



Ironwood, Inc.

Evidence of Insurance - 1/1/2024 (1)

Policy Number	Policy Type	Effective	Expiration	Company	Coverage
AMC2781510	Property	01/01/24	01/01/25	American Coastal	Limit: See Property Schedule. (2) Cause of Loss: Special Wind: Included. Deductible: 5% Hurricane/\$10,000 All Other Perils. Coverage Valuation: Replacement Cost. (3) Coinsurance Clause: 100%. (4) Ordinance or Law Endorsement: ➤ Coverage A: Included ➤ Coverage B and Coverage C Combined Limit: 2.5%.
8704746653	Flood	12/28/23	12/28/24	Occidental Insurance	Limit: See Property Schedule. Location 1.1. Deductible: \$5,000. RCBAP Policy.
8704746652	Flood	12/28/23	12/28/24	Occidental Insurance	Limit: See Property Schedule. Location 2.1. Deductible: \$5,000. RCBAP Policy.
8704746651	Flood	12/28/23	12/28/24	Occidental Insurance	Limit: See Property Schedule. Location 3.1. Deductible: \$5,000. RCBAP Policy.
8704746650	Flood	12/28/23	12/28/24	Occidental Insurance	Limit: See Property Schedule. Location 4.1. Deductible: \$5,000. RCBAP Policy.
8704746619	Flood	12/28/23	12/28/24	Occidental Insurance	Limit: See Property Schedule. Location 5.1. Deductible: \$5,000. RCBAP Policy.
8704746654	Flood	12/28/23	12/28/24	Occidental Insurance	Limit: See Property Schedule. Location 6.1. Deductible: \$5,000. RCBAP Policy.
AMC2781510	Equipment Breakdown	01/01/24	01/01/25	American Coastal	Limit: \$10,000,000
CIUCAP10069102	Crime	01/01/24	01/01/25	CUMIS Specialty	Limit: Employee Theft: \$400,000. Deductible: \$0. Designated Person As Employee (Property Manager).
CIUCAP10069102	General Liability	01/01/24	01/01/25	CUMIS Specialty	Limit: \$1,000,000 Each Occurrence/\$2,000,000 General Aggregate.
CIUCAP10069102	Directors and Officers Liability	01/01/24	01/01/25	CUMIS Specialty	Limit: \$1,000,000.
Z138212203	Workers' Compensation	01/01/24	01/01/25	Zenith	Limit: Statutory
Binder	Umbrella/Excess Liability	01/01/24	01/01/25	Greenwich Insurance	Limit: \$25,000,000

Notes and Recommendations

- (1) **Evidence of Insurance:** The purpose of this schedule is to provide Evidence of Insurance for unit owners when required to do so by a banking institution.
- (2) **Limit:** Per Florida Statute, the Association's Property Policy excludes certain building items as well as unit owner additions and alterations.
- (3) **Coverage Valuation:** Replacement Cost. The limit of insurance shown in the Property Schedule is the Replacement Cost established by a current appraisal as required by Florida Statute.
- (4) **Coinsurance Clause:** A property insurance provision that reduces the insured's recovery if the limit of insurance is not equal to or greater than a specified percentage of the value of the insured property at the time of loss. If the Coinsurance provision has been waived via the Agreed Amount Endorsement, no Coinsurance percentage applies.
- (5) **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.





Ironwood, Inc.

Property Schedule - 1/1/2024

Location	Slot (1)	Street Address	City, State, Zip	Property/Wind Limit (2)	Flood Limit	Rated Flood Zone (3)	Current Flood Zone	Grandfathered	Units
1.1	8001	400-416 Bristle Cone Lane	Naples, FL 34113	\$2,265,218	\$2,250,000	AE	AE	No	9
2.1	9001	418-438 Bristle Cone Lane	Naples, FL 34113	\$2,149,915	\$2,750,000	AE	AE	No	11
3.1	10001	440-460 Bristle Cone Lane	Naples, FL 34113	\$2,149,915	\$2,750,000	AE	AE	No	11
4.1	11001	462-482 Bristle Cone Lane	Naples, FL 34113	\$2,149,915	\$2,750,000	AE	AE	No	11
5.1	12001	484-504 Bristle Cone Lane	Naples, FL 34113	\$2,149,915	\$2,750,000	AE	AE	No	11
6.1	13001	506-526 Bristle Cone Lane	Naples, FL 34113	\$2,149,915	\$2,750,000	AE	AE	No	11

Notes and Recommendations

- (1) **Slot:** This column is for Agent's internal use only.
- (2) **Property/Wind Limit:** The limit of insurance shown in the Property Schedule is the Replacement Cost established by a current appraisal as required by Florida Statute.
- (3) **Rated Flood Zone:** Buildings rated Pre-Firm will not show a Rated Flood Zone on the Flood Policy. Buildings may qualify for the Grandfather Rule by having a Flood Policy in effect when a new flood map becomes effective if the coverage has been continuous. Therefore, the Rated Flood Zone shown on the policy we are certifying may not match your current Flood Zone Determination.

