

LIABILITY COVERAGE DECLARATIONS

Named Insured and Address	Producing Office (B1646)
Bay Colony of Bal Harbour, Inc. 2666 Brickell Ave 3rd Floor Miami, FL 33129	RT Specialty - Chicago 540 W Madison St 9th Floor Chicago, IL 60661

POLICY PREMIUM

Policy Premium:	\$	19,680.00
Total:	\$	19,680.00
Minimum Earned Premium:		25%

Surplus Lines Tax \$972.19
State Service Office Fee \$11.81
UPDATED TOTAL: \$20,664.00

Alan Ogilvie

Authorized Signature - Alan Ogilvie, President

LIMITS OF INSURANCE

Each Occurrence:	\$	1,000,000
General Aggregate:	\$	2,000,000
Products/Completed Operations Aggregate:	\$	2,000,000
Personal and Advertising Injury:	\$	1,000,000
Damage to Premises Rented to You:	\$	300,000
Medical Payments:		Excluded

Deductible:	\$2,500	Per Claim
Applies to:	Bodily Injury & Property Damage Defense & Investigation	

1. "THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER."
2. "SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY."
3. "THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU."
4. "THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU."