

ACORD™ EVIDENCE OF PROPERTY INSURANCEDATE
08/11/2026

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

PRODUCER Marsh McLennan Agency 19 West Garden Street, Suite 300 Pensacola, FL 32502 Fax: (850) 438-4678	PHONE (A/C, No, Ext): (850) 432-7474	COMPANY Lexington Insurance Company - Primary	
CODE: AGENCY CUSTOMER ID #: INSURED Seachase Owners Association Inc c/o Seachase Owners Association Inc 25240 Perdido Beach Blvd Orange Beach, AL 36561	SUB CODE:	LOAN NUMBER N/A	POLICY NUMBER
		EFFECTIVE DATE 4/5/2026	EXPIRATION DATE 4/5/2027
		☐ CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED: VDG			

PROPERTY INFORMATION**LOCATION/DESCRIPTION**

Loc # 1, Bldg # 1, 25240 Perdido Beach Blvd, Orange Beach, AL 36561, Condo Building 1 (Center) - 56 units
 Loc # 1, Bldg # 2, 25174 Perdido Beach Blvd, Orange Beach, AL 36561, Condo Building 2 (West) - 73 Units
 Loc # 1, Bldg # 3, 25250 Perdido Beach Blvd, Orange Beach, AL 36561, Condo Building 3 (East) - 58 Units

COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Layered Property Property Policies, Lexington Ins. Co. Primary 10m Cause of Loss Special Form, Replacement Cost, Co-Insurance NIL , ALL IN COVERAGE **Deductibles \$10,000 All Other Perils per occurrence, Except Named Storm 3% Minimum Per Occurrence \$50,000, All other Wind \$50,000 Minimum Per Occurrence Sublimit: Ordinance or Law A Included, B/C Combined 10% Per Building Equipment Breakdown Included 10m Primary Only Bldg #1 - Center Condominium Building 56 Units Bldg #2 - West Condominium Building 73 Units Bldg #2 - West Parking Deck Bldg #3 - East Condominium Building 58 Units Bldg #3 - East Parking Deck Auxillary Items Scheduled not blanket	\$23,155,773 \$27,390,610 \$993,843 \$24,520,373 \$8894,934 \$32,737,590	\$10,000** \$10,000** \$10,000** \$10,000** \$10,000** \$10,000

REMARKS (Including Special Conditions)

Effective 4/5/2026-2027 Layered Schedule, Follow Form of Primary Policy
 Lexington Ins. Co. Primary 10m Policy Number shown above/
 Shared 30M Limit excess of 10m: HDI Specialty Ins. Co. Policy #JEM26XS1224, 10m limit
 Lloyds London Policy # S2510118478501, 10m limit, Mt Hawley Ins. Co. Pol #MCP0180895, 10m limit /
 Shared \$41,418,123 Limit excess of 40M: Kinsale Ins Co Pol #01003615931, 10m Limit
 Acceptance Indemnity Ins. Co. Pol # IMP400458900, \$31,418,123 Limit.
 All policies are subject to the exclusions and limitations of the policy forms.

CANCELLATION

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW N/A DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

ADDITIONAL INTEREST

*** For Information Only *** Visit www.egidirect.com to order a valid certificate of Insurance, Loan Number: N/A	MORTGAGEE LOSS PAYEE ☒ LOAN # N/A	ADDITIONAL INSURED Proof of Master Assn Coverage Only
AUTHORIZED REPRESENTATIVE		



SEACCON-02

MDIKTER

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

8/11/2026

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.

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. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Marsh & McLennan Agency LLC 19 W Garden St Ste 300 Pensacola, FL 32502-5650	CONTACT NAME: PHONE (A/C, No, Ext): E-MAIL ADDRESS:	FAX (A/C, No):	
INSURED Seachase Owners Association, Inc. 25240 Perdido Beach Blvd Orange Beach, AL 36561	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Kinsale Insurance Company		38920
	INSURER B : Continental Casualty Company		20443
	INSURER C : Starnet Insurance Company		40045
	INSURER D :		
	INSURER E :		
INSURER F :			

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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PROJECT ☐ LOC OTHER:			01004636880	7/11/2026	4/5/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 HIRED NON OWNED \$ 1,000,000
	AUTOMOBILE LIABILITY ☐ ANY AUTO OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 0			01004700680	8/11/2026	4/5/2027	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B	Crime			768669491	7/11/2026	4/5/2027	Deductible \$1,000 700,000
C	Directors & Officers			QDO000770701	7/11/2026	7/11/2027	Retention B/C \$5,000 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
All policies are subject to the exclusions and limitations of the policy forms.

General Liability includes: Separation of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- As if each Named Insured were the only Named Insured; and
 - Separately to each insured against whom claim is made or "suit" is brought
- Crime : Designated Agents-Property Managers included as insured.

CERTIFICATE HOLDER

CANCELLATION

Information Only	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



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 08/06/2026 (12:01 a.m.) to 08/06/2027 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505932733

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SEACHASE OWNERS ASSN INC
25240 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3191

Loan Number:

Producer Number: 08151-00633-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

EAST PARKING DECK
25250 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3101

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1996	Primary Residence: No
Building Occupancy: Non-Residential Building	Prior NFIP Claims: 0 claim(s)
Method Used to Determine First Floor Height: FEMA determined	First Floor Height: 1.50 ft
Building Description: Commercial	Replacement Cost: \$ 1,064,000
Property Description: ELEVATED WITHOUT ENCLOSURE, THREE OR MORE FLOORS	

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	\$ 500,000	\$ 1,250	\$ 3,781.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 72.00
Community Rating System Discount:			\$ -731.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 3,122.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount:	\$ -254.00
Discounted Premium:	\$ 2,868.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 516.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 3,681.00
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Coverage limitations may apply. See your NFIP General Property 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 to learn more about flood insurance.

NFIP POLICY NUMBER: 7505932733

**ASSURANT®****American Bankers Insurance Company of Florida
Scottsdale, AZ****Renewal Flood Insurance Policy Declarations**

This Declarations Page is part of your Policy.

Policy Term: 08/06/2026 (12:01 a.m.) to 08/06/2027 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505932732**First Mortgagee / Lender Name:****Named Insured and Mailing Address:**SEACHASE OWNERS ASSN INC
WEST PARKING DECK
25240 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3191**Loan Number:****Producer Number:** 08151-00633-000**Second Mortgagee / Lender Name:****Premium Payor:** INSURED**Property Location:**25174 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3105**Loan Number:****Other / Loss Payee:****For Service Please Contact:**MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200**Loan Number:****LOCATION AND PROPERTY INFORMATION**

Date of Construction: 01/01/1985

Building Occupancy: Non-Residential Building

Method Used to Determine First Floor Height: FEMA determined

Building Description: Commercial

Property Description: ELEVATED WITHOUT ENCLOSURE, TWO FLOORS

Primary Residence: No

Prior NFIP Claims: 0 claim(s)

First Floor Height: 1.50 ft

Replacement Cost: \$ 957,000

*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	\$ 500,000	\$ 1,250	\$ 5,973.00
Contents	\$ 0	\$ 0	\$ 0.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -1,171.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 4,877.00

STATUTORY DISCOUNTS

	\$ 0.00
Discounted Premium:	\$ 4,877.00

FEES AND SURCHARGES

Reserve Fund Assessment:	\$ 878.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge:	\$ 250.00
Federal Policy Fee:	\$ 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID	\$ 6,052.00
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Coverage limitations may apply. See your NFIP General Property 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 to learn more about flood insurance.

NFIP POLICY NUMBER: 7505932732



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 11/10/2025 (12:01 a.m.) to 11/10/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505950419

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SEACHASE OWNERS ASSOCIATION
25240 PERDIDO BEACH BLVD
WEST TOWER
ORANGE BEACH, AL 36561-3191

Loan Number:

Producer Number: 08151-00633-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

WEST TOWER
25174 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-0000

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1996
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: 73
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 0.25 ft
Replacement Cost: \$ 27,836,000

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	\$ 18,250,000	\$ 1,250	\$ 22,872.00
Contents	\$ 41,000	\$ 1,250	\$ 253.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -4,601.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 18,599.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 0.00
\$ 18,599.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 3,348.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 1,670.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 23,867.00

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 to learn more about flood insurance.

NFIP POLICY NUMBER: 7505950419



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 11/10/2025 (12:01 a.m.) to 11/10/2026 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505950418

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SEACHASE OWNERS ASSOCIATION
25240 PERDIDO BEACH BLVD
CENTER TOWER
ORANGE BEACH, AL 36561-3191

Loan Number:

Producer Number: 08151-00633-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

25240 PERDIDO BEACH BLVD CENTER TOWER
ORANGE BEACH, AL 36561-0000

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1985
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: 56
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.50 ft
Replacement Cost: \$ 23,522,000

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	\$ 14,000,000	\$ 1,250	\$ 17,334.00
Contents	\$ 41,000	\$ 1,250	\$ 229.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -3,489.00
Full Risk Premium Excluding Fees and Surcharges:			\$ 14,149.00

STATUTORY DISCOUNTS

\$ 0.00
Discounted Premium: \$ 14,149.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 2,547.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 1,500.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 18,446.00

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 to learn more about flood insurance.

NFIP POLICY NUMBER: 7505950418



ASSURANT®

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

Renewal Flood Insurance Policy Declarations

This Declarations Page is part of your Policy.

Policy Term: 05/23/2026 (12:01 a.m.) to 05/23/2027 (12:01 a.m.)

NAIC: 10111

Policy Number: 7505920210

First Mortgagee / Lender Name:

Named Insured and Mailing Address:

SEACHASE OWNERS ASSN INC.
25240 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3191

Loan Number:

Producer Number: 08151-00633-000

Second Mortgagee / Lender Name:

Premium Payor: INSURED

Property Location:

EAST TOWER
25250 PERDIDO BEACH BLVD
ORANGE BEACH, AL 36561-3101

Loan Number:

Other / Loss Payee:

For Service Please Contact:

MARSH & MCLENNAN COS INC
315 NEW POINTE
FISHER BROWN BOTTRELL
RIDGELAND, MS 39157-3904
601-960-8200

Loan Number:

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1995
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: 58
Primary Residence: No
Prior NFIP Claims: 0 claim(s)
First Floor Height: 1.50 ft
Replacement Cost: \$ 25,279,000

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	\$ 14,500,000	\$ 1,250	\$ 21,823.00
Contents	\$ 43,000	\$ 1,250	\$ 273.00
Increased Cost of Compliance:			\$ 75.00
Community Rating System Discount:			\$ -4,396.00
<i>Full Risk Premium Excluding Fees and Surcharges:</i>			\$ 17,775.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: \$ -519.00
Discounted Premium: \$ 17,256.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 3,106.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: \$ 250.00
Federal Policy Fee: \$ 1,520.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 22,132.00

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 to learn more about flood insurance.

NFIP POLICY NUMBER: 7505920210