



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 6/1/2023
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**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.**

<b>PRODUCER</b> Cadence Insurance, Inc. 633 Delmas Avenue Suite A Pascagoula MS 39567  License#: PC-1092395	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td><b>CONTACT NAME:</b> Laurie McCrea</td> </tr> <tr> <td><b>PHONE (A/C. No. Ext):</b> 228-366-8580</td> </tr> <tr> <td><b>FAX (A/C. No.):</b> 228-863-1957</td> </tr> <tr> <td><b>E-MAIL ADDRESS:</b> laurie.mccrea@cadenceinsurance.com</td> </tr> <tr> <td><b>PRODUCER CUSTOMER ID:</b> CRYSTOW-02</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> </thead> <tbody> <tr> <td><b>INSURER A:</b> Underwriters at Lloyd's London</td> <td>32727</td> </tr> <tr> <td><b>INSURER B:</b> James River Insurance Co</td> <td>12203</td> </tr> <tr> <td><b>INSURER C:</b> Hartford Steam Boiler Inspec &amp; Ins Co</td> <td>29890</td> </tr> <tr> <td><b>INSURER D:</b> Mt Hawley Insurance Co</td> <td>37974</td> </tr> <tr> <td><b>INSURER E:</b> Gotham Insurance Company</td> <td>25569</td> </tr> <tr> <td><b>INSURER F:</b> Arch Specialty Insurance Co</td> <td>21199</td> </tr> </tbody> </table>	<b>CONTACT NAME:</b> Laurie McCrea	<b>PHONE (A/C. No. Ext):</b> 228-366-8580	<b>FAX (A/C. No.):</b> 228-863-1957	<b>E-MAIL ADDRESS:</b> laurie.mccrea@cadenceinsurance.com	<b>PRODUCER CUSTOMER ID:</b> CRYSTOW-02	INSURER(S) AFFORDING COVERAGE	NAIC #	<b>INSURER A:</b> Underwriters at Lloyd's London	32727	<b>INSURER B:</b> James River Insurance Co	12203	<b>INSURER C:</b> Hartford Steam Boiler Inspec & Ins Co	29890	<b>INSURER D:</b> Mt Hawley Insurance Co	37974	<b>INSURER E:</b> Gotham Insurance Company	25569	<b>INSURER F:</b> Arch Specialty Insurance Co	21199
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**COVERAGES** **CERTIFICATE NUMBER:** 1866285244 **REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 1010 West Beach Blvd. Gulf Shores, AL 36542

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.X

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
B D E A F	<input type="checkbox"/> <b>PROPERTY</b>	001311831 MWH0081559 PR202300001771 RFC231127 VETEF07150230	5/25/2023 5/25/2023 5/25/2023 5/25/2023 5/25/2023	5/25/2024 5/25/2024 5/25/2024 5/25/2024 5/25/2024	X	BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP	\$ 42,727,800
	<input type="checkbox"/> <b>CAUSES OF LOSS</b>						\$
	<input type="checkbox"/> <b>BASIC</b>						\$
	<input type="checkbox"/> <b>BROAD</b>						\$
	<input type="checkbox"/> <b>SPECIAL</b>						\$
	<input type="checkbox"/> <b>EARTHQUAKE</b>						\$
	<input type="checkbox"/> <b>WIND</b> see below						\$
	<input type="checkbox"/> <b>FLOOD</b>						\$
	<input type="checkbox"/> <b>INLAND MARINE</b>						\$
	<input type="checkbox"/> <b>CAUSES OF LOSS</b>						\$
<input type="checkbox"/> <b>NAMED PERILS</b>	\$						
<input type="checkbox"/> <b>CRIME</b>	\$						
<input type="checkbox"/> <b>TYPE OF POLICY</b>	\$						
C	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>	FBP2330751	5/25/2023	5/25/2024	X	Equip Breakdown	\$ \$38,720,000
	<input type="checkbox"/> <b>Wind Deductible Buy Back</b>	MCD2230240	5/25/2023	5/25/2024	X	Wind Deductible	\$ \$25,000

**SPECIAL CONDITIONS / OTHER COVERAGES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
 Property Deductibles:  
 All Other Perils: \$10,000  
 Named Storm: \$25,000  
 All Other Wind or Hail: \$25,000  
  
 See Attached...

<b>CERTIFICATE HOLDER</b>  Crystal Tower Condominium Association, Inc 1010 West Beach Blvd. Gulf Shores AL 36542	<b>CANCELLATION</b> 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 Cadence Insurance, Inc.		NAMED INSURED Crystal Tower Condominium Association, Inc. 1010 West Beach Blvd. Gulf Shores AL 36542	
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

**SPECIAL CONDITIONS:**

PLEASE NOTE: THE ABOVE LISTED COVERAGES DO NOT INCLUDE FLOOD.

Coinsurance waived. Valuation at Replacement Cost. Coverage includes Ordinance or Law. Coverage excludes unit owners improvements and betterments.

Outdoor Property includes Pools and Skywalk.

Per Building Coverage: \$42,727,800  
 Total Number of Units: 170