

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/05/2026

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. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Brown & Brown Insurance Services, Inc. 2290 Lucien Way, Suite 400 Maitland FL 32751	CONTACT NAME: Nakia Parker PHONE (A/C, No, Ext): (407) 660-8282 E-MAIL ADDRESS: Nakia.Parker@bbrown.com FAX (A/C, No): (407) 660-2012
INSURED Lakewood Village Condominium Association, Inc. 5665 Coral Ridge Drive Coral Springs FL 33076	INSURER(S) AFFORDING COVERAGE INSURER A: Philadelphia Indemnity Insurance Company INSURER B: Midvale Indemnity Company INSURER C: Zenith Insurance Company INSURER D: INSURER E: INSURER F:
	NAIC # 18058 27138 13269

COVERAGES

CERTIFICATE NUMBER: CL269162144

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. *LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. *Not Applicable in WY

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:			PHPK2598615-023	09/01/2026	09/01/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$			PRP-229824000-02-1616268	09/01/2026	09/01/2027	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y / N ☐	N / A		Z072842714	09/01/2026	09/01/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

For Informational Purposes Only

CERTIFICATE HOLDER

CANCELLATION

Lakewood Village Condominium Association, Inc. 5665 Coral Ridge Drive Coral Springs FL 33076	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 
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ADDITIONAL REMARKS SCHEDULE

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Lakewood Village 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

"Separation of Insureds" provision applies as granted by the General Liability policy form.

DIRECTORS & OFFICERS COVERAGE

Insurer: Accredited Surety and Casualty Company, Inc.

Effective: 9/1/2026 - 9/1/2027

Policy #: 1-SKN-FL-01583540-01

Aggregate Limit: \$1,000,000

Retention: \$35,000

CRIME COVERAGE

Insurer: The Hanover Insurance Company

Effective: 9/1/2026 - 9/1/2027

Policy #: BDJ-1033181-13

Employee Dishonesty: \$1,400,000 / Deductible: \$7,000

Forgery or Alteration: \$1,400,000 / Deductible: \$7,000

Computer Fraud: \$1,400,000 / Deductible: \$7,000

Funds Transfer Fraud: \$1,400,000 / Deductible: \$7,000

False Pretenses Fraud: \$25,000 / Deductible: \$10,000

Property Manager is Included in the Definition of an Employee

PROPERTY COVERAGE

Insurer: Lloyd's of London

Effective: 9/1/2026 - 9/1/2027

Policy #: AMR-85171-02

Location 1: 875-897 Twin Lakes Dr, Coral Springs, FL 33071 (12 Units)

Building Limit: \$1,431,936

Location 2: 10133-10155 Twin Lakes Dr, Coral Springs, FL 33071 (12 Units)

Building Limit: \$1,431,936

Location 3: 901-931 Twin Lakes Dr, Coral Springs, FL 33071 (16 Units)

Building Limit: \$1,917,696

Location 4: 10102-10162 Twin Lakes Dr, Coral Springs, FL 33071 (16 Units)

Building Limit: \$1,917,696

Location 5: 10050-10094 Twin Lakes Dr, Coral Springs, FL 33071 (12 Units)

Building Limit: \$1,431,936

Location 6: 10002-10046 Twin Lakes Dr, Coral Springs, FL 33071 (12 Units)

Building Limit: \$1,431,936

Location 7: 9902-9962 Twin Lakes Dr, Coral Springs, FL 33071 (16 Units)

Building Limit: \$1,917,696

Location 8: 900-930 Twin Lakes Dr, Coral Springs, FL 33071 (16 Units)

Building Limit: \$1,917,696

Location 9: 9949-9971 Twin Lakes Dr, Coral Springs, FL 33071 (12 Units)

Building Limit: \$1,431,936

Location 10: 851-873 Twin Lakes Dr, Coral Springs, FL 33071 (12 Units)

Building Limit: \$1,431,936

Location 11: 10100-10128 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)

Building Limit: \$854,400

Location 12: 10132-10160 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)

Building Limit: \$847,360

AGENCY CUSTOMER ID: 00427912

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

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AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Lakewood Village 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

Location 13: 10162-10188 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 14: 10190-10204 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$854,400

Location 15: 10206-10220 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 16: 10222-10236 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 17: 802-816 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$854,400

Location 18: 818-832 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 19: 834-848 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 20: 1002-1016 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$854,400

Location 21: 1018-1032 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 22: 1034-1048 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 23: 10157-10187 Twin Lakes Dr, Coral Springs, FL 33071 (16 Units)
Building Limit: \$1,917,696

Location 24: 10101-10131 Twin Lakes Dr, Coral Springs, FL 33071 (16 Units)
Building Limit: \$1,917,696

Location 25: 10001-10031 Twin Lakes Dr, Coral Springs, FL 33071 (16 Units)
Building Limit: \$1,917,696

Location 26: 9901-9931 Twin Lakes Dr, Coral Springs, FL 33071 (16 Units)
Building Limit: \$1,917,696

Location 27: 1033-1047 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$854,400

Location 28: 1017-1031 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 29: 1001-1015 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 30: 833-847 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$854,400

Location 31: 817-831 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 32: 801-815 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 33: 9900-9928 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$854,400

Location 34: 9932-9960 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)

AGENCY CUSTOMER ID: 00427912

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page _____ of _____

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Lakewood Village 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

Building Limit: \$847,360

Location 35: 9964-9992 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 36: 10000-10028 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$854,400

Location 37: 10032-10060 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

Location 38: 10064-10092 Twin Lakes Dr, Coral Springs, FL 33071 (8 Units)
Building Limit: \$847,360

899 Twin Lakes Dr, Coral Springs, FL 33071

Clubhouse Limit: \$303,026

Guard House Limit: \$30,010

Trash Enclosure Limit: \$65,330

Pool Limit: \$188,000

Kid Pool Limit: \$22,400

Spa Limit: \$22,670

Pool - Equipment Limit: \$47,000

Kid Pool - Equipment Limit: \$5,560

Hot Tub/Spa - Equipment Limit: \$6,990

Pool Patio Limit: \$54,480

Area Lighting Limit: \$25,270

Total Insured Value: \$45,096,720

Deductibles:

All Other Perils: \$10,000

Named Storm: 5% Calendar Year, Minimum of \$100,000

AO Wind/Hail: \$100,000

Special Form

Replacement Cost

Sinkhole Included

Equipment Breakdown Included

No Inflation Guard

Ordinance or Law Coverage:

Coverage A: Included

Coverage B&C Combined Limit: 10% per bldg, max \$1M per occurrence

Walls-Out Coverage (No Coverage for Interior of Unit)

PROPERTY COVERAGE

Insurer: Philadelphia Indemnity Insurance Company

Effective: 9/1/2026 - 9/1/2027

Policy #: PHPK2598615-023

Location: 899 Twin Lakes Dr, Coral Springs, FL 33071

6' Pool Patio Aluminum Fencing Limit: \$35,920

5' Pool Patio Aluminum Fencing Limit: \$12,720

Mailbox Kiosks (6) Limit: \$39,340

Identification Signs (2) Limit: \$820

Main Entrance Masonry Wall Limit: \$1,140

Perimeter Aluminum Fencing Limit: \$102,360

Perimeter Chain Link Fencing Limit: \$16,320

Aerators (2) Limit: \$5,020

Spa Area Masonry Walls: \$2,270

Deductibles:

\$2,500

AGENCY CUSTOMER ID: 00427912

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page _____ of _____

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Lakewood Village 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

Special Form
 Coinsurance 80%
 Wind/Hail Excluded

BOILER & MACHINERY COVERAGE
 Insurer: Valley Forge Insurance Company
 Effective: 9/1/2026 - 9/1/2027
 Policy #: 7040042533

Limit per Breakdown: \$45,186,629
 Deductible: \$2,500