## ACORD, CERTIFICATE OF LIABILITY INSURANCE

**DATE (MM/DD/YYYY)** 07/30/2025

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PRODUCER AssuredPartners of FL dba Mack, Mack & Waltz Ins. 1211 S. Military Trail, Ste. 100	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.		
Deerfield Beach, FL 33442			
(954) 640-6225	INSURERS AFFORDING COVERAGE	NAIC#	
INSURED	INSURERA: Philadelphia Indemnity Ins. Co		
Welleby Management Association Incorporated	INSURERB: Continental Casualty Company		
c/o *	INSURERC: Underwriters At Lloyd's of London		
4750 North Hiatus Road	INSURERD: Federal Insurance Company		
Sunrise, FL 33351	INSURER E:		

#### **COVERAGES**

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

	ADD'L INSRD		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
А		GENERAL LIABILITY	PHPK2584947-024	07/31/2025	07/31/2026	EACH OCCURRENCE	\$1,000,000
		X COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (Ea occurence)	\$ 100,000
		CLAIMS MADE X OCCUR				MED EXP (Any one person)	\$5,000
						PERSONAL & ADV INJURY	\$1,000,000
						GENERAL AGGREGATE	\$ 2,000,000
		GEN'L AGGREGATE LIMIT APPLIES PER:				PRODUCTS - COMP/OP AGG	\$ 2,000,000
		X POLICY PRO- JECT LOC					
		AUTOMOBILE LIABILITY  ANY AUTO				COMBINED SINGLE LIMIT (Ea accident)	\$
		ALL OWNED AUTOS				,	
		SCHEDULED AUTOS				BODILY INJURY (Per person)	\$
		HIRED AUTOS NON-OWNED AUTOS				BODILY INJURY (Per accident)	\$
						PROPERTY DAMAGE (Per accident)	\$
		GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	\$
		ANY AUTO				OTHER THAN EA ACC	\$
						AUTO ONLY: AGG	\$
		EXCESS/UMBRELLA LIABILITY				EACH OCCURRENCE	\$
		OCCUR CLAIMS MADE				AGGREGATE	\$
							\$
		DEDUCTIBLE					\$
		RETENTION \$					\$
		KERS COMPENSATION AND				WC STATU- OTH- TORY LIMITS ER	
	ANY	OYERS' LIABILITY PROPRIETOR/PARTNER/EXECUTIVE				E.L. EACH ACCIDENT	\$
	OFFI	CER/MEMBER EXCLUDED?  describe under				E.L. DISEASE - EA EMPLOYEE	\$
	SPE	CIAL PROVISIONS below				E.L. DISEASE - POLICY LIMIT	\$
В	OTHI Cri		0251332139	07/31/2025	07/31/2026	Employee Dishonest	
С		perty *	TCF1032524	07/31/2025	07/31/2026	Common Areas Only	TIV: \$757,080
D		ipment Breakdown	7644-5207	07/31/2025	07/31/2026	TIV: \$757,080	

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

For Information Only, For Information, Only, FL 33351

Common Area Coverage Only.

- \* Special Form; Replacement Cost; Agreed Value; Inflation Guard included
- \* Deductibles: \$5,000 AOP & 5% Wind/Hail

CERTIFICATE HOLDER	CANCELLATION

No Mortgage Holder information may be included due to this policy covering common areas only. If this is a single family home, the homeowner is responsible for their own property coverage. If this is a condominium association, please contact the association to locate the agency chosen to cover the property.

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

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1211 South Military Trail, Suite 100 Deerfield Beach, FL 33442 (954) 640-6225 www.mackinsurance.com

### **Requestors of Certificates of Insurance**

With our continued focus on providing superior service to our customers, Mack, Mack & Waltz now offers alternatives for your insurance certificate requests.

EOI Direct provides around-the-clock online access to insurance information for lenders, mortgage brokers, closing agents, homeowners, and realtors in need of Master Policy data for community associations insured through our agency.

EOI Direct 412 E. Park Center Blvd. Suite 315 Boise, ID 83706 Phone: (877) 456-3643 Fax: (208) 694-3848

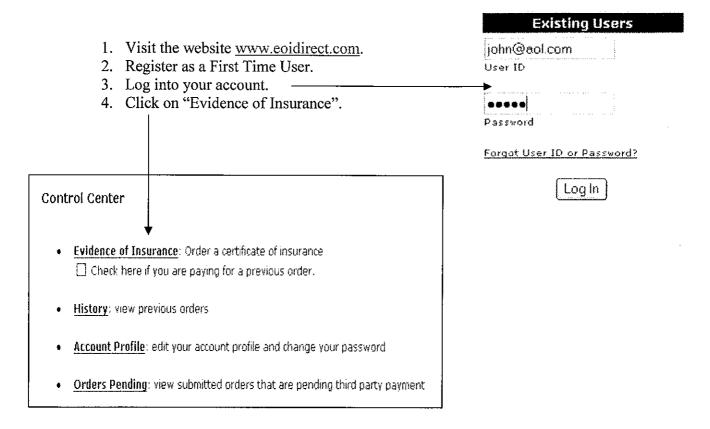
Email: help@eoidirect.com

To request a Certificate of Insurance call the number above, or to request it online follow the instructions below:

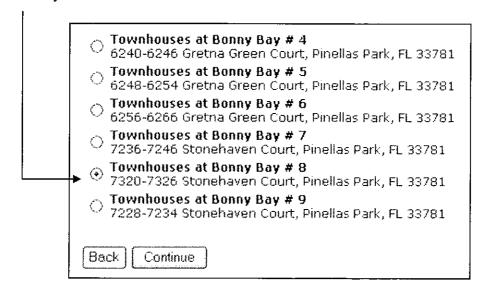
- Visit www.eoidirect.com.
- Follow the links to register and write down your User ID and Password so you can login to your account when prompted.
- There is a <u>delivery charge for mortgagee clause additions</u>, but there is <u>no cost to register</u> for this service and <u>Master Policy information is available free of charge</u> online.
- > Once you have logged on to your account, click on "Evidence of Insurance" to search and access the association policy information you are seeking.
- ➤ For additional assistance, EOI Direct's customer service department is available Monday through Friday from 9:00am to 8:00pm ET.



# **Renewal Certificate Instructions for Homeowners**



- 5. Search for the name of your condominium association.
- 6. Select your association & click on "Continue".



7. Choose the option that corresponds with the reason for your certificate request.

Homeowner/Homebuyer's Reason for Certificate

I am purchasing a new home and my lender is asking for a copy of my current insurance policy.

I am refinancing and my lender is asking for a copy of my current insurance policy.

I am getting an additional line of credit and my lender is asking for a copy of my current insurance policy.

I received a letter from my lender regarding an insurance policy they will be purchasing, or have already purchased, on my behalf.

8. Enter the information requested.

Association Name	Townhouses at Bonny Bay # 8		
*Borrower Last Name:	Jones	:	
*Loan Number:	29382382		

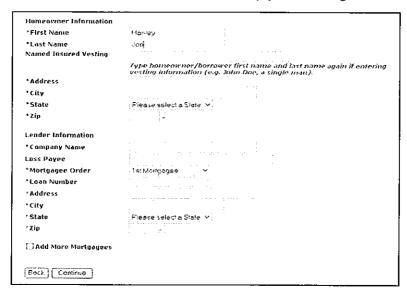


#### Why do I have to enter this information?

EOI Direct uses the name of your association, you last name and your loan number as search criteria to find your information in our database.

9. Enter your loan information as indicated by your lending institution.

I need a generic summary for my personal records.





#### Why does the system say that my information must be reviewed by the agent?

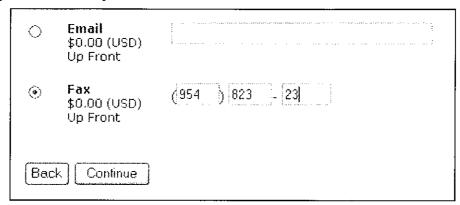
This means that your information resides outside of EOI Direct's system and we have to verify your information from another system. We attempt to streamline your online experience by taking the information you inputted and involving the appropriate parties to validate your renewal certificate. This is done to ensure that renewals are correctly categorized and documented in the EOI system so deliveries can be guaranteed to your desired recipient.



#### How long does that process take?

Allow one to three business days for the verification to take place. Your renewal information is then saved in the EOI database and you have instant access to your renewal certificate each year thereafter. (Your future requests for renewal certificates will not need to be verified again).

10. Choose your desired delivery method to receive your free renewal certificate once your renewal request is verified.



11. Print your order number and instructions for your records.

Thank You For Your Order!

Order Number: 228777

Description: 1 Certificate of property insurance via Fax



#### Where is my renewal certificate?

Your request was automatically sent to the insurance agent for verification. Instructions will be e-mailed to your User ID. You can also track the status of your order by logging into your account, clicking on "History" and entering your Order Number.



### What happens next?

Look for an e-mail from <u>help@EOIDirect.com</u> containing instructions on how to retrieve your renewal certificate.

12. Look for e-mailed confirmation notice from help@EOIDirect.com.

From: help@EOIDirect.com

Sent: Friday, September 22, 2006 2:41 PM

To: john@aol.com

Subject: EOI Direct Order Number 228777

Your renewal certificate has been reviewed and delivered to john@aol.com per your instructions. No further action is required on your part. To view and print a copy for your personal records, please:

- 1. Visit www.eoidirect.com and log in with your User ID & Password.
- 2. Click on History.
- 3. Enter your Order Number (228777) and leave all other fields blank.
- 4. Click on "Details".
- 5. Choose "Click here to view cert".
- 6. Print your certificate.



### Who can I call if I need help or have questions about this process?

Contact EOI Direct toll-free at 877-456-3643 or send an e-mail to help@eoidirect.com.