



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
04/15/2025

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.

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.

PRODUCER: The John Galt Insurance Agency a Gallagher Company
INSURED: Hammocks Community Association, Inc.(The) Eric Thompson, Attorney
INSURER(S): Kinsale Insurance Company, Progressive Insurance Co., Richmond National Insurance Co., Zenith Insurance Company, LLOYDS OF LONDON, See Attached

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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSD, SUBR WVD, POLICY NUMBER, POLICY EFF, POLICY EXP, LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella/Excess Liability, Workers Compensation, and Cyber Liability.

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

CERTIFICATE HOLDER CANCELLATION

PROOF OF INSURANCE CANCELLATION: 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: Alan P. Adams

Coverage for the Master Association, does not include sub-associations.

Any cancellation notices will be sent to the association as they are the insured. The amount of time would be based upon the reason for cancellation (i.e., 10 days non-payment; 45 days non-renewal, etc.).

Property Manager is considered an Employee by definition of Crime Policy with a specific sub-limit of \$10,000.

Please carefully read all pages to this Certificate of Insurance, specifically, the additional wording sections. If there are additional questions, please email your questions to GGB.FL3.Commercial@ajg.com or fax them to 561-922-6925 as NO information will be provided over the phone.

The Hammocks Community Association, Inc.

Crime

Insurance Carrier: Hiscox Insurance Company, Inc.
Policy Number: UC25327373.25
Policy Period: Effective Date: 4/28/2025 Expiration Date: 1/1/2026

Insuring Agreements:

	Limit	Deductible
Insuring Agreement A: Fidelity		
Employee Theft	\$1,000,000	\$10,000
Third Parties' Property	\$1,000,000	\$10,000
Insuring Agreement B: Forgery		
Checks	\$100,000	\$10,000
Payment cards	\$1,000,000	\$10,000
Counterfeit		
Insuring Agreement C: Inside and Outside Loss		
Inside Premises	\$1,000,000	\$10,000
Outside Transit	\$1,000,000	\$10,000
Insuring Agreement D: Tech Fraud		
Computer Fraud	\$1,000,000	\$10,000
Funds Transfer Fraud	\$1,000,000	\$10,000
Cyber Deception	\$1,000,000	\$10,000
Claim Expenses - Shared with limit applicable to loss)	\$100,000	\$0

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