



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

02/26/2026

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. 1201 W Cypress Creek Rd Suite 130 Fort Lauderdale FL 33309		CONTACT NAME: Monika Bedyk PHONE (A/C, No, Ext): (954) 776-2222 E-MAIL ADDRESS: Monika.Bedyk@bbrown.com	FAX (A/C, No): (954) 776-4446
INSURED Watergarden Condominium Association, Inc. 347 North New River Drive East Ft. Lauderdale FL 33301		INSURER(S) AFFORDING COVERAGE	
		INSURER A: Mt. Hawley Insurance Company	NAIC #
		INSURER B: Spinnaker Insurance Company	
		INSURER C: Zenith Insurance Company	13269
		INSURER D: The Hanover Insurance Company	22292
		INSURER E:	
		INSURER F:	

COVERAGES**CERTIFICATE NUMBER:** 3.1.26 Cert**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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			GLWATERGARDEN	03/01/2026	03/01/2027	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 50,000
							MED EXP (Any one person)	\$ 1,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 1,000,000
							PD/BI Deductible	\$ 2,000
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			GLWATERGARDEN	03/01/2026	03/01/2027	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB DED: RETENTION \$			UMWATERGARDEN	03/01/2026	03/01/2027	EACH OCCURRENCE	\$ 15,000,000
							AGGREGATE	\$ 15,000,000
								\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	Z127042812	03/01/2026	03/01/2027	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER	
							E.L. EACH ACCIDENT	\$ 500,000
							E.L. DISEASE - EA EMPLOYEE	\$ 500,000
							E.L. DISEASE - POLICY LIMIT	\$ 500,000
D	Crime/\$30k Ded			BDJD18521409	03/01/2026	03/01/2027	Fidelity	\$4,000,000

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

Residential Condominium Association - 32 Stories, 316 Units, 315 Residential and 1 Commercial.
Property Manager is included on Crime policy for Fidelity
There is at least 10 days of cancellation for any reason.

CERTIFICATE HOLDER**CANCELLATION**

Watergarden Condominium Association, Inc. 347 North New River Drive East Fort Lauderdale FL 33301	<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p>AUTHORIZED REPRESENTATIVE</p> 
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ADDITIONAL REMARKS SCHEDULE

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Watergarden 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

PROPERTY w/Wind
 Effective Date: 03/01/2026-2027
 Endurance Assurance Corporation, Pol. # QFW603708
 Ordinance or Law: Coverage A Full / Coverage B/C 2,000,000 Combined
 Valuation: Replacement Cost, Special Forms
 Coinsurance: Agreed Value
 Limits:
 Building \$78,203,000 (315 Residential Units, 1 Commercial Unit)
 Contents: \$1,000,000
 Garage: \$11,418,600
 Sculpture: \$144,000
 Deductibles:
 \$10,000 All Other Perils
 3% CYH Hurricane
 \$25,000 Water Damage

EQUIPMENT BREAKDOWN
 Effective: 03/01/26-27
 Liberty Mutual Fire Insurance
 Pol. # YB2L9L475717016
 Limit: \$90,765,600/ \$10,000 Ded

D&O Eff 3/1/26--27
 Pol# TBD
 Carrier The Hanover Ins. Co.
 Limit \$1,000,000
 \$5,000 Deductible

FLOOD
 Effective: 03/01/26-27
 Wright National Flood Ins. Co., Pol. # 091151215004
 Building Limit: \$79,000,000 Bldg / \$5,000 Ded
 Contents Limit \$100,000 / \$5,000 Ded
 Form: RCBAP