

ACORD™ CERTIFICATE OF LIABILITY INSURANCE DATE (MM/DD/YYYY)
02/27/2009

PRODUCER INSURED Misty Oaks Condominium Association, Inc. For Information Only Visit www.eoidirect.com to order a certificate of insurance	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. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 80%;">INSURERS AFFORDING COVERAGE</th> <th style="width: 20%;">NAIC #</th> </tr> <tr> <td>INSURER A: American Coastal Ins. Co.</td> <td></td> </tr> <tr> <td>INSURER B: Columbia Casualty</td> <td></td> </tr> <tr> <td>INSURER C: St. Paul Travelers</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> </table>	INSURERS AFFORDING COVERAGE	NAIC #	INSURER A: American Coastal Ins. Co.		INSURER B: Columbia Casualty		INSURER C: St. Paul Travelers		INSURER D:		INSURER E:	
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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.

INSR	ADD'L	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS								
B		GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	CWP271272441			EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included								
B		AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	CWP271272441			COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$								
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$								
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$								
		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>WC STATU-TORY LIMITS</td> <td>OTH-ER</td> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td>\$</td> </tr> </table>	WC STATU-TORY LIMITS	OTH-ER	E.L. EACH ACCIDENT	\$	E.L. DISEASE - EA EMPLOYEE	\$	E.L. DISEASE - POLICY LIMIT	\$
WC STATU-TORY LIMITS	OTH-ER													
E.L. EACH ACCIDENT	\$													
E.L. DISEASE - EA EMPLOYEE	\$													
E.L. DISEASE - POLICY LIMIT	\$													
A		OTHER	AMC10974			See Attached Schedule								
C		Property	104939084			\$150,000/\$0 Deductible								
C		Employee Dishonesty	104939084			\$150,000/\$0 Deductible								
		Forgery or Alteration				\$150,000/\$0 Deductible								

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
 Total Units: XX; Locations: See Attached Schedule
 See Attached Schedule

CERTIFICATE HOLDER For Informational purposes only. Not intended for adding Mortgage Holder information. Visit www.eoidirect.com and choose the appropriate certificate type to add a mortgage holder.	CANCELLATION 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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Company Affording Coverage for Flood: **Harleysville**All buildings located **Carriage Drive**, Pompano Beach, Florida 33069 unless otherwise noted

All policies effective 9/15/08-09 unless otherwise noted

Commercial Property Location Specific Coverages

Address: 4119 Palm Aire Drive Policy # 36620176132008	Cause: Flood	Limit: \$1,000,000 Valuation: RC Deductible: \$5,000
Address: 4117 Policy # 36620176142008	Cause: Flood	Limit: \$1,000,000 Valuation: RC Deductible: \$5,000
Address: 4106 Policy # 36620176152008	Cause: Flood	Limit: \$1,250,000 Valuation: RC Deductible: \$5,000
Address: 4104 Policy # 36620176162008	Cause: Flood	Limit: \$1,000,000 Valuation: RC Deductible: \$5,000
Address: 4102 Policy #36620176172008 11/18/08-09	Cause: Flood	Limit: \$1,000,000 Valuation: RC Deductible: \$5,000
Address: 4101 Policy #36620176182008	Cause: Flood	Limit: \$2,000,000 Valuation: RC Deductible: \$5,000
Address: 4100 Policy # 36620176192008	Cause: Flood	Limit: \$1,250,000 Valuation: RC Deductible: \$5,000
Address: 4103 Policy # 36620176202008	Cause: Flood	Limit: \$1,000,000 Valuation: RC Deductible: \$5,000
Address: 4105 Policy # 36620176212008	Cause: Flood	Limit: \$1,000,000 Valuation: RC Deductible: \$5,000
Address: 4107 Policy # 36620176222008	Cause: Flood	Limit: \$1,000,000 Valuation: RC Deductible: \$5,000
Address: 4109 Policy # 36620176232008	Cause: Flood	Limit: \$1,250,000 Valuation: RC Deductible: \$5,000
Address: 4111 Policy # 36620176242008	Cause: Flood	Limit: \$1,250,000 Valuation: RC Deductible: \$5,000
Address: 4113 Policy # 87029902852008 American Strategic 3/27/08-09	Cause: Flood	Limit: \$1,000,000 Valuation: RC Deductible: \$5,000
Address: 4115 Policy # 87029902932008 American Strategic 3/27/08-09	Cause: Flood	Limit: \$1,250,000 Valuation: RC Deductible: \$5,000

Association Name: Misty Oaks Condominium Association, Inc

Company Affording Property Coverage for Building: American Coastal.

Policy Number: AMC10947

Effective: 05/20/2008 – 05/20/2009

Replacement Cost, Special Coverage, \$5000 deductible all perils except 5% hurricane deductible

All buildings located Pompano Beach, Florida 33069

Building	# of Units	Building Value
4101 Carriage Dr	8	1,250,000
4102 Carriage Dr	4	662,000
4103 Carriage Dr	4	752,000
4105 Carriage Dr	4	789,000
4107 Carriage Dr	4	773,000
4109 Carriage Dr	5	960,000
4111 Carriage Dr	5	886,000
4113 Carriage Dr	4	730,000
4104 Carriage Dr	4	770,000
4117 Palm Air Dr	4	758,000
4106 Carriage Dr	5	949,000
4100 Carriage Dr	5	876,000
4114 Carriage Dr	5	951,000
4115 Carriage Dr	5	951,000
4119 Palm Aire Dr	4	791,000

EOI Direct

To: Requestors of Certificates of Insurance

From: EOI Direct

Re: Retrieving Certificates of Insurance

With our continued focus on providing superior service to our customers, EOI Direct is proud to announce our state-of-the-art insurance certificate delivery system providing round-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.

To request a certificate of insurance, or to view the policy coverages listed on a particular certificate, please visit www.eoidirect.com. If you are a first-time user, follow the links to register and write down your User ID and Password so you can log in to your account when prompted. *There is a delivery charge for mortgagee clause additions, but there is no cost to register for this service and master policy information is available free of charge 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. EOI Direct's customer service department is available from 6AM to 5PM (PT) Monday through Friday to provide additional assistance.

EOI Direct is an internet utility developed to simplify the process of delivering property insurance certificates. **EOI Direct** delivers valuable insurance information in minutes instead of days or weeks.

EOI Direct

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