



## Ironwood, Inc.

### Evidence of Insurance - 1/1/2026 (1)

Policy Number	Policy Type	Effective	Expiration	Company	Coverage (2)
AMC2781512	Property	01/01/26	01/01/27	American Coastal	Limit: See Property Schedule. (3) Cause of Loss: Special. Wind: Included. Deductible: 3% Hurricane/\$5,000 All Other Perils. Coverage Valuation: Replacement Cost. (4) Coinsurance Clause: 80%. (5) Ordinance or Law Endorsement: ➤ Coverage A: Included. ➤ Coverage B and Coverage C Combined Limit: 2.5%.
09115250690402	Flood (400-416)	12/28/25	12/28/26	Wright Flood	Limit: See Property Schedule. Location 1.1. Deductible: \$5,000. RCBAP Policy.
09115250690302	Flood (418-438)	12/28/25	12/28/26	Wright Flood	Limit: See Property Schedule. Location 2.1. Deductible: \$5,000. RCBAP Policy.
09115250690202	Flood (440-460)	12/28/25	12/28/26	Wright Flood	Limit: See Property Schedule. Location 3.1. Deductible: \$5,000. RCBAP Policy.
09115250690102	Flood (462-482)	12/28/25	12/28/26	Wright Flood	Limit: See Property Schedule. Location 4.1. Deductible: \$5,000. RCBAP Policy.
09115250690002	Flood (484-504)	12/28/25	12/28/26	Wright Flood	Limit: See Property Schedule. Location 5.1. Deductible: \$5,000. RCBAP Policy.
09115250690502	Flood (506-526)	12/28/25	12/28/26	Wright Flood	Limit: See Property Schedule. Location 6.1. Deductible: \$5,000. RCBAP Policy.
AMC2781512	Equipment Breakdown	01/01/26	01/01/27	American Coastal	Limit: See Property Schedule.
CIUCAP10069104	Crime	01/01/26	01/01/27	CUMIS Specialty	Limit: Employee Theft: \$1,000,000. Deductible: \$0. Designated Agent As Employee (Property Manager).
CIUCAP10069104	General Liability	01/01/26	01/01/27	CUMIS Specialty	Limit: \$1,000,000 Each Occurrence/\$2,000,000 General Aggregate.
CIUCAP10069104	Directors and Officers Liability	01/01/26	01/01/27	CUMIS Specialty	Limit: \$1,000,000.
Z138212205	Workers' Compensation	01/01/26	01/01/27	Zenith	Limit: Statutory
PPP7505548	Umbrella/Excess Liability	01/01/26	01/01/27	Greenwich Insurance	Limit: \$10,000,000

#### 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) Coverage:** The coverage outlined above is a summary only and necessarily brief. Refer to the actual policies to confirm the coverages outlined here and to address any other coverage considerations.
- (3) Limit:** Per Florida Statute, the Association's Property Policy excludes certain building items as well as unit owner additions and alterations.
- (4) 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.
- (5) Coinsurance Clause:** This provision reduces the insured's recovery when the limit of insurance is lower than a specified percentage of the replacement 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.
- (6) Cancellation:** Should any of the above-described policies be cancelled before the expiration date thereof, notice will be delivered by the Company to the Insured in accordance with the policy provisions.





**Ironwood, Inc.**

**Property Schedule - 1/1/2026**

Location	Street Address	City, State, Zip	Property/Wind Limit (2)	Flood Limit	Units
1.1	400-416 Bristle Cone Lane	Naples, FL 34113	\$2,199,154	\$2,250,000	9
2.1	418-438 Bristle Cone Lane	Naples, FL 34113	\$2,086,688	\$2,750,000	11
3.1	440-460 Bristle Cone Lane	Naples, FL 34113	\$2,086,688	\$2,750,000	11
4.1	462-482 Bristle Cone Lane	Naples, FL 34113	\$2,086,688	\$2,750,000	11
5.1	484-504 Bristle Cone Lane	Naples, FL 34113	\$2,086,688	\$2,750,000	11
6.1	506-526 Bristle Cone Lane	Naples, FL 34113	\$2,086,688	\$2,750,000	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.

