



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 01/04/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement.

PRODUCER: The John Galt Insurance Agency, 3303 W Commercial Blvd, #200 Ft. Lauderdale, FL 33309 Alan P. Adams. CONTACT NAME: Certificate Department, PHONE: 954-440-2800, FAX: 954-440-2833, E-MAIL: commercial@john-galt.com. INSURER(S) AFFORDING COVERAGE: Kinsale Insurance Company (NAIC # 38920), Zenith Insurance Company, Travelers Casualty & Surety (NAIC # 10647), See Attached.

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSD, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, Workers Compensation and Employers' Liability, and Directors & Officers.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Residential Condominium Association with 152 Units.

CERTIFICATE HOLDER and CANCELLATION sections. CANCELLATION text: SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE: Alan P. Adams

Coverage for the interior of the unit is NOT included. The Unit Owner's are responsible for purchasing their own H06 policy.

Any cancellation notices would be sent to the association as they are the insured. The amount of time would be based upon the reason for cancellation (i.e. 10 days non-payment; 45 days non-renewal, etc.).

Lenders of unit owners cannot be added as loss payee to the association policies as the policy covers common areas.

Property Manger is considered an Employee by definition of Crime Policy. Therefore, covered under this policy while conducting business for the insured association.

Please carefully read all pages to this Certificate of Insurance, specifically, the additional wording sections. If there are additional questions, please email your questions to [commercial@john-galt.com](mailto:commercial@john-galt.com) or fax to 954-440-2833 as we are unable to provide any verbal coverage details.

Policy limits are written at an Agreed Valued chosen by the insured; therefore, the coinsurance is NIL.

Granada House Association, Inc.

**Property / Hazard Schedule**

Insurance Carrier: Citizens Property Insurance  
 Policy Number: 09053422-2  
 Policy Period: Effective Date: 1/20/2024 Expiration Date: 1/1/2025

Blanket Limit Applies  
 Replacement Cost  Special  BASIC EXCLUDING WIND/HAI.

Additional Wording: Citizens Property Insurance policies do not reference a Coinsurance; therefore, the Coinsurance is NIL.  
 Citizens Property Insurance does NOT offer Ordinance or Law Coverages A, B or C.

Building	Location	Limit		# Units	AOP Deductible
		Building	Contents		
1	201 N. Ocean Blvd., Pompano Beach, FL 33062	\$23,395,200 \$258,000	\$15,000	152 Swimming Pool & Equipment	\$5,000 \$5,000

**Windstorm**

Windstorm Insurance is written with a different agency, please contact Earl Fuller of Stahl & Associates, Insurance. Below is his contact information and email/fax numbers to request Certificates of Insurance for the Windstorm coverage:

**Stahl & Associates**  
 Telephone: 727-489-0562  
 Fax: 727-393-5623  
[Certificatesstpete@stahlinsurance.com](mailto:Certificatesstpete@stahlinsurance.com)

**Crime**

Insurance Carrier: Philadelphia Indemnity Insurance Co.  
 Policy Number: PCAC020279-0124  
 Policy Period: Effective Date: 1/1/2024 Expiration Date: 1/1/2025

Additional Wording: Crime Limits Change Effective 1-18-2024

Coverages:	Limit	Deductible
Employee Theft	\$1,500,000	\$10,000
ERISA Fidelity	\$1,500,000	\$0
Forgery or Alteration	\$25,000	\$250
Inside the Premises	\$25,000	\$250
Outside the Premises	\$25,000	\$250
Computer Fraud and Funds Transfer Fraud	\$1,500,000	\$10,000
Money Orders and Counterfeit Paper Currency	\$25,000	\$250

**Flood**

Insurance Carrier: Wright National Flood  
 Policy Period: Effective Date: 07/21/2023 Expiration Date: 7/21/2024  
 Flood Zone: AE

Blanket Limit Applies  Grandfathered  
 Replacement Cost  RCBAP  General Form  Dwelling Form

Additional Wording: This Flood policy cover the master condominium association, it's structures and common areas.  
 \$5,000 Per Occurrence Building Deductible Per Occurrence  
 \$5,000 Per Occurrence Contents/BPP Deductible.

Policy #	Location	Limit		# Units
		Building	Contents	
09115071653112	201 N. Ocean Blvd., Pompano Beach, FL	\$31,008,000	\$17,000	152

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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 1021  
0082212  
1/23/24  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150716531 12	1150716531	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/21/23 To:7/21/24 12:01 am Standard Time	01/23/2024	0082212	1150716531

Insured  
GRANADA HOUSE ASSOCIATION INC  
PO BOX 4579  
HOUSTON TX 77210-4579

THE JOHN GALT INSURANCE AGENCY  
CORP  
3303 W COMMERCIAL BLVD STE 200  
FORT LAUDERDALE FL 33309-3436

Property Location (if other than above)  
201 N OCEAN BLVD, POMPANO BEACH FL 33062

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: 1.0 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 07/01/1966  
Prior NFIP Claims: 0  
Number of Units: 152  
Replacement Cost Value: 31,007,800

Property Description: Slab on Grade, 13 floors

Coverage	Deductible	Annual Premium
BUILDING	\$31,008,000	\$5,000
CONTENTS	\$17,000	\$5,000
		\$31,051.00
		\$209.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00  
Mitigation Discount: \$1,553.00  
Community Rating Discount: \$5,918.00  
FULL RISK PREMIUM: \$23,864.00  
DISCOUNTED PREMIUM: \$23,864.00  
Reserve Fund Assessment: \$4,296.00  
Federal Policy Service Fee: \$2,044.00  
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$30,454.00

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0120 0120 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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Agent

DUPLICATE

