

# Summary of Insurance

For: Trade Winds West Condominium Inc  
5301 Ocean Terrace  
Marathon, FL 33050

By: Mel E Montagne CPCU,ARM,ANFI 305-537-2781 [mel.montagne@ioausa.com](mailto:mel.montagne@ioausa.com)  
Insurance Office of America  
13361 Overseas Highway  
Marathon, FL 33050

Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
CL NFIP Flood	Hartford Insurance Company	6500049174	2/26/2025	2/26/2026	\$34,554
WIND	Citizens Property Ins Corp	04096976-6	6/26/2025	6/26/2026	\$52,312
General Liability	Western World Ins Company	NPP6159818	6/26/2025	6/26/2026	\$4,177
Property	Westchester Surplus Lines Ins Co	FSF17776423 002	6/26/2025	6/26/2026	\$7,545
Directors & Officers Liability	Philadelphia Indemnity Ins Co	PCAP038719-0323	4/5/2025	4/5/2026	\$1,607
Total					\$100,195

*This is an outline of coverages and is not intended to be all encompassing; refer to policy forms for exclusions, conditions, or restrictions.*

Signature \_\_\_\_\_

Date \_\_\_\_\_

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Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
Property	Westchester Surplus Lines Insurance Company	FSF17776423 002	6/26/2025	6/26/2026	\$6,932

Location 1 / Building 1: 5301 Ocean Terrace, Marathon, FL 33050-2636

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,992,061	Replacement Cost	Special (Including theft)	80%	5,000 Excluding Windstorm
Equipment Breakdown		Replacement Cost			5,000
Swimming Pools	\$78,625	Replacement Cost	Special (Including theft)	80%	5,000 x-wind

## ADDITIONAL INTERESTS

Name & Address	Location	Interest Type
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Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
CL NFIP Flood	Hartford Insurance Company of the Midwest	6500049174	2/26/2025	2/26/2026	\$28,434

Location: 5301 Ocean Ter, Marathon, FL 33050-2600

	<u>Building</u>	<u>Contents</u>
Basic Limit	\$2,974,000	
Additional Limit		
<b>Total Amount of Insurance</b>	<b>\$2,974,000</b>	
Deductible	\$25,000	

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Directors & Officers Liability	Philadelphia Indemnity Insurance Company	PCAP038719-0323	4/5/2025	4/5/2026	\$1,591

Form: Claims Made  
Primary or Excess: Primary

Coverage	Limit
Per Claim	\$1,000,000
Per Occurrence	
Aggregate	\$1,000,000

Retention \$1,000

Separate Defense Costs Limit?

Defense Limit:

Retroactive Date:

Pending & Prior Litigation Date: 4/5/2023

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Commercial Wind	Citizens Property Insurance Corporation	04096976-6	6/26/2025	6/26/2026	\$43,885

Location 1 / Building 1: 5301 Ocean Terrace, Marathon, FL 33050-2636

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,992,000	Replacement Cost	Windstorm		5% Wind or Hail Ded; 5% Hurricane Ded

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Coverage	Company	Policy Number	Effective Date	Expiration Date	Premium
General Liability	Western World Insurance Company	NPP6159818	6/26/2025	6/26/2026	\$3,778

Form: Commercial General Liability - Occurrence

## Coverage

General Aggregate  
Products and Completed Operations  
Personal and Advertising Injury  
Each Occurrence  
Damage to Rented Premises  
Medical Expense (Any One Person)  
Employee Benefits

## Policy Limit

\$2,000,000 Applies to  
\$1,000,000  
\$1,000,000  
\$100,000  
\$5,000

## Deductible

Property Damage - \$250  
Bodily Injury - \$250

## Premises

Location 1: 5301 Ocean Terrace, Marathon, FL 33050-2636

Loc #	Bldg #	Class Code	Classification	Exposure	Premium Basis
1	1	OC087	Swimming Pool	1	Other
1	1	62003	Condominiums-residential	16	Unit - Per Unit
1	1		Hired & Non-Owned Auto		Other
1	1	OC084	Boat Docks/Slips	8	Other

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