



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
4/6/2026

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.

PRODUCER Arthur J. Gallagher Risk Management Services, LLC 501 Riverside Ave Suite 1000 Jacksonville FL 32202	CONTACT NAME: PHONE (A/C. No. Ext): 904-548-2280		FAX (A/C. No.): 904-446-4211
	E-MAIL ADDRESS: CertRequests@ajg.com PRODUCER CUSTOMER ID: KETCCOU-01		
INSURED Ketch Courtyard Association Inc. C/O Amelia Island Management 5440 First Coast Highway Fernandina Beach FL 32034	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Underwriters at Lloyd's, London		32727
	INSURER B: CUMIS Specialty Insurance Company Inc.		12758
	INSURER C: American Bankers Insurance Company of FL		10111
	INSURER D:		
	INSURER E:		
INSURER F:			

COVERAGES

CERTIFICATE NUMBER: 142148811

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 3150 South Fletcher Ave. Fernandina Beach, FL 32034
 Number of Units: 32
 See Attached...

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		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
C A	<input checked="" type="checkbox"/>	PROPERTY	7801000683 AQS250811	3/5/2026 4/17/2025	3/5/2027 4/17/2026	<input checked="" type="checkbox"/> BUILDING	\$ 7,292,079	
	CAUSES OF LOSS					DEDUCTIBLES	<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/>	BASIC				BUILDING	<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/>	BROAD				\$5,000	<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL				CONTENTS	<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/>	EARTHQUAKE					<input type="checkbox"/> BLANKET BUILDING	\$
	<input type="checkbox"/>	WIND					<input type="checkbox"/> BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/>	FLOOD				\$1,250	<input type="checkbox"/> BLANKET BLDG & PP	\$
<input checked="" type="checkbox"/>	Nmed Strm	5%/\$250KMin	<input checked="" type="checkbox"/> Flood	\$ 7,263,000				
<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/> Pool	\$ 43,698				
	INLAND MARINE		TYPE OF POLICY				\$	
	CAUSES OF LOSS						\$	
	NAMED PERILS		POLICY NUMBER				\$	
B	<input checked="" type="checkbox"/>	CRIME	CIUCAP103561-00	2/4/2026	2/4/2027	<input checked="" type="checkbox"/> Employee Theft	\$ 200,000	
	TYPE OF POLICY					<input checked="" type="checkbox"/> Deductible	\$ 1,000	
	Discovery						\$	
A	<input checked="" type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	AQS250811	4/17/2025	4/17/2026	<input checked="" type="checkbox"/> Prop Dmg Limit	\$ 7,292,079	
						<input checked="" type="checkbox"/> Deductible	\$ 5,000	
B	General Liability		CIUCAP103561-00	2/4/2026	2/4/2027	<input checked="" type="checkbox"/> Per Occurrence	\$ 1,000,000	
						<input checked="" type="checkbox"/> Aggregate	\$ 2,000,000	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

Proof of Insurance.

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

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ADDITIONAL REMARKS SCHEDULE

AGENCY Arthur J. Gallagher Risk Management Services, LLC		NAMED INSURED Ketch Courtyard Association Inc. C/O Amelia Island Management 5440 First Coast Highway Fernandina Beach FL 32034	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE

DESCRIPTION OF PROPERTY:

Replacement Cost valuation applies Coinsurance - 80%
 5% Named Storm Deductible per Occurrence \$250K Minimum.
 Coverage is on a "walls out" basis.
 Flood Zone: X
 Ordinance & Law: Coverage A Included; B&C Combined \$500K
 Property Manager is included as Employee for Crime Coverage



ASSURANT[®]

**American Bankers Insurance Company of Florida
Scottsdale, AZ**

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 03/05/2026 (12:01 a.m.) to 03/05/2027 (12:01 a.m.)

NAIC: 10111

Policy Number: 7801000683

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

KETCH COURTYARD
ASSOCIATION INC
5440 FIRST COAST HWY
AMELIA ISLAND, FL 32034-5423

Loan Number:

Producer Number: 70163-23671-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

3150 S FLETCHER AVE
FERNANDINA BCH, FL 32034

Loan Number:

Other / Loss Payee:

For Service Please Contact:

ARTHUR J GALLAGHER AND CO
501 RIVERSIDE AVE STE 1000
AJG RISK MANAGEMENT SVCS LLC
JACKSONVILLE, FL 32202-4941
833-391-6524

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1994
Building Occupancy: Residential Condo Building
Method Used to Determine First Floor Height: FEMA determined
Building Description: Entire Residential Condo Building
Property Description: SLAB ON GRADE, THREE OR MORE FLOORS

Number Of Units: 32
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.10 ft
Replacement Cost: \$ 8,955,600

Your property's NFIP flood claims history can affect your premium. Prior Claims counted are from April 1, 2023 and after.

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 7,263,000	\$ 1,250	\$ 18,480.00
Contents	\$ 0	\$ 0	\$ 0.00
			Increased Cost of Compliance: \$ 75.00
Coinsurance penalty may apply. See your Policy Form for Details.			Community Rating System Discount: \$ -4,591.00
			Full Risk Premium Excluding Fees and Surcharges: \$ 13,964.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -1,209.00
Discounted Premium: \$ 12,755.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 2,296.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 1,180.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 16,481.00

Coverage limitations may apply. See your NFIP RCBAP Form for details.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit [floodsmart.gov/flood](https://www.floodsmart.gov/flood) to learn more about flood insurance.

NFIP POLICY NUMBER: 7801000683

American Bankers Insurance Company of Florida
P.O. Box 4276, Clinton, IA 52733-4276

ARTHUR J GALLAGHER AND CO
501 RIVERSIDE AVE STE 1000
AJG RISK MANAGEMENT SVCS LLC
JACKSONVILLE FL 322024941

