

Insured's Name: Desoto Park Condominium Association Inc. Policy #: 0100322645-1

Policy Dates: From: 01/07/2025 To: 01/07/2026

Surplus Lines Agent's Name: Susan Flemming

Surplus Lines Agent's Physical Address: 1227 South Patrick Drive Suite 101, Satellite Beach, FL 32937

Surplus Lines Agent's License #: A085932

Producing Agent's Name: Virgina Hazlett

Producing Agent's Physical Address: 2900 SW 149th Avenue, Suite 100  
Miramar FL, 33027

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Policy Premium: \$232,541.00

SL Agent Policy Fee: \$1,200.00


Inspection Fee: \_\_\_\_\_

Other Policy Fees: \$500.00

Tax: \$11,571.51

FLSO Service Fee: \$140.54

EMPA Surcharge: \_\_\_\_\_

Surplus Lines Agent's Countersignature: 

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**



Insurance binder presented to:

Amwins Insurance Brokerage, LLC - Palm Beach Gardens, FL

X Alex de Cardenas

For

Desoto Park Condominium Association Inc

Policy period

01/07/2025 - 01/07/2026

**NO FLAT CANCELLATIONS ONCE COVERAGE IS BOUND**

Kinsale Insurance Company P.O. Box 17008 Richmond, VA 23226  
<https://www.kinsaleins.com>

# Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)

Financial Size Category: XIII

Amwins Insurance Brokerage, LLC - Palm Beach Gardens, FL - X Alex de Cardenas

## BINDER

RE: Desoto Park Condominium Association Inc  
751 Three Islands Blvd  
Hallandale Beach, FL 33009

Policy: 0100322645-1

Date: 01/07/2025

Renewal of Policy: 0100322645-0

Company: Kinsale Insurance Company

Policy Term: 01/07/2025 - 01/07/2026

Coverage Form: Commercial General Liability - Occurrence

Retro Date: n/a

Description of Operations: Condominium Association

This binder contains an outline of coverage and does not include all the terms, conditions and exclusions of the policy that may be issued. The policy contains the full and complete agreement with regards to coverage. Please review this binder thoroughly and notify the Company immediately of any inaccuracies or discrepancies.

### Limits

Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$100,000
Medical Expense Limit	Excluded
Personal & Advertising Injury Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	\$2,000,000

### Additional Coverages

Non-Owned Auto	\$1MM / \$1MM
Hired Auto	\$1MM / \$1MM

### Deductibles

General Liability Per Occurrence \$5,000

\*\* Deductibles apply to all coverages, damages, and expenses.

**Sublimits**

Firearms \$1MM / \$1MM

Assault & Battery - Defense Within - GL \$1MM / \$1MM

**Coverage Enhancements**

AI - As Required by Written Contract

AI - Mortgagee as Required by Written Contract

AI - Managers or Lessors of Premises as Required by Written Contract

AI - Lessor of Leased Equipment

Hired Auto	\$1,104
Non-Owned Auto	\$1,104
Premium	\$232,541
Company Fees	\$500
<b>Total Due At Inception</b>	<b>\$233,041</b>
Minimum Earned Premium	25.00%
Minimum Deposit Premium	100.00%

Company Fees are fully earned

Premium is 100.00% minimum and deposit

Taxes, fees and surcharges are the responsibility of the broker.

If this binder indicates the policy is subject to audit, then the initial premium payable at inception is considered an estimated and deposit premium only; we may conduct a premium audit on or about the cancellation or expiration date of the policy to determine the actual earned premium based on the amount of risk exposure during the policy term. Any refusal or failure by you to maintain, provide records, or to allow us to conduct an audit of such records, will result in the application of the Audit Noncompliance Charge Factor (if listed on this binder), or our calculating a final audit premium based on information available to us.

**Class Description and Rating Basis**

<u>Class Description</u>	<u>Exposure Base</u>	<u>Exposure Units</u>	<u>Rate</u>
Condominiums - Residential - Tower - (association risk only)	per Unit	549	414.3005
Swimming Pools - Not Otherwise Classified	per Swimming Pool	1	2882.0000

**Locations**

1. 751 Three Islands Blvd, Hallandale, FL 33009
2. 601 Three Islands Blvd, Hallandale, FL 33009
3. 501 Three Islands Blvd, Hallandale, FL 33009
4. 701 Three Islands Blvd, Hallandale, FL 33009
5. 801 Three Islands Blvd, Hallandale, FL 33009
6. 851 Three Islands Blvd, Hallandale, FL 33009
7. 2000 Atlantic Shores Blvd, Hallandale, FL 33009

**Condition Precedent:**

This binder is conditioned on our receipt and approval of the materials listed below. We may rescind this binder if we do not receive, review and approve in writing these materials. Further, this binder is strictly conditioned upon there being no material change in the risk between the date of the binder and the effective date of the policy. If we determine that a material change has occurred, we may modify the terms of this binder, including rescinding it altogether.

- 1) Subject to confirmation agent is in receipt of 25% minimum earned premium payment.
- 2) Subject to acknowledgement that all policy change or cancellation requests will be provided to Kinsale in advance of policy change or cancellation effective dates. Kinsale will not backdate if requests are received after the intended effective date.

The schedule of Named Insureds will include only the entities listed on this quote (and will not include entities requested in the submission, but not listed in this quote). Any adjustments to this schedule will be made effective no earlier than the date a request to amend the schedule is received by Kinsale.

Kinsale does not include the following class codes on our quotes: streets/roads/highways, sports courts, playgrounds, and clubhouses. If showing these class codes on quotes/policies is a requirement or preference, please provide a written request to add these class codes before binding. A written request does not include listing these exposures on the Acord or in other application documents. Kinsale will not backdate the addition of these class codes, and a request to add after the effective date will require an endorsement premium.

Additional information for the 40- or 50-Year Recertification Contingency (only applicable if the 40- or 50-Year

Recertification Contingency is listed on the numbered list of contingencies above)

If the Contingency for the 40- or 50-Year Inspection is included in the list of contingencies above (Subject to receipt of the insured's 40-year building recertification inspection showing certification by a licensed engineer. If repairs were required, document the repairs needed and the date the repairs will be completed), please note the following information:

Kinsale will require a copy of the insured's 40- or 50-Year Recertification Inspection and a copy of the final certification from the municipality where the building is located. The acceptability of these documents will be determined on a case-by-case basis. If there are repairs required for the insured to receive the 40- or 50-Year Recertification, we will require documentation demonstrating the specific work required, the scope of the work to fix any issues, and the timeline for when the work will be completed. Please note, we reserve the right to decline to bind after reviewing either the recertification inspection, the scope of work required, or the construction timeline.

Also, please note that if the presence of ongoing repairs is not disclosed on the submission and Kinsale discovers this at binding, we will attach an All Construction Exclusion to our policy effective inception in addition to reviewing our ability to bind.

**Comments:**

Pricing, terms, or viability of this quote may change pending review of the contingency items noted above. We may rescind this quote in the event these items are unavailable for review.

**Exclusions and Endorsements:**

CAS1000-0521 - Commercial General Liability Declarations

ADF9013-0524 - Notice - Where to Report a Claim

ADF4001-0110 - Schedule of Forms

CG0001-0413 - Commercial General Liability Coverage Form

ADF2000-0622 - Policy Amendment - Extrinsic Evidence

ADF2001-0824 - Non-Stacking Endorsement - Sublimits

CAS2004-0110 - Deductible Endorsement

CAS2007-0222 - Common Conditions - Casualty

CAS2010-0618 - Limit of Insurance - Non-Owned Auto Coverage

CAS2011-0618 - Limit of Insurance - Hired Auto Coverage

CAS2034-0621 - Scheduled Named Insured Endorsement

CAS2042-0418 - Limitation of Coverage A and Coverage C to Designated Location(s) or Project(s) or Event(s)  
CG2004-1185 - Additional Insured - Condominium Unit Owners  
CG2034-1219 - Additional Insured - Lessor of Leased Equipment - Automatic Status When Required in Lease Agreement with You  
ADF4002-0824 - Basis of Premium  
CAS4018-1121 - Additional Policy Provisions - Premium  
CAS4037-0320 - Amended Limit of Insurance - Assault and Battery - Supplementary Payments Inside Sublimits  
CAS4054-1224 - Amended Definition - Personal and Advertising Injury  
CAS4130-0424 - Amended Limits of Insurance - Firearms - Supplementary Payments within Sublimits  
ADF3003-0922 - Exclusion - Absolute Pollution and Pollution Related Liability  
ADF3010-0110 - Exclusion - Nuclear, Biological or Chemical Materials  
ADF3011-0115 - Exclusion of Other Acts of Terrorism Committed Outside the United States; Exclusion of Punitive Damages Related to a Certified Act of Terrorism; Cap on Losses from Certified Acts of Terrorism  
ADF3017-0622 - Exclusion - Biometric Information Privacy Laws  
CAS3009-0110 - Exclusion - Medical Payments  
CAS3011-0220 - Exclusion - New Entities (Commercial General Liability)  
CAS3019-0320 - Exclusion - Liquor Liability  
CAS3029-0423 - Exclusion - Animals  
CAS3043-0621 - Additional Policy Exclusions  
CAS3056-1118 - Exclusion - All Construction  
CAS3086-1121 - Exclusion - Water Related Bodily Injury and Property Damage  
CAS3098-1120 - Exclusion - Named Insured vs. Named Insured  
CAS3103-0718 - Exclusions - Eviction and Failure to Maintain  
CAS3108-0420 - Amended Exclusion - Recording and Distribution of Material or Information- General Liability  
CAS3124-0616 - Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information  
CAS3125-0623 - Exclusion - Fire or Fire-Related Injury or Damage  
CAS3140-0524 - Exclusion - Pathogen and Related Hazards  
CAS3145-0424 - Exclusion - Carcer  
CAS3149-0623 - Exclusion - Interior Building Collapse  
CAS3181-0621 - Absolute Exclusion - Injury To Independent Contractors Or Subcontractors  
CAS3198-0524 - Exclusion - Special Events  
CAS3199-0324 - Absolute Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)  
CAS3232-0723 - Exclusion - Auto, Aircraft, or Watercraft - Hired or Non-Owned Auto Exception  
CAS5010-0420 - Additional Insured as Required by Written Contract  
CAS5016-0420 - Additional Insured As Required By Written Contract - Mortgagee, Assignee, or Receiver  
CAS5017-0420 - Additional Insured As Required By Written Contract - Managers or Lessors of Premises  
CAS5018-0420 - Additional Insured- State or Governmental Agency or Subdivision or Political Subdivision Permits - Blanket  
ADF9010-0321 - Notice of Terrorism Insurance Coverage

IL0021-0908 - Nuclear Energy Liability Exclusion Endorsement (Broad Form)

IL0985-1220 - Disclosure Pursuant to Terrorism Risk Insurance Act

ADF9023-0812 - Florida Changes - Cancellation and Non-Renewal

ADF9004-0110 - Signature Endorsement

ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

CAS3241-0324 - Exclusion - Opioids and Narcotics