



COMMERCIAL UMBRELLA LIABILITY COVERAGE

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| 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 Other Aggregate \$5,000,000 Products/Completed Operations Aggregate |
| Self Insured Retention: | \$0 |
| Insuring Companies: | Midvale Indemnity Company - Non Admitted |
| Insured Purchasing Group Member: | Island Cove Condominium Association, Inc. c/o Clover Key, Inc. 110 Imperial Street Merritt Island, FL 32952 |
| Policy Number: | PRP-229824000-00-42398 |
| Member Policy Period: | From: 1/1/2024 To: 1/1/2025 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:

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

Dec 26, 2023

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

FORMS AND ENDORSEMENTS SCHEDULED

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|----------------------------------|---|
| Insured Purchasing Group Member: | Island Cove Condominium Association, Inc. |
| Policy Number: | PRP-229824000-00-42398 |

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

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

SUMMARY OF EXPOSURES COVERED AT INCEPTION

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|----------------------------------|---|
| Insured Purchasing Group Member: | Island Cove Condominium Association, Inc. |
| Policy Number: | PRP-229824000-00-42398 |

| Exposure Type | Number | Category |
|-----------------------------|--------|----------|
| Condo/ Co-Op Units With D&O | 42 | Location |
| Pools | 2 | Location |

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

SUMMARY OF UNDERLYING POLICIES AT INCEPTION

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|----------------------------------|---|
| Insured Purchasing Group Member: | Island Cove Condominium Association, Inc. |
| Policy Number: | PRP-229824000-00-42398 |

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| COVERAGE | D&O Liability 1 |
| Carrier | Continental Casualty Company |
| Limit | \$1,000,000 Each Occurrence |
| . | \$1,000,000 Aggregate |
| Term | 2/16/2023 to 2/16/2024 |
| COVERAGE | Employers Liability |
| Carrier | Zenith Insurance Company |
| Limit | \$500,000 Bodily Injury by Accident |
| . | \$500,000 Bodily Injury by Disease (Each Employee) |
| . | \$500,000 Bodily Injury by Disease (Policy Limits) |
| Term | 5/18/2023 to 5/18/2024 |
| COVERAGE | General Liability 1 |
| Carrier | Trisura Insurance Company |
| Limit | \$1,000,000 Each Occurrence |
| . | \$2,000,000 General Aggregate |
| . | \$2,000,000 Products / Completed Operations Aggregate Limit |
| . | \$1,000,000 Advertising Injury / Personal Injury (Each Offense) |
| . | \$1,000,000 Hired & Non-owned Auto |
| Term | 2/16/2023 to 2/16/2021 |

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

LOCATIONS COVERED AT INCEPTION

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|----------------------------------|---|
| Insured Purchasing Group Member: | Island Cove Condominium Association, Inc. |
| Policy Number: | PRP-229824000-00-42398 |

| Location | Address | City | State | Zip Code |
|----------|----------------------|----------------|-------|----------|
| 1 | 343 N Tropical Trail | Merritt Island | FL | 32953 |
| 2 | 333 N. Tropical Trl | Merritt Island | FL | 32953 |

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

NAMED INSUREDS COVERED AT INCEPTION

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|----------------------------------|---|
| Insured Purchasing Group Member: | Island Cove Condominium Association, Inc. |
| Policy Number: | PRP-229824000-00-42398 |

| No. | Named Insured |
|-----|---|
| 1 | Island Cove Condominium Association, Inc. |