CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 05/12/2026

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER 407-377-7702 407-377-7701 Combs Insurance Services, LLC Attn: Mark Combs 2 South Orange Ave, Ste 203 Orlando FL 32801	**CONTACT NAME:** Mark Combs **PHONE (A/C, No, Ext):** 407-377-7701 **FAX (A/C, No):** 407-377-7702 **E-MAIL ADDRESS:** mark@combsriskmgt.com **PRODUCER CUSTOMER ID:** Dover-01
INSURED Dover-01 Dover Green Condo Association 5353 Skelly Square Orlando, FL 32812	**INSURER(S) AFFORDING COVERAGE** / **NAIC #** **INSURER A :** American Coastal Insurance Company 12968 **INSURER B :** Traveler Insurance Company 31194 **INSURER C :** **INSURER D :** **INSURER E :** **INSURER F :**

COVERAGES **CERTIFICATE NUMBER:** 001 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Dover Green Condo Complex - Evidence of Master HOA Policy(s) - 81 Units and associated buildings

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
A	✔ **PROPERTY** CAUSES OF LOSS / DEDUCTIBLES ☐ BASIC — BUILDING 5,000 ☐ BROAD — CONTENTS RPC ✔ SPECIAL ☐ EARTHQUAKE ✔ WIND — Hurr 2% ☐ FLOOD ✔ AOP 5,000 ✔ Ord/Law 5,000	AMC-29561-11	05/10/2026	05/10/2027	☐ BUILDING ☐ PERSONAL PROPERTY ☐ BUSINESS INCOME ☐ EXTRA EXPENSE ☐ RENTAL VALUE ☐ BLANKET BUILDING ☐ BLANKET PERS PROP ☐ BLANKET BLDG & PP ✔ Scheduled Prop ✔ Included	$ $ $ $ $ $ $ $ $ 18,871,128 $ Included
	☐ **INLAND MARINE** CAUSES OF LOSS ☐ NAMED PERILS	TYPE OF POLICY POLICY NUMBER				$ $ $ $
B	✔ **CRIME** EE Dishonesty TYPE OF POLICY	107090385 - 26	05/10/2026	05/10/2027	✔ Blanket Form ✔ Money and Securities	$ $ 1,250,000 $
A	✔ **BOILER & MACHINERY / EQUIPMENT BREAKDOWN**	AMR-78836-04	05/10/2026	05/10/2027	✔ Following Form	$ 18,871,128 $
						$ $

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

2026-2027 Evidence of Insurance Only: Please note all buildings are inclusive on master policy insured as per schedule, written on replacement cost basis, and 2% hurricane/Wind/Hail deductible per scheduled building, $5,000 All other perils deductible, Ordinance or Law Coverage A -Full limits, B/C Combined $615,210, Coverage A/B/C Combined Limits, Sink Hole and Catastrophic Ground Collapse Included. Coverage is only as policy provisions provide for the condo association; unit owner is responsible for their own HO6 insurance coverage for personal property, unit's content and unit's improvements and betterments.

CERTIFICATE HOLDER

Master COI 0001v1
Evidence of Condo Assoc. coverage for 2026-2027
For use by Banks, Lenders, Mortgage Co., LOC & HELOC
Borrower: As Applicable/By Borrower
Pending Loan No: As Applicable/By Borrower
Address: As Applicable/By Borrower
Building inclusive 81 unit condo complex

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

Mark Combs A052242

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