



## EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
8/5/2024

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 <b>Business Risk Advisors LLC</b> 13762 W. State Road 84, Suite 607 Davie, FL 33325		PHONE (A/C, No, Ext): <b>(954) 909-4524</b>	COMPANY NAME AND ADDRESS <b>American Coastal Insurance Company</b> 800 2nd Avenue South Saint Petersburg, FL 33701		NAIC NO: <b>12968</b>
Contact name:			IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
FAX (A/C, No): <b>(866) 892-3980</b>		E-MAIL ADDRESS: <b>admin@bra-llc.com</b>			
CODE:		SUB CODE:		POLICY TYPE	
AGENCY CUSTOMER ID #: <b>THEPINE-04</b>		<b>Property</b>			
NAMED INSURED AND ADDRESS <b>The Pines Community Services Association, Inc.</b> <b>C/O GRS Community Management</b> <b>3900 Woodlake Blvd., Ste. 309</b> <b>Lake Worth, FL 33463</b>			LOAN NUMBER	POLICY NUMBER <b>AMC3839202</b>	
			EFFECTIVE DATE <b>7/29/2024</b>	EXPIRATION DATE <b>7/29/2025</b>	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)			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	<input checked="" type="checkbox"/> SPECIAL	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: <b>\$ 51,541,313</b>		DED: <b>10,000</b>				
		YES	NO	N/A		
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE				<input checked="" type="checkbox"/>	If YES, LIMIT: Actual Loss Sustained; # of months:	
BLANKET COVERAGE			<input checked="" type="checkbox"/>		If YES, indicate value(s) reported on property identified above: \$	
TERRORISM COVERAGE			<input checked="" type="checkbox"/>		Attach Disclosure Notice / DEC	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		<input checked="" type="checkbox"/>				
IS DOMESTIC TERRORISM EXCLUDED?		<input checked="" type="checkbox"/>				
LIMITED FUNGUS COVERAGE			<input checked="" type="checkbox"/>		If YES, LIMIT: DED:	
FUNGUS EXCLUSION (If "YES", specify organization's form used)		<input checked="" type="checkbox"/>			<b>Mold, Virus &amp; Bacteria</b>	
REPLACEMENT COST		<input checked="" type="checkbox"/>				
AGREED VALUE			<input checked="" type="checkbox"/>			
COINSURANCE		<input checked="" type="checkbox"/>			If YES, <b>100%</b>	
EQUIPMENT BREAKDOWN (If Applicable)			<input checked="" type="checkbox"/>		If YES, LIMIT: DED:	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		<input checked="" type="checkbox"/>			If YES, LIMIT: DED: <b>10,000</b>	
- Demolition Costs		<input checked="" type="checkbox"/>			If YES, LIMIT: DED: <b>10,000</b>	
- Incr. Cost of Construction		<input checked="" type="checkbox"/>			If YES, LIMIT: DED: <b>10,000</b>	
EARTH MOVEMENT (If Applicable)			<input checked="" type="checkbox"/>		If YES, LIMIT: DED:	
FLOOD (If Applicable)			<input checked="" type="checkbox"/>		If YES, LIMIT: DED:	
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		<input checked="" type="checkbox"/>			If YES, LIMIT: DED: <b>5</b>	
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		<input checked="" type="checkbox"/>			If YES, LIMIT: DED: <b>5</b>	
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS				<input checked="" type="checkbox"/>		

## 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			
Proof of Insurance			AUTHORIZED REPRESENTATIVE 



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>Business Risk Advisors LLC</b>		NAMED INSURED <b>The Pines Community Services Association, Inc. C/O GRS Community Management 3900 Woodlake Blvd., Ste. 309 Lake Worth, FL 33463</b>	
POLICY NUMBER <b>AMC3839202</b>			
CARRIER <b>American Coastal Insurance Company</b>	NAIC CODE <b>12968</b>	EFFECTIVE DATE: <b>07/29/2024</b>	

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

## Special Conditions:

## -----LOCATIONS-----

1. 2248 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
2. 2244 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
3. 2240 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$701,565
4. 2236 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$692,139
5. 2233 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
6. 2237 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$701,565
7. 2241 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$701,565
8. 2245 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$692,139
9. 2247 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$692,139
10. 6455 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units - \$710,960
11. 6445 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units - \$710,960
12. 6435 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units - \$692,139
13. 6425 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units - \$701,565
14. 6434 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units - \$701,565
15. 6444 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units - \$701,565
16. 6454 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units - \$701,565
17. 2129 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$710,960
18. 2125 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$692,139
19. 2111 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
20. 2101 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
21. 2095 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
22. 2096 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
23. 2100 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
24. 2104 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
25. 2108 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
26. 2112 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
27. 2116 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
28. 2120 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
29. 2124 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
30. 2128 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
31. 2132 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
32. 2140 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
33. 2142 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
34. 2144 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
35. 2148 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
36. 2152 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
37. 2156 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
38. 2160 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
39. 2164 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
40. 2168 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
41. 2172 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
42. 2176 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
43. 2180 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
44. 2184 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
45. 2188 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$710,960
46. 2192 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
47. 2196 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$682,679
48. 2200 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324
49. 2204 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$720,324

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>Business Risk Advisors LLC</b>		NAMED INSURED <b>The Pines Community Services Association, Inc. C/O GRS Community Management 3900 Woodlake Blvd., Ste. 309 Lake Worth, FL 33463</b>	
POLICY NUMBER <b>AMC3839202</b>			
CARRIER <b>American Coastal Insurance Company</b>	NAIC CODE <b>12968</b>	EFFECTIVE DATE: <b>07/29/2024</b>	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

50. 2208 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$518,593  
51. 2212 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$518,593  
52. 2216 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$518,593  
53. 2218 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$518,593  
54. 2220 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$518,593  
55. 2224 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$518,593  
56. 2228 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units - \$692,139  
57. 2227 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units - \$518,593  
58. 2221 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units - \$518,593  
59. 2211 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units - \$701,565  
60. 2201 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units- \$682,679  
61. 2197 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units- \$682,679  
62. 2191 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units - \$720,324  
63. 6335 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units- \$682,679  
64. 6345 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units - \$720,324  
65. 6350 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units - \$720,324  
66. 6340 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units- \$682,679  
67. 6330 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units - \$720,324  
68. 2185 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units - \$692,139  
69. 2181 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units- \$682,679  
70. 2177 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units- \$682,679  
71. 2173 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units- \$682,679  
72. 2151 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units - \$720,324  
73. 2147 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units- \$682,679  
74. 2145 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units - \$720,324  
75. 2143 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units- \$682,679  
76. 2141 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units- \$682,679

TOTAL INSURED VALUE: \$51,541,313

**ORDINANCE OR LAW:**

- Coverage A: \$51,541,313
- Coverage B&C Combined Limit: 2.5% per building

**DEDUCTIBLES:**

- All Other Perils Per Occurrence: \$10,000
- Hurricane Per Occurrence: 5%