



COMMERCIAL UMBRELLA LIABILITY COVERAGE

Named Insured:	Paramount Real Estate Group, Inc.
Address:	c/o Paramount Programs, Inc. One Reservoir Corporate Centre 4 Research Drive, Suite 402 #121 Shelton, CT 06484
Limits of Insurance:	\$5,000,000 Per Occurrence \$5,000,000 General Aggregate \$5,000,000 Products/Completed Operations Aggregate
Self Insured Retention:	\$0
Insuring Companies:	Allied World Insurance Company - Admitted
Insured Purchasing Group Member:	Whitley Bay 90 Delannoy Ave Cocoa, FL 32922
Policy Number:	0313-5686-2122671
Member Policy Period:	From: 1/15/2023 To: 1/15/2024 at 12:01 a.m. Standard Time at the address of the Named Participant
Producer:	SJR Insurance Inc

NOTE: Members of the Paramount Real Estate Group, Inc. may not be protected by the insurance insolvency guarantee fund and/or insurance laws and regulations of their domiciled or resident state. Receipt of and/or failure to promptly return this Insuring Agreement constitutes acceptance by the Insured listed above to membership in and adherence to the Membership Agreement and Terms and Conditions of Use of the Paramount Real Estate Group, Inc..

Program Administrator: Great Point Insurance®
500 West Putnam Avenue, Suite 400
Greenwich, CT 06831
Phone and Fax (877) 505-3226
www.greatpointins.com

These Declarations together with the policy jacket containing the policy provisions, forms and endorsements indicated above; if any, issued form a part thereof, complete the above numbered policy.

Authorized Representative:

Jan 13, 2023

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Paramount Real Estate Group, Inc.

FORMS AND ENDORSEMENTS SCHEDULED

Insured Purchasing Group Member:	Whitley Bay
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It is hereby understood and agreed the following forms and endorsements are attached to and are a part of this policy:

Declarations
Schedule of Underlying Insurance
Act of Terrorism Self-Insured Retention Endorsement
Designated Premises Limitation Endorsement
Cross Suits Exclusion
Fungus Exclusion
Exterior Insulation and Finish System(EIFS) Exclusion
Silica Exclusion Endorsement
Professional Liability Exclusion
Bacteria Exclusion Endorsement
Construction Operations Exclusion (With Non-Structural Improvement Exception)
Knowledge of Occurrence Endorsement
Foreign Liability Limitation Endorsement (With Total Terrorism Exclusion Applicable to Specified Countries)
Commercial General Liability Limitation
Employer Liability Limitation Endorsement
Anti-Stacking Excess Casualty Limitation Endorsement
Specified Operations Exclusion :
1. Adult or Child Daycare Services when performed by or on behalf of the Insured to third parties for a fee
2. Assisted Living Facilities
3. Construction Companies performing services by or on behalf of the Insured to third parties for a fee
4. Security Guard Services, when performed by or on behalf of the Insured to third parties for a fee
5. Schools
6. Religious Organizations or Institutions
7. Wrap Up's or Similar Construction Projects
8. Homeless Shelters or Transitional Housing
Garagekeepers Legal Liability Endorsement
Auto Liability Limitation
Retained Limit Endorsement
Strategic Response Coverage Extension
Subsidence Exclusion
Pesticide and Herbicide Exclusion Endorsement
Condominium and Cooperative Conversion Exclusion
Absolute Access, Collection and Disclosure of Non-Public Information Exclusion
Economic or Trade Sanctions
Communicable Disease Exclusion
Condominium-Cooperative Directors and Officers Liability Limitation Claims-Made Coverage
Financial Institutions Exclusion Endorsement
Employee Benefits Liability Claims Made, if SUL is Claims Made
Employee Benefits Liability Occurrence, if SUL is Occurrence
Claims Reporting Endorsement
Declarations Amendatory Endorsement
Diving Board and Water Slide Exclusion
Marine Liability Exclusion
Water Sports Exclusion

Member Policy Period Limitation Endorsement
Named Insured Amendatory Endorsement
Named Peril and Time Element Pollution Self-Insured Retention Endorsement
Coverage Enhancement Endorsement
Trafficking Exclusion (with Stated Limitations)
No Coverage for Sublimits of Insurance

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SUMMARY OF EXPOSURES COVERED AT INCEPTION

Insured Purchasing Group Member:	Whitley Bay
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Exposure Type	Number	Category
Condo/ Co-Op Units With D&O	64	Location
Pools	1	Location

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SUMMARY OF UNDERLYING POLICIES AT INCEPTION

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COVERAGE	D&O Liability 1
Carrier	Trisura Insurance Company
Limit	\$1,000,000 Each Occurrence
.	\$1,000,000 Aggregate
Term	1/15/2023 to 1/15/2024
COVERAGE	General Liability 1
Carrier	Trisura Insurance Company
Limit	\$1,000,000 Each Occurrence
.	\$2,000,000 General Aggregate
.	\$1,000,000 Products / Completed Operations Aggregate Limit
.	\$1,000,000 Advertising Injury / Personal Injury (Each Offense)
Term	1/15/2023 to 1/15/2024

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LOCATIONS COVERED AT INCEPTION

Insured Purchasing Group Member:	Whitley Bay
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Location	Address	City	State	Zip Code
1	90 Delannoy Ave	Cocoa	FL	32922

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NAMED INSUREDS COVERED AT INCEPTION

Insured Purchasing Group Member:	Whitley Bay
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No.	Named Insured
1	Whitley Bay