apply. See your Policy Form for Details

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1117 1117 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

070283409115281155326153

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Agent

DUPLICATE





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 1025
0702834
5/20/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

| Policy Number | NFIP Policy Number | Product Type: |
|------------------|--------------------|----------------------------------------------|
| 09 1152718108 01 | 1152718108 | Residential Condominium Building Policy Form |

| Policy Period | Date of Issue | Agent Code | Prior Policy Number |
|--------------------------------------------------|---------------|------------|---------------------|
| From: 5/08/26 To: 5/08/27 12:01 am Standard Time | 05/20/2026 | 0702834 | 0158649303 |

Agent (954)776-2222
BROWN & BROWN INSURANCE
SERVICES INC
PO BOX 5727
FT LAUDERDALE FL 33310-5727

AVILA SOUTH CONDOMINIUM ASSOCIATION INC
210 172ND ST
SUNNY ISLES BEACH FL 33160-3439

EDOCS.NULL@BBROWN.COM

Property Location (if other than above)
210 172ND ST, SUNNY ISLES BEACH FL 33160

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
Property Description: Elevated without Enclosure, 5 floors

Flood Risk: AE
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1974
Prior NFIP Claims: 0
Number of Units: 98
Replacement Cost Value: 16,239,396

| Coverage | Deductible | Annual Premium |
|-------------------------------|------------------------------------|----------------|
| BUILDING | \$16,239,000 | \$100,673.00 |
| CONTENTS NO CONTENTS COVERAGE | INSURED DECLINED CONTENTS COVERAGE | \$0.00 |

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: \$10,055.00
FULL RISK PREMIUM: \$90,693.00
Statutory Discounts
Annual Increased Cap Discount: \$65,264.00
DISCOUNTED PREMIUM: \$25,429.00
Reserve Fund Assessment: \$4,577.00
Federal Policy Service Fee: \$1,920.00
HFIAA Surcharge: \$250.00
TOTAL ANNUAL PAYMENT \$32,176.00

Coverage limitations may apply. See your Policy form for details.

Coinsurance penalty may apply. See your Policy Form for Details

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 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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Company

