



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
04/17/2024

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Willis Towers Watson Southeast, Inc. c/o 26 Century Blvd P.O. Box 305191 Nashville, TN 372305191 USA		PHONE (A/C, No, Ext): 1-877-945-7378	COMPANY NAME AND ADDRESS Lexington Insurance Company 100 Summer Street Boston, MA 02110	NAIC NO: 19437
FAX (A/C, No): 1-888-467-2378		E-MAIL ADDRESS: certificates@wtwco.com	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:		SUB CODE:		POLICY TYPE Commercial Property
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER 61384829
NAMED INSURED AND ADDRESS Emerald Grande West Condominium Association, Inc. 10 Harbor Blvd Destin, FL 32541		EFFECTIVE DATE 04/11/2024		EXPIRATION DATE 04/11/2025
ADDITIONAL NAMED INSURED(S)		CONTINUED UNTIL TERMINATED IF CHECKED ☐		
		THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☒ BUILDING OR ☒ BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION		PERILS INSURED	BASIC	BROAD	☒ SPECIAL	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 50,000,000				DED: \$10,000		
		YES	NO	N/A		
☒ BUSINESS INCOME ☐ RENTAL VALUE		☒			If YES, LIMIT: Included	☒ Actual Loss Sustained; # of months:
BLANKET COVERAGE		☒			If YES, indicate value(s) reported on property identified above: \$	
TERRORISM COVERAGE			☒		Attach Disclosure Notice / DEC	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		☒				
IS DOMESTIC TERRORISM EXCLUDED?		☒				
LIMITED FUNGUS COVERAGE					If YES, LIMIT:	DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)						
REPLACEMENT COST		☒				
AGREED VALUE				☒		
COINSURANCE		☒			If YES, %	
EQUIPMENT BREAKDOWN (If Applicable)		☒			If YES, LIMIT:	DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		☒			If YES, LIMIT:	DED:
- Demolition Costs		☒			If YES, LIMIT: \$15,000,000	DED: \$10,000
- Incr. Cost of Construction		☒			If YES, LIMIT: \$15,000,000	DED: \$10,000
EARTH MOVEMENT (If Applicable)		☒			If YES, LIMIT: 50,000,000	DED: \$50,000
FLOOD (If Applicable)		☒			If YES, LIMIT: See Below	DED: See Below
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:		☒			If YES, LIMIT: Included	DED: \$10,000
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions:		☒			If YES, LIMIT: Included	DED: See Below
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS						

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS Emerald Grande West Condominium Association c/o 10 Harbor Blvd. Destin, FL 32541			AUTHORIZED REPRESENTATIVE

© 2003-2015 ACORD CORPORATION. All rights reserved.

ACORD 28 (2016/03)

The ACORD name and logo are registered marks of ACORD

SR ID: 25729805

BATCH: 3424194

CERT: W33264307

AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 2 of 4

AGENCY Willis Towers Watson Southeast, Inc.		NAMED INSURED Emerald Grande West Condominium Association, Inc. 10 Harbor Blvd Destin, FL 32541	
POLICY NUMBER See Page 1		EFFECTIVE DATE: See Page 1	
CARRIER See Page 1	NAIC CODE See Page 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 28 FORM TITLE: Evidence of Commercial Property

****This certificate includes evidence of property for the common elements of the condo associations and is not intended to convey any interest to individual unit owners nor their mortgagees, unless as agreed otherwise in the condominium by-laws, covenants and other legal agreements.****

Additional Named Insureds:

HarborWalk Holding, LLC
 Coastal Capital Markets, LLC
 Destin Marina Services, LLC
 East Pass Investors, LLC
 Emerald Grande, LLC
 HarborWalk, LLC
 HarborWalk Properties, LLC
 Pelican Point Harbor, LLC
 HarborWalk Village Owners Association, Inc.
 Captain's Court at HarborWalk Village Condominium Association, Inc.
 Emerald Grande East Condominium Association, Inc.
 Emerald Grande West Condominium Association, Inc.
 Legendary, LLC
 Legendary Realty, LLC
 Legendary Hospitality, LLC
 Coleman L. Kelly Testamentary Trust
 Kelly Boat Services, LLC
 Pat O Building, LLC
 Harborwalk Hospitality, LLC
 Emerald Grande Transportation, LLC
 139 Sibert, LLC

Flood Limits:

\$50,000,000 per occurrence and in the annual aggregate in any one policy year as respects loss or damage caused by the peril of Flood, except:

\$25,000,000 per occurrence and in the annual aggregate in any one policy year as respects loss or damage caused by the peril of flood for properties Located in any Zones prefixed with A or V

\$10,000 Deductible except as follows:

Flood Deductibles:

\$ 50,000 Per Occurrence Except:

If property is located in A & V Flood Zones (as determined by the NFIP) the deductibles are as follows:

\$ 500,000 - Building

\$ 500,000 - Contents

\$ 100,000 - Business Income/Extra Expense

Named Windstorm Including Storm Surge- 5% of the value of such unit of insurance as stated on the most recent Statement of Values on file with the Company. A minimum deductible of \$100,000 each occurrence shall apply.

Earthquake - \$50,000 per Occurrence

Additional Deductibles:

24 hour Ingress/Egress

AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 3 of 4

AGENCY Willis Towers Watson Southeast, Inc.		NAMED INSURED Emerald Grande West Condominium Association, Inc. 10 Harbor Blvd Destin, FL 32541	
POLICY NUMBER See Page 1		EFFECTIVE DATE: See Page 1	
CARRIER See Page 1	NAIC CODE See Page 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 28 FORM TITLE: Evidence of Commercial Property

24 hour Civil or Military Authority
 \$25,000 Per Occurrence as respects Water Damage
 24 hour waiting period - Service Interruption

Multi-Carrier Schedule:

Lexington Insurance Company POLICY # 61384829
 Primary Layer: \$1,250,000 (25%) of \$5,000,000 Per Occurrence

United Specialty Insurance Company POLICY # VTX-CN-0004094-03
 Certain Underwriters at Lloyd's POLICY # VRN-CN-0004094-03
 Certain Underwriters at Lloyd's, London - Syndicate 2357 POLICY # VNB-CN-0004094-03
 Velocity Specialty Insurance Company POLICY # VSI-CN-0004094-03
 National Fire & Marine Insurance Company POLICY # National Fire & Marine Insurance Company
 Primary Layer: \$1,250,000 (25%) of \$5,000,000 Per Occurrence

StartStone Specialty Insurance Company POLICY # CSP00112011P-00
 Primary Layer: \$1,875,000 (18.75%) of \$10,000,000 Per Occurrence

Lloyds of London POLICY # B1230AP00710A24
 Primary Layer: \$1,875,000 (18.75%) of \$10,000,000 Per Occurrence

Ironshore Specialty Insurance Company POLICY # 1000597554-02
 Primary Layer: \$1,250,000 (12.5%) of \$10,000,000 Per Occurrence

Bridgeway Insurance Company POLICY # EA7XP1001262-03
 Primary Layer: \$2,500,000 (50%) of \$5,000,000 Per Occurrence Excess of \$5,000,000

Endurance American Specialty Insurance Company POLICY # ESP30005751203
 \$5,000,000 (33.33%) part of \$15,000,000 Per Occurrence and Annual Aggregate as respects Earthquake and Flood
 Excess Layer of \$10,000,000

AXIS Surplus Insurance Company POLICY # ECF660575-24
 \$5,000,000 (33.33%) part of \$15,000,000 Per Occurrence
 Excess Layer of \$10,000,000

Westchester Surplus Lines Insurance Company POLICY # D37385803 014
 \$5,000,000 (33.33%) part of \$15,000,000 Per Occurrence
 Excess Layer of \$10,000,000

Lloyds Syndicate 1322 POLICY # TE240401TEQZ
 \$5,000,000 (20%) part of \$25,000,000 Per Occurrence
 Excess Layer of \$25,000,000

Landmark American Insurance Co. POLICY # LHD942149
 \$7,500,000 (30%) part of 25,000,000 Per Occurrence
 Excess Layer of \$25,000,000

Kinsale Insurance Company POLICY # 0100234851-0
 \$5,000,000 (20%) part of \$25,000,000 Per Occurrence

AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 4 of 4

AGENCY Willis Towers Watson Southeast, Inc.		NAMED INSURED Emerald Grande West Condominium Association, Inc. 10 Harbor Blvd Destin, FL 32541	
POLICY NUMBER See Page 1		EFFECTIVE DATE: See Page 1	
CARRIER See Page 1	NAIC CODE See Page 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 28 **FORM TITLE:** Evidence of Commercial Property

Excess Layer of \$25,000,000

Lexington Insurance Company POLICY # 61384208
 \$7,500,000 (30%) part of \$25,000,000 Per Occurrence
 Excess Layer of \$25,000,000

Re: 10 Harbor Blvd., Unit # W1124, Destin, FL Total Units - 125 Borrower: Gregory Mouras, 10 Harbor Blvd Unit #GV23
 Destin, FL 32541.



CERTIFICATE OF LIABILITY INSURANCE

 DATE (MM/DD/YYYY)
 07/08/2024

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 Willis Towers Watson Southeast, Inc. c/o 26 Century Blvd P.O. Box 305191 Nashville, TN 372305191 USA	CONTACT NAME: WTW Certificate Center PHONE (A/C, No, Ext): 1-877-945-7378 FAX (A/C, No): 1-888-467-2378 E-MAIL ADDRESS: certificates@wtwco.com														
INSURED Emerald Grande West Condominium Association, Inc. 10 Harbor Blvd Destin, FL 32541	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> <tr> <td>INSURER A: Cincinnati Specialty Underwriters Insuranc</td> <td>13037</td> </tr> <tr> <td>INSURER B: Cincinnati Insurance Company</td> <td>10677</td> </tr> <tr> <td>INSURER C: Everest Indemnity Insurance Company</td> <td>10851</td> </tr> <tr> <td>INSURER D: Zurich American Insurance Company</td> <td>16535</td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Cincinnati Specialty Underwriters Insuranc	13037	INSURER B: Cincinnati Insurance Company	10677	INSURER C: Everest Indemnity Insurance Company	10851	INSURER D: Zurich American Insurance Company	16535	INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A: Cincinnati Specialty Underwriters Insuranc	13037														
INSURER B: Cincinnati Insurance Company	10677														
INSURER C: Everest Indemnity Insurance Company	10851														
INSURER D: Zurich American Insurance Company	16535														
INSURER E:															
INSURER F:															

COVERAGES
CERTIFICATE NUMBER: W34257010

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 SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY		CSU0153107	06/30/2024	06/30/2025	EACH OCCURRENCE \$ 1,000,000
	☐ CLAIMS-MADE ☒ OCCUR	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000				
	☒ Employee Benefits \$1MIL/\$3MIL	MED EXP (Any one person) \$				
	GEN'L AGGREGATE LIMIT APPLIES PER:	PERSONAL & ADV INJURY \$ 1,000,000				
	☐ POLICY ☐ PRO-JECT ☒ LOC	GENERAL AGGREGATE \$ 5,000,000				
	OTHER:					PRODUCTS - COMP/OP AGG \$ 5,000,000
						Liquor Liability \$ 1,000,000
B	☒ AUTOMOBILE LIABILITY		EBA 058 85 76	06/30/2024	06/30/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	☒ ANY AUTO	BODILY INJURY (Per person) \$				
	☐ OWNED AUTOS ONLY	BODILY INJURY (Per accident) \$				
	☐ SCHEDULED AUTOS	PROPERTY DAMAGE (Per accident) \$				
	☐ HIRED AUTOS ONLY					
C	☐ UMBRELLA LIAB		XC3EX00387-241	06/30/2024	06/30/2025	EACH OCCURRENCE \$ 5,000,000
	☒ EXCESS LIAB	☒ OCCUR				AGGREGATE \$ 5,000,000
		☐ CLAIMS-MADE				
	DED	RETENTION \$				
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		MPL 4987308-01	06/30/2024	06/30/2025	PER STATUTE
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N				E.L. EACH ACCIDENT \$
	If yes, describe under DESCRIPTION OF OPERATIONS below	N/A				E.L. DISEASE - EA EMPLOYEE \$
						E.L. DISEASE - POLICY LIMIT \$
	☒ Employee Theft					Limit: \$5,000,000

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

Total Units - 125

Borrower: Gregory Mouras, 10 Harbor Blvd Unit #GV23 Destin, FL 32541.

Additional Named Insured Schedule:

Harborwalk Properties, LLC

HarborWalk, LLC

CERTIFICATE HOLDER
CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

 Emerald Grande West Condominium Association, Inc.
 10 Harbor Blvd.
 Destin, FL 32541

© 1988-2016 ACORD CORPORATION. All rights reserved.



ADDITIONAL REMARKS SCHEDULE

Page 2 of 3

AGENCY Willis Towers Watson Southeast, Inc.		NAMED INSURED Emerald Grande West Condominium Association, Inc. 10 Harbor Blvd Destin, FL 32541	
POLICY NUMBER See Page 1			
CARRIER See Page 1	NAIC CODE See Page 1	EFFECTIVE DATE: See Page 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance

East Pass Investors, LLC
 Pelican Point Harbor, LLC
 Harborwalk Hospitality, LLC
 Coastal Capital Markets, LLC
 Harborwalk Village Owners Association, Inc.
 Emerald Grande East Condo Association, Inc.
 Emerald Grande West Condo Association, Inc.
 Captains Court at HarborWalk Village Condominium Association, Inc.
 Legendary Realty, LLC
 Coleman L. Kelly Testamentary Trust
 Emerald Grande Transportation, LLC
 LMI Holding, LLC
 FB Parcel 220, LLC
 Hurricane Creek Farm, LLC
 139 Sibert, LLC

Navigators Specialty Insurance Company
 Policy Number: GA22EXRZ08H2WQN
 6/30/22 to 6/30/23
 \$10,000,000 Excess \$5,000,000
 A.M. Best: A+, XII

AIG Specialty Insurance Company
 Policy Number: 060738290
 6/30/22 to 6/30/23
 \$10,000,000 Excess of \$15,000,000
 A.M. Best: A XV

Liability coverage is in regards to the following Location Schedule:

2 Harbor Blvd, Destin, FL
 10 Harbor Blvd, Destin, FL
 12 Harbor Blvd, Destin, FL
 14 Harbor Blvd, Destin, FL
 Parking Garage
 16 Harbor Blvd, Destin, FL
 20 Harbor Blvd, Destin, FL
 26 Harbor Blvd, Destin, FL
 34 Harbor Blvd, Destin, FL
 46 Harbor Blvd, Destin, FL
 50 Harbor Blvd, Destin, FL
 50B Harbor Blvd, Destin, FL
 56 Harbor Blvd, Destin, FL
 60 (A-I) Harbor Blvd, Destin, FL
 66 Harbor Blvd, Destin, FL
 68 Harbor Blvd, Destin, FL
 70-70B Harbor Blvd, Destin, FL
 76-76A Harbor Blvd, Destin, FL
 78 Harbor Blvd, Destin, FL
 82 Harbor Blvd., Destin, FL
 90 Harbor Blvd, Destin, FL

AGENCY CUSTOMER ID: _____

LOC #: _____

**ADDITIONAL REMARKS SCHEDULE**Page 3 of 3

AGENCY Willis Towers Watson Southeast, Inc.		NAMED INSURED Emerald Grande West Condominium Association, Inc. 10 Harbor Blvd Destin, FL 32541	
POLICY NUMBER See Page 1			
CARRIER See Page 1	NAIC CODE See Page 1	EFFECTIVE DATE: See Page 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance

94 Harbor Blvd, Destin, FL
98A Harbor Blvd, Destin, FL
100 Harbor Blvd, Destin, FL
100 A & B Harbor Blvd, Destin, FL
Lot 102, Block B, Calhoun Subdivision, Destin, FL
Destin Parcel B, Destin Point, FL
630 G Anchor Street NW, Fort Walton Beach, FL