



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:	\$15,000,000 Per Occurrence \$15,000,000 Other Aggregate \$15,000,000 Products/Completed Operations Aggregate
Self Insured Retention:	\$0
Insuring Companies:	\$10M Primary - Midvale Indemnity Company - Admitted \$5M XS \$10M - Navigators Insurance Company - Admitted
Insured Purchasing Group Member:	Bayside Condominiums Association of Brevard, Inc 110 Imperial St Merritt Island, FL 32952
Policy Number:	PRP-229824000-00-2126303
Member Policy Period:	From: 12/31/2023 To: 12/31/2024 at 12:01 a.m. Standard Time at the address of the Named Participant
Producer:	Brown & Brown Central Coast

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:

A handwritten signature in black ink, appearing to read "Jay Berry".

Dec 21, 2023

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FORMS AND ENDORSEMENTS SCHEDULED

Insured Purchasing Group Member:	Bayside Condominiums Association of Brevard, Inc
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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:

Policyholder Notice
OFAC Advisory Notice to Policyholders
Commercial Umbrella Follow Form - Declarations
Commercial Liability Umbrella
Forms Schedule
Additional Conditions
Additional Definitions
Amendatory Exclusions
Amendment of Insuring Agreement
Limitation - Anti-Stacking
Condition - Claims Reporting Amendment
Condominium/Co-Operative Directors and Officers Liability Claims-Made Coverage
Coverage Enhancement (Program Version - Risk Purchasing Group)
Employee Benefits Liability Limitation Claims Made Version
Economic or Trade Sanctions
Exclusion - Absolute Access, Collection and Disclosure of Non-Public Information
Limitation - Auto Liability
Limitation - Commercial General Liability
Exclusion - Communicable Disease and Infectious Agent
Exclusion - Condominium and CoOperative Conversion
Exclusion - Construction Operations
Exclusion - Diving Board and Water Slide
Exclusion - Earth Movement
Limitation - Employers' Liability
Exclusion - Financial Institutions
Exclusion - Foreign Liability
Exclusion - Bacteria and Fungus
Exclusion - Marine Liability
Exclusion - Sublimits of Insurance
Exclusion - Pesticide or Herbicide
Exclusion - Pollution and Amended Self-Insured Retention
Exclusion - Terrorism
Exclusion - Water Sports
Expenses in Addition to Limits of Insurance
Garage Keepers Legal Liability
Knowledge of Occurrence
Limits of Insurance Amendment
Member Policy Period
Insured and Named Insured Amendatory Endorsement
Schedule of Underlying Insurance
Amendment of Definition of Retained Limit and Schedule of Retained Limits
Employee Benefits Liability Limitation Occurrence Version
Exclusion - Human Trafficking (With Limitations)
Exclusion - Exterior Insulation and Finish Systems

Exclusion - Designated Ongoing Operations

Exclusion - Cross Suits Liability

Silica or Silica-Related Dust Exclusion

Limitation of Coverage to Designated Premises, Project or Operation

Policyholder Fraud Warning

All State Amendatory Endorsements

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SUMMARY OF EXPOSURES COVERED AT INCEPTION

Insured Purchasing Group Member:	Bayside Condominiums Association of Brevard, Inc
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Exposure Type	Number	Category
Condo/ Co-Op Units With D&O	100	Location
Pools	1	Location

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SUMMARY OF UNDERLYING POLICIES AT INCEPTION

Insured Purchasing Group Member:	Bayside Condominiums Association of Brevard, Inc
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COVERAGE	D&O Liability 1
Carrier	Trisura Insurance Company
Limit	\$1,000,000 Each Occurrence
.	\$1,000,000 Aggregate
Term	12/31/2023 to 12/31/2024
COVERAGE	Employers Liability
Carrier	Technology Insurance Company, Inc.
Limit	\$500,000 Bodily Injury by Accident
.	\$500,000 Bodily Injury by Disease (Each Employee)
.	\$500,000 Bodily Injury by Disease (Policy Limits)
Term	12/31/2023 to 12/31/2024
COVERAGE	General Liability 1
Carrier	Southern-Owners 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)
.	\$1,000,000 Hired & Non-owned Auto
Term	12/31/2023 to 12/31/2024

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LOCATIONS COVERED AT INCEPTION

Insured Purchasing Group Member:	Bayside Condominiums Association of Brevard, Inc
Policy Number:	PRP-229824000-00-2126303

Location	Address	City	State	Zip Code
1	732 Bayside Dr	Cape Canaveral	FL	32920
2	742 Bayside Dr	Cape Canaveral	FL	32920
3	752 Bayside Dr	Cape Canaveral	FL	32920
4	762-766 Bayside Dr	Cape Canaveral	FL	32920
5	770-774 Bayside Dr	Cape Canaveral	FL	32920
6	778-780 Bayside Dr	Cape Canaveral	FL	32920
7	784-786 Bayside Dr	Cape Canaveral	FL	32920
8	790-794 Bayside Dr	Cape Canaveral	FL	32920
9	800-802 Bayside Dr	Cape Canaveral	FL	32920
10	806-808 Bayside Dr	Cape Canaveral	FL	32920
11	812-814 Bayside Dr	Cape Canaveral	FL	32920
12	700-702 Bayside Dr	Cape Canaveral	FL	32920
13	706-708 Bayside Dr	Cape Canaveral	FL	32920
14	712-714 Bayside Dr	Cape Canaveral	FL	32920
15	718-722 Bayside Dr	Cape Canaveral	FL	32920

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NAMED INSUREDS COVERED AT INCEPTION

Insured Purchasing Group Member:	Bayside Condominiums Association of Brevard, Inc
Policy Number:	PRP-229824000-00-2126303

No.	Named Insured
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1	Bayside Condominiums Association of Brevard, Inc
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