



THEPINE-04

RCORE

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

8/7/2026

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 Business Risk Advisors 13762 W. State Road 84, Suite 607 Davie, FL 33325	CONTACT NAME:	
	PHONE (A/C, No, Ext): (954) 909-4524	FAX (A/C, No): (866) 892-3980
	E-MAIL ADDRESS: admin@bra-llc.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Westchester Surplus Lines Insurance Company	
INSURED The Pines Community Services Association, Inc. C/O GRS Community Management 3900 Woodlake Blvd., Ste. 309 Lake Worth, FL 33463	INSURER B : Midvale Indemnity Company	27138
	INSURER C : Technology Insurance Company	42376
	INSURER D : Starnet Insurance Company	40045
	INSURER E :	
	INSURER F :	

COVERAGES

CERTIFICATE NUMBER:

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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR ☒ \$5,000 Deductible GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☒ LOC ☐ OTHER:			G49841760-001	7/29/2026	7/29/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	☐ AUTOMOBILE LIABILITY ☐ ANY AUTO OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			G49841760-001	7/29/2026	7/29/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☒ RETENTION \$ 0			PRP-229824000-02-3477909	7/29/2026	7/29/2027	EACH OCCURRENCE \$ 25,000,000 AGGREGATE \$ 25,000,000 \$
C	☒ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N N	N / A	TWC4826595	7/29/2026	7/29/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
D	Directors & Officers			QDO0008891-01	7/29/2026	7/29/2027	\$1,000 Deductible 1,000,000
D	Crime			QDR0004797-01	7/29/2026	7/29/2027	\$2,500 Deductible 500,000

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

GENERAL LIABILITY COVERAGE:

-- Unit owners Of Townhouse or Homeowner Associations included as additional insureds under CG 20 17 12 19.
-- \$5,000 Deductible BI and/or PD Combined - Per Occurrence
-- Separation Of Insureds applies under CG 00 01 04 13.
-- Terrorism Exclusion CG 21 73 01 15.
-- Hired & Non-Owned Auto Liability \$1,000,000
-- Employee Benefits Liability Limits: \$1,000,000 / \$1,000,000
SEE ATTACHED ACORD 101

CERTIFICATE HOLDER

CANCELLATION

Proof of Coverage

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



ADDITIONAL REMARKS SCHEDULE

AGENCY Business Risk Advisors		NAMED INSURED The Pines Community Services Association, Inc. C/O GRS Community Management 3900 Woodlake Blvd., Ste. 309 Lake Worth, FL 33463	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:

CRIME COVERAGE: (Discovery form)

- Employee Theft Coverage \$500,000
- Inside The Premises Coverage \$500,000
- Outside The Premises Coverage \$500,000
- Forgery or Alteration Coverage \$500,000
- Computer and Funds Transfer Fraud Coverage \$500,000
- Money Orders and Counterfeit Currency Fraud Coverage \$500,000
- \$2,500 Retention/Deductible applies for above listed.
- Property Manager included as Designated Agent as Employees CR 25 02 06 22.

DIRECTORS & OFFICERS COVERAGE:

- \$1,000,000 Limit Each Claim & Aggregate
- \$5,000 Deductible Per Claim
- Property Manager included as Insured - BPS DO 76 02 06 23K.

WORKERS COMPENSATION:

- Applies: State of Florida
- Includes Voluntary Compensation and Employers Liability Coverage Endorsement.

UMBRELLA COVERAGE:

- Underlying policies: General Liability, HNOA, Directors & Officer and Workers Compensation.
- \$0 Retention
- Insuring Companies: \$10M Primary - Midvale Indemnity Company - Admitted / \$15M XS \$10M - Navigators Insurance Company - Admitted

-----ADDITIONAL SEPARATE POLICIES -----

CYBER LIABILITY:

Policy #TCL1745261-02 - Eff. 7/29/26-7/29/27 - Carrier: Technology Insurance Company
Aggregate Limit: \$500,000 / \$2,500 Deductible / 8hrs BI waiting period

----- LOCATION SCHEDULE -----

1. 2248 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
2. 2244 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
3. 2240 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
4. 2236 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
5. 2233 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
6. 2237 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
7. 2241 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
8. 2245 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
9. 2247 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
10. 6455 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
11. 6445 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
12. 6435 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
13. 6425 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
14. 6434 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
15. 6444 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
16. 6454 Red Pine Lane Greenacres, FL 33415, Residential Building 4 Units
17. 2129 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
18. 2125 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units



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POLICY NUMBER SEE PAGE 1			
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FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

19. 2111 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
20. 2101 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
21. 2095 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
22. 2096 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
23. 2100 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
24. 2104 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
25. 2108 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
26. 2112 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
27. 2116 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
28. 2120 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
29. 2124 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
30. 2128 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
31. 2132 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
32. 2140 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
33. 2142 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
34. 2144 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
35. 2148 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
36. 2152 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
37. 2156 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
38. 2160 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
39. 2164 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
40. 2168 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
41. 2172 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
42. 2176 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
43. 2180 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
44. 2184 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
45. 2188 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
46. 2192 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
47. 2196 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
48. 2200 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
49. 2204 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
50. 2208 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
51. 2212 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
52. 2216 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
53. 2218 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
54. 2220 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
55. 2224 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
56. 2228 White Pine Circle Greenacres, FL 33415, Residential Building 4 Units
57. 2227 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
58. 2221 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
59. 2211 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
60. 2201 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
61. 2197 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
62. 2191 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
63. 6335 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
64. 6345 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
65. 6350 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
66. 6340 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
67. 6330 Red Pine Lane Greenacres, FL 33415 Residential Building 4 Units
68. 2185 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units



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69. 2181 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
70. 2177 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
71. 2173 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
72. 2151 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
73. 2147 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
74. 2145 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
75. 2143 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units
76. 2141 White Pine Circle Greenacres, FL 33415 Residential Building 4 Units