



New Empire Group, Ltd.
214 West Park Avenue, Long Beach, NY 11561
Ph: 866.431.8100 | www.newempiregroup.com

UMBRELLA POLICY ISSUANCE LETTER

ATTENTION: Coastal Insurance Underwriters

DATE: March 29, 2021

COMPANY: Liberty Insurance Underwriters, Inc.

Named Insured: Amberly Village Association, Inc

MAILING ADDRESS: 75 Vineyards Boulevard, #300
Naples, FL 34119

EFFECTIVE DATE: 03/31/2021

EXPIRATION DATE: 03/31/2022

UMBRELLA CERTIFICATE NUMBER: MCREA-13447-02

Thank you for choosing New Empire Group.

We are pleased to confirm the placement of your commercial umbrella business with the Metropolitan Commercial Real Estate Association Risk Purchasing Group (RPG). The master policy is available upon your request should you require a copy.

Enclosed you will find:

- **Certificate of Participation (Risk Eligibility and Underlying Insurance requirements)**
- **Rating Factors**
- **Schedule of Locations**
- **Additional Named Insured(s)**

In order to accept this insurance and to ensure continuous coverage for the above named insured, you must review the attached documents and remit payment within 30 days of the coverage effective date or a non-payment cancellation notice will be issued. If the notice of cancellation must be enforced, cancellation of the coverage will be effective as of the date of this binder.

If you or the insured do not accept the terms and conditions of this insurance or wish to make any change, including changes to the policy limits and/or exposures, please notify us immediately.

UMBRELLA DISCLOSURE

Payment of premium confirms your acceptance of the terms and conditions of this insurance and compliance with the Risk Eligibility Requirements and Underlying Insurance as stated in the Certificate of Participation also confirming no reported losses exceeding \$100,000 in the past year. Contradicting risk and exposure information, non-compliance with the underlying insurance requirements, and addition or change in owned/leased automobile exposure, or planned renovations may cause this insurance to be null and void. You must notify us of any material change in the risk information (COPE) and/or exposures to allow us the opportunity to underwrite and evaluate the insurance eligibility.

New Empire Group
Policy Issuance Letter



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CERTIFICATE OF PARTICIPATION

THIS INSURANCE IS PROVIDED THROUGH THE RISK PURCHASING GROUP:
Metropolitan Commercial Real Estate Association (MCREA)

A "CERTIFICATE OF PARTICIPATION" IS ISSUED TO EACH MEMBER OF THE PURCHASING GROUP AS EVIDENCE OF INSURANCE. PLEASE REFER TO THE CERTIFICATE OF PARTICIPATION FOR THE APPLICABLE LIMIT OF LIABILITY, PARTICIPATING INSURERS, COVERAGE PERIOD, AND ADDITIONAL TERMS, CONDITIONS AND EXCLUSIONS THAT MAY APPLY.

THIS SECTION HIGHLIGHTS THE UNDERLYING INSURANCE REQUIREMENTS. PLEASE READ CAREFULLY.

Payment and Acceptance of this insurance confirms the following Underlying Insurance and Risk Eligibility Requirements have been met for this RPG-Member Insured. Noncompliance with any of these requirements will render this insurance null and void. If so, the Certificate of Participation must be returned to us together with an application for review and consideration. Please contact your Agent with any questions or to make any changes.

UNDERLYING INSURANCE AND EXPOSURE REQUIREMENTS:

It is warranted by the purchasing group member and/or their agent that the below underlying insurance and exposure requirements have been met and will continue to be complied with throughout the policy term. If there is any reason that the insured does not comply with these terms and conditions you must notify your underwriter immediately. Any changes to the exposure during a policy term must be submitted to your underwriter for review. Coverage cannot be bound, altered, or deleted without prior consent from your underwriter.


All underlying carrier(s) must meet the below minimum limits and requirements for applicable coverages:

Carrier(s) AM Best Rating	A-VII
General Liability:	
-Per occurrence	\$1,000,000
-Aggregate (per location)*	\$2,000,000
-Products/Completed Operations Aggregate	\$1,000,000
-Advertising Liability/Personal Injury Aggregate	\$1,000,000
Automobile Liability	\$1,000,000 CSL
Hired and Non-Owned Auto	\$1,000,000
Employers Legal Liability	\$500,000/\$500,000/\$500,000
Employee Benefits Liability (Each Claim/Aggregate)	\$1,000,000/ \$1,000,000
Directors and Officers Liability (Each Claim/Aggregate)	\$1,000,000/ \$1,000,000
Garage Liability (Each Occurrence)	\$1,000,000
Garage Keepers Legal Liability (Each Occurrence/Aggregate)	\$1,000,000/ \$1,000,000

- Combined aggregate limits are a referral to your underwriter.
- D&O is eligible as an underlying coverage for non-profit association risks only.
- Lloyd's of London writing companies and syndicates are not eligible.
- Policies with non-admitted carriers must be on ISO (or equivalent) form.

NOTE: FAILURE TO MEET MINIMUM LIMITS CAN RESULT IN A GAP IN COVERAGE

ADDITIONAL REQUIREMENTS:

- All underlying carrier(s) are U.S. Domiciled.
 - All underlying General Liability and Auto policies are on Commercial Liability coverage forms.
 - There are no non-standard/manuscript forms attached to any GL policy.
 - None of the underlying policies are on Personal Lines forms (i.e. Dwelling Fire or Landlord Policy).
 - All policy sub-limits are at least \$1,000,000 (except for Medical Expenses and Fire Legal Liability Damage).
 - There are no sub-limits on the General Liability policy for Lead Liability coverage.
 - Coverage is limited to real estate exposure relating to the ownership and/or management of real estate.
 - All insureds, location addresses, and description of exposure(s)/rating factors are complete and accurate.
 - Coverage is provided only for the named insureds noted and designated premises listed.
 - Construction and real estate development operations exposure is not present.
 - Coverage is afforded to lessor's risk ownerships only.
 - Developer control does not exceed 20% (applies to condominiums/coops).
 - All condominiums and co-operatives maintain a positive reserve fund.
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CERTIFICATE OF PARTICIPATION

PRODUCER: Coastal Insurance Underwriters
 PO Box 3140
 Ponte Vedra Beach, FL 32004

CERTIFICATE NUMBER: MCREA-13447-02
MASTER POLICY NUMBER: See below

METROPOLITAN COMMERCIAL REAL ESTATE ASSOCIATION RISK PURCHASING GROUP

Risk Purchasing Group Member and Mailing Address:
 Amberly Village Association, Inc

75 Vineyards Boulevard, #300
 Naples, FL 34119

Designated Location(s) and Named Insured(s): See Schedule of Locations Form and Named Insured Schedule Form attached to and forming part of this Certificate of Coverage.

EFFECTIVE DATE: 03/31/2021

EXPIRATION DATE: 03/31/2022

12:01AM standard time at the mailing address of the Risk Purchasing Group Member as stated herein.

APPLICABLE LIMITS OF INSURANCE AND PARTICIPATING CARRIERS

TOTAL LIMIT OF COVERAGE: \$15,000,000
SELF INSURED RETENTION: \$10,000

PARTICIPATING INSURANCE COMPANIES AND LIMITS:

<u>Issuing Companies</u>	<u>Limit</u>	<u>Master Policy</u>
Liberty Insurance Underwriters, Inc.	\$15,000,000	1000234040-05

TOTAL PREMIUM: \$2,048.00

TOTAL FEES: \$300.00

STAMPING TAX:

SURPLUS LINES TAX:

RATING FACTORS

Total Locations: 1
Total Residential Units: 128
In-Building Commercial: 0 Sq. Ft.
Standalone Commercial: 0 Sq. Ft.

Vacant Land: 0
Parking: 0
Total Autos: 0



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CERTIFICATE OF PARTICIPATION

FORMS, ENDORSEMENTS, EXCLUSIONS

Commercial Umbrella Declarations Page 1000-UMB ; Schedule of Underlying Policies - Umbrella 1022-UMB ; Named Insured Endorsement 1086-UMB; Commercial Umbrella Coverage Form 1001-UMB; Care, Custody or Control Exclusion - Real or Personal Property 1147-UMB ; Manuscript Endorsement - Umbrella Care, Custody or Control Exclusion (Garagekeepers) 1150-UMB; Manuscript Endorsement - Certificate of Coverage Endorsement 1150-UMB; Manuscript Endorsement - Amend Conditions - Schedule of Locations Endorsment 1150-UMB; Manuscript Endorsement Cancellation/Non-Renewal Endorsement New York 1150-UMB; Cross Suits Exclusion 1127-UMB ; Manuscript Endorsement - Designated Operations Exclusion 1150-UMB ; Discrimination Exclusion 1157-UMB ; Manuscript Endorsement - Abuse Or Molestation Exclusion (follow form) 1150-UMB; Directors & Officers Exclusion - Following Form 1120-UMB ; Exterior Insulation and Finish System (EIFS) Exclusion 1161-UMB; Manuscript Endorsement - Rate Adjustment Endorsement 1150-UMB; Manuscript Endorsement - COMMUNICABLE DISEASE EXCLUSION 1150-UMB; Mold Exclusion 1163-UMB ; Non-Concurrence Endorsement Umbrella Liability Policy 1165-UMB ; Nuclear Energy Liability Exclusion Endorsement 1003-UMB; Amendment of Pollution Exclusion - Exception for Named Peril of Hostile Fire 1016-UMB; Professional Liability Exclusion 1048-UMB ; Silica Exclusion 227-UMB-NY; Sub-Limit Exclusion 1150-UMB ; US Economic and Trade Sanction Clause OFAC ; Violation of Statutes That Govern Email, Fax, Phone Calls or Other Methods of Sending Material or Information 1177-UMB ; War Liability Exclusion Amendatory Endorsement Commercial Umbrella Coverage Form UMB-Excl-4010; Advertising Injury - Following Form 1007-UMB; Auto Liability - Following Form 1139-UMB; Contractual Liability Following Form 1121-UMB; Employee Benefits Liability - Following Form 1118-UMB; Forms and Endorsements Schedule 1103-UMB; Employers Liability - Following Form 1181-UMB; Personal Injury - Following Form 1060-UMB; New York Liability State Amendatory Endorsement LIUILE001-NYFTZ-0109; Cap on Losses from Certified Acts of Terrorism TRIA-E002-0315; Disclosure - Terrorism Risk Insurance Act TRIA-N004-0315; Underlying Coverage Warranty for Certified Act of Terrorism TRIA-UMB-003-0315; Liquor Liability - Following Form 1078-UMB; Manuscript Endorsement - Umbrella Employment Related Practices Exclusion 1150-UMB; Manuscript Endorsement - Liability Arising Out of Lead Exclusion (follow form) 1150-UMB; Exclusion - Liability Arising Out of Lead 1092-UMB

The Master Policy is a standard Commercial Umbrella form. Exclusions and/or endorsements listed above detail changes to the standard form only. All other standard exclusions apply. Copies of the master policies are available upon request.

This Certificate of Participation is not an Insurance policy. Unless stated otherwise in the Group Master Policies, the coverage identified herein may be canceled by the insurer for non-payment of premium upon 10 days notice, and may be canceled for other reasons upon 30 days notice. The Metropolitan Commercial Real Estate Association is a non-profit corporation which has, as one of its purposes, purchased insurance on a group basis on behalf of its group participants. The Purchasing Group and its Participants constitute a purchasing group pursuant to the Federal Liability Risk Retention Amendments of 1986. This Certificate of Participation identifies those group liabilities issued to the Purchasing Group that are applicable to the participant identified above. All obligations under the group policies are solely those of the insurance companies that issued them. Neither the Purchasing Group nor The New Empire Group, the Purchasing Group's insurance broker, has any obligations in respect to the coverage described herein. The terms and conditions of insurance under the policies identified in this Certificate of Participation are contained solely in the Group Master policies issued to Purchasing Group, copies of which may be viewed upon request.

A copy of the By-Laws of the Purchasing Group may be viewed at:
New Empire Group, Ltd.
214 West Park Avenue, Long Beach, NY 11561

AUTHORIZED SIGNATURE:

DATE ISSUED: March 29, 2021



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CERTIFICATE OF PARTICIPATION

Coastal Insurance Underwriters

CERTIFICATE NUMBER: MCREA-13447-02

PO Box 3140

Ponte Vedra Beach, FL 32004

SCHEDULED LOCATIONS

LOCATION(S):

1 1 Amberly Circle

Naples

FL 34112



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CERTIFICATE OF PARTICIPATION

PRODUCER: Coastal Insurance Underwriters

PO Box 3140

Ponte Vedra Beach, FL 32004

CERTIFICATE NUMBER: MCREA-13447-02

ADDITIONAL NAMED INSURED SCHEDULE

ADDITIONAL NAMED INSURED(S):

Not Applicable

ENDORSEMENT NO. TBD11

Named Insured: See attached certificate

Policy Number: See attached certificate

Effective Date: See attached certificate

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY.

MOLD EXCLUSION

The following exclusion added to Section IV. EXCLUSIONS:

1. Any and all "bodily injury", "property damage", "personal injury" or "advertising injury", including but not limited to settlements, judgments, costs, charges, expenses, costs of investigations, or the fees of attorneys, experts, or consultants arising out of or related in any way, either directly or indirectly, to any actual, alleged or threatened inhalation, discharge, dispersal, seepage, migration, absorption, release, exposure, or escape of any mold, mildew or fungus in any form from any source, at any time; or
2. Any loss, cost, expense, liability or other type of obligation arising out of, resulting from or in any way related, directly or indirectly, to any "claim", "suit", investigation, or administrative proceeding brought by or on behalf of any person, entity, or governmental authority for damages or any other relief or remedy because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of mold, mildew or fungus in any form from any source, at any time.

This endorsement does not change any other provision of the policy.

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1163-UMB (Ed. 01 13)

ENDORSEMENT NO. TBD9

Named Insured: See attached certificate

Policy Number: See attached certificate

Effective Date: See attached certificate

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY.

EXCLUSION - LIABILITY ARISING OUT OF LEAD

The following exclusion added to Section IV, EXCLUSIONS:

1. any liability arising out of, resulting from, or in any way caused by or related to any actual, alleged or threatened ingestion, inhalation, absorption, or exposure to lead, in any form from any source; or
2. any loss, cost, expense, liability or other type of obligation arising out of or resulting from, or in any way related to, any:
 - a. "claim", "suit", request, demand, directive, or order by or on behalf of any person, entity, or governmental authority that any "Insured" or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of lead in any form from any source; or to any
 - b. "claim" or "suit" by or on behalf of any person, entity, or governmental authority for damages or any other relief or remedy because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, or neutralizing, or in any way responding to or assessing the effects of lead in any form.

This endorsement does not change any other provision of the policy.

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COASTAL

Insurance Underwriters

Invoice #: INV692739

Invoice Date: 3/29/2021

Due Date: 4/10/2021

Producer: AssuredPartners of Florida, LLC
 8950 Fontana Del Sol Way, Suite 200
 Naples, FL 34109

Insured: Amberly Village Association, Inc.
 75 Vineyards Blvd.
 #300
 Naples, FL 34119

Carrier: Liberty

Policy #: MCREA-13447-02

Invoice Type: INCEPTION

Policy Effective Date: 3/31/2021

Policy Expiration Date: 3/31/2022

Line of Business: Commercial Umbrella

Description	Gross Amount	Commission	Net Amount Due
Premium	2048.00	204.80	1843.20
Membership Fee	300.00		300.00
FHCF Assessment	0.00		0.00
FIGA Assessment	0.00		0.00
Terrorism Fee	0.00		0.00
Totals:	2348.00	204.80	2143.20

Remit Payments to:
 Coastal Ins Underwriters Premium Account
 P.O. Box 733069
 Dallas, TX 75373-3069
Phone (904)285-7683
Fax (904)395-0038

NEW: Online payment NOW
 available at www.ciuins.com

NOTE: Payment posting
 for manual checks is
 approx 7 - 10 business
 days from receipt

NOTE: Online payments post
 immediately - Avoid NOC by
 selecting this method