



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners of Florida LLC - LM1		NAMED INSURED Harbor Pointe Condominium Association, Inc. 6972 Lake Gloria Blvd Orlando, FL 32809 Orange	
POLICY NUMBER SEE PAGE 1		EFFECTIVE DATE: SEE PAGE 1	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Additional Coverages

General Liability policy includes separation of insureds provision

PROPERTY COVERAGE

Insurer: US Coastal Property and Casualty Insurance Company
Policy #: 11A0000062
Effective: 5/12/2024 - 5/12/2025

Location 1: 3 Indian River Avenue, Titusville, FL 32796 (68 Units)
Building Limit: \$33,353,842

Location 2: 5 Indian River Avenue, Titusville, FL 32796 (70 Units)
Building Limit: \$33,353,842

Location 4: 1 Indian River Avenue, Titusville, FL 32796 (4 Units)
Building Limit: \$4,501,896

Location 5: 9 Indian River Avenue, Titusville, FL 32796
Clubhouse Building Limit: \$1,038,643
Clubhouse Contents Limit: \$50,000
Swimming Pool Limit: \$235,473
Jacuzzi Limit: \$41,259
Property Fence Limit: \$241,339
Pool Fence & Site Wall Limit: \$44,744
Entry Sign Limit: \$22,437
Light Poles Limit: \$77,767
Tennis/Basketball Courts Limit: \$128,561
Fountains (2) Limit: \$21,820
Pool Deck Limit: \$69,765
Gate System – Indian River Limit: \$33,226
Gate System – Max Brewer Limit: \$29,239

Location 6: 11 Indian River Avenue, Titusville, FL 32796
Guard House Building Limit: \$74,008

Special Form

Replacement Cost (Except Actual Cash Value for Contents)
CGCC Included
Equipment Breakdown Included

Inflation Guard: 4%

Deductibles:

\$10,000 All Other Perils, Per Occurrence
3% Named Storm, Per Building, Per Occurrence
1% All Other Wind/Hail, Per Occurrence
\$10,000 Equipment Breakdown, Per Occurrence
\$5,000 Water Damage, Per Unit, Per Occurrence

Ordinance or Law Coverage:

Coverage A: Included



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FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Coverage B & C Combined Limit: \$1,000,000

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

PROPERTY COVERAGE

Insurer: Orange Insurance Exchange
Policy #: 33A0000066
Effective: 5/12/2024 - 5/12/2025

Location 3: 7 Indian River Avenue, Titusville, FL 32796 (68 Units)
Building Limit: \$33,353,842

Special Form
Replacement Cost (Except Actual Cash Value for Contents)
CGCC Included
Equipment Breakdown Included

Inflation Guard: 4%

Deductibles:

\$10,000 All Other Perils, Per Occurrence
3% Named Storm, Per Building, Per Occurrence
1% All Other Wind/Hail, Per Occurrence
\$10,000 Equipment Breakdown, Per Occurrence
\$5,000 Water Damage, Per Unit, Per Occurrence

Ordinance or Law Coverage:

Coverage A: Included
Coverage B & C Combined Limit: \$1,000,000

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

PROPERTY COVERAGE (DOCK)

Insurer: Markel American Insurance Company
Policy #: 9CD93105
Effective: 7/4/2023 - 7/4/2024

Dock Limit: \$1,200,000

Replacement Cost

Deductibles:

\$10,000 Per Occurrence
Except \$120,000 Wind/Hail/Flood/Wave Wash/Named Storm Per Occurrence

CRIME COVERAGE

Insurer: Trisura Specialty Insurance Company
Policy #: CIUCAP402098-01
Effective: 7/4/2023 - 7/4/2024



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FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Employee Theft Limit: \$500,000 Deductible: \$2,000
 Forgery or Alteration Limit: \$500,000 Deductible: \$1,000
 Funds Transfer Fraud Limit: \$500,000 Deductible: \$1,000
 Computer Fraud Limit: \$500,000 Deductible: \$1,000
 Social Engineering (Deception Fraud) Limit: \$25,000 Deductible: \$2,000

Management Company, Directors and Trustees, and Non-Compensated Officers Included as Employee

EXCESS CRIME COVERAGE

Insurer: Travelers Casualty and Surety Co of America
 Policy#: 106328071
 Effective: 7/4/2022– 7/4/2025

Employee Theft Limit: \$1,900,000 Deductible: \$500,000
 Forgery or Alteration Limit: \$1,900,000 Deductible: \$500,000
 Funds Transfer Fraud Limit: \$1,900,000 Deductible: \$500,000
 Computer Fraud Limit: \$1,900,000 Deductible: \$500,000
 Claims Expense Limit: \$5,000 Deductible: \$0

Property Manager Included as Employee

DIRECTORS & OFFICERS COVERAGE

Insurer: Trisura Specialty Insurance Company
 Policy #: CIUCAP402098-01
 Effective: 7/4/2023 – 7/4/2024

Each Claim/Aggregate Limit: \$1,000,000

Deductible: \$1,000

ENVIRONMENTAL IMPAIRMENT LIABILITY COVERAGE

Insurer: Indian Harbor Insurance Co
 Policy #: STC7205716-0006
 Effective: 7/4/2023 – 7/4/2024

Each Pollution Condition/Aggregate Limit: \$1,000,000

Retention: \$5,000



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 0736384
 1/25/24
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151074377 10	1151074377	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 3/12/24 To:3/12/25 12:01 am Standard Time	01/25/2024	0736384	87026470972013

Insured
 HARBOR POINTE CONDOMINIUM ASSOCIATION ASSURED PARTNERS OF FLORIDA LLC
 INC 300 COLONIAL CENTER PKWY
 6972 LAKE GLORIA BLVD STE 270
 ORLANDO FL 32809-3200 LAKE MARY FL 32746-7640
 jmandarano@assuredptr.com

Property Location (if other than above)
 5 INDIAN RIVER AVE, TITUSVILLE FL 32796

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Residential Condominium Building
 Building Description: Entire Residential Condo Building
 Property Description: Slab on Grade, 12 floors

Flood Risk: X
 First Floor Height: .9 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 01/01/1977
 Prior NFIP Claims: 0
 Number of Units: 70
 Replacement Cost Value: 30,262,847

Coverage	Deductible	Annual Premium
BUILDING \$17,500,000	\$1,250	\$53,656.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
 Community Rating Discount: \$8,031.00
 FULL RISK PREMIUM: \$45,700.00
 Statutory Discounts
 Annual Increased Cap Discount: \$35,035.00
 DISCOUNTED PREMIUM: \$10,665.00
 Reserve Fund Assessment: \$1,920.00
 Federal Policy Service Fee: \$1,640.00
 HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$14,475.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Agent





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

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0736384
4/01/24
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151081453 10	1151081453	General Property Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/20/24 To:4/20/25 12:01 am Standard Time	04/01/2024	0736384	1151081453

Insured
HARBOR POINTE CONDOMINIUM ASSOCIATION INC
6972 LAKE GLORIA BLVD
ORLANDO FL 32809-3200

ASSURED PARTNERS OF FLORIDA LLC
300 COLONIAL CENTER PKWY
STE 270
LAKE MARY FL 32746-7640
jmandarano@assuredptr.com

Property Location (if other than above) 9 INDIAN RIVER AVE, CLUBHOUSE, TITUSVILLE FL 32796
Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Non-Residential Building
Building Description: Recreation Building

Property Description: Slab on Grade, 1 floor

Flood Risk: X
First Floor Height: .1 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1976
Prior NFIP Claims: 0

Replacement Cost Value: 932,001

Coverage	Deductible	Annual Premium
BUILDING	\$500,000	\$11,843.00
CONTENTS	\$59,000	\$2,458.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$15.00
FULL RISK PREMIUM: \$14,361.00
Statutory Discounts
Annual Increased Cap Discount: \$12,722.00
DISCOUNTED PREMIUM: \$1,639.00
Reserve Fund Assessment: \$295.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES \$2,231.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.415 1021 1021 FFL 99.310 0224 0224 WFL 99.118 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
Patricia Templeton-Jones, President



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Agent



A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 0736384
 6/28/23
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151111323 09	1151111323	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/30/23 To:6/30/24 12:01 am Standard Time	06/28/2023	0736384	1151111323

Insured
 HARBOR POINTE CONDOMINIUM ASSOCIATION INC
 6972 LAKE GLORIA BLVD
 ORLANDO FL 32809-3200

ASSURED PARTNERS OF FLORIDA LLC
 300 COLONIAL CENTER PKWY
 STE 270
 LAKE MARY FL 32746-7640
 jmandarano@assuredptr.com

Property Location (if other than above)
 3 INDIAN RIVER AVE, TITUSVILLE FL 32796

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Residential Condominium Building
 Building Description: Entire Residential Condo Building

Property Description: Slab on Grade, 12 floors

Flood Risk: X
 First Floor Height: 1.0 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 01/01/1976
 Prior NFIP Claims: 0
 Number of Units: 68
 Replacement Cost Value: 40,272,083

Coverage	Deductible	Annual Premium
BUILDING	\$17,000,000	\$60,861.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
 Mitigation Discount: \$2,990.00
 Community Rating Discount: \$8,663.00
 FULL RISK PREMIUM: \$49,283.00
 Statutory Discounts
 Annual Increased Cap Discount: \$38,902.00
 DISCOUNTED PREMIUM: \$10,381.00
 Reserve Fund Assessment: \$1,869.00
 Federal Policy Service Fee: \$1,620.00
 HFIAA Surcharge \$250.00
 TOTAL WRITTEN PREMIUM AND FEES: \$14,120.00

THIS IS NOT A BILL

Premium Paid by: Insured



Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Agent





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

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 6/28/23
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151128437 09	1151128437	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/15/23 To:7/15/24 12:01 am Standard Time	06/28/2023	0736384	1151128437

Insured
 HARBOR POINTE CONDOMINIUM ASSOCIATION INC
 6972 LAKE GLORIA BLVD
 ORLANDO FL 32809-3200

ASSURED PARTNERS OF FLORIDA LLC
 300 COLONIAL CENTER PKWY
 STE 270
 LAKE MARY FL 32746-7640
 jmandarano@assuredptr.com

Property Location (if other than above)
 1 INDIAN RIVER AVE, TITUSVILLE FL 32796

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Residential Condominium Building
 Building Description: Entire Residential Condo Building

Flood Risk: X
 First Floor Height: .2 ft
 Method Used to Determine First Floor Height: Elevation Certificate
 Date of Construction: 01/01/1976
 Prior NFIP Claims: 0
 Number of Units: 4
 Replacement Cost Value: 5,342,079

Property Description: Slab on Grade, 5 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,000,000	\$9,102.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
 Mitigation Discount: \$440.00
 Community Rating Discount: \$1,282.00
 FULL RISK PREMIUM: \$7,455.00
 Statutory Discounts
 Annual Increased Cap Discount: \$5,862.00
 DISCOUNTED PREMIUM: \$1,593.00
 Reserve Fund Assessment: \$287.00
 Federal Policy Service Fee: \$188.00
 HFIAA Surcharge: \$250.00
TOTAL WRITTEN PREMIUM AND FEES: \$2,318.00

THIS IS NOT A BILL

Premium Paid by: Insured



Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Agent





A Stock Company
 P.O. Box 33003
 St. Petersburg, FL 33733-8003
 Customer Service: 1-800-820-3242
 Claims: 1-800-725-9472

FFL99.001 1021
 0736384
 6/28/23
 2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151119979 09	1151119979	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 8/05/23 To:8/05/24 12:01 am Standard Time	06/28/2023	0736384	1151119979

Insured
 HARBOR POINTE CONDOMINIUM
 ASSOCIATION INC
 6972 LAKE GLORIA BLVD
 ORLANDO FL 32809-3200

ASSUREDPARTNERS OF FLORIDA LLC
 300 COLONIAL CENTER PKWY
 STE 270
 LAKE MARY FL 32746-7640
 jmandarano@assuredptr.com

Property Location (if other than above)
 7 INDIAN RIVER AVE, TITUSVILLE FL 32796

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
 Primary Residence: N
 Building Occupancy: Residential Condominium Building
 Building Description: Entire Residential Condo Building

Flood Risk: X
 First Floor Height: .2 ft
 Method Used to Determine First Floor Height: FEMA Determined
 Date of Construction: 01/01/2000
 Prior NFIP Claims: 0
 Number of Units: 68
 Replacement Cost Value: 40,464,710

Property Description: Slab on Grade, 12 floors

Coverage	Deductible	Annual Premium
BUILDING	\$17,000,000	\$54,793.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
 Mitigation Discount: \$2,721.00
 Community Rating Discount: \$7,793.00
 FULL RISK PREMIUM: \$44,354.00
 Statutory Discounts
 Annual Increased Cap Discount: \$33,973.00
 DISCOUNTED PREMIUM: \$10,381.00
 Reserve Fund Assessment: \$1,869.00
 Federal Policy Service Fee: \$1,620.00
 HFIAA Surcharge \$250.00
TOTAL WRITTEN PREMIUM AND FEES: \$14,120.00

THIS IS NOT A BILL

Premium Paid by: Insured



Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
 Wright National Flood Insurance Company A stock company
 Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
 Patricia Templeton-Jones, President

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Agent





How to Request a Certificate of Insurance

Proof of insurance for this association is available for convenient **immediate download** at www.icerts.com for **lenders** working on **new loans** and **refinancing loans**. This website allows for 24/7 access to certificates with no wait time.

If you are a **unit owner** and received a letter from your lender requesting a **renewal certificate of insurance on an existing loan**, please forward a copy of the letter from your lender to cs@icerts.com.

In order to request a certificate of insurance, the following information will be required so please make sure to have it ready:

- Name of the Association
- Unit Owners Name(s)
- Owners Address & Unit number (if applicable)
- Loan Number
- Mortgagee Clause that Includes the Name and Address of Bank

If you are a **property manager** and need a **generic certificate of insurance**, please email cs@icerts.com and provide them with the name of the association and request a “generic certificate.”

Should you have any issues, please contact our team at coi@assuredpartners.com for assistance.