



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/10/2025

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. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Insurance Office of America 435 S Yonge Street Suite 1 Ormond Beach, FL 32174	CONTACT NAME: Brian Mort PHONE (A/C, No, Ext): (386) 671-3080 FAX (A/C, No): (386) 671-3003 E-MAIL ADDRESS: Brian.Mort@ioausa.com PRODUCER CUSTOMER ID: SPRUPOI-01
INSURED Spruce Point, Inc. 101,103,105,104,100, Silver Fern Drive 1896 E. Spruce Creek Blvd. 1865 Silver Fern Court Port Orange, FL 32128	INSURER(S) AFFORDING COVERAGE INSURER A : American Coastal Insurance Company INSURER B : Superior Specialty Insurance Company INSURER C : INSURER D : INSURER E : INSURER F : NAIC # 12968 16551

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

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	<input checked="" type="checkbox"/>	PROPERTY	AMC-35868-07	12/10/2025	12/10/2026	BUILDING	\$
		CAUSES OF LOSS				PERSONAL PROPERTY	\$
						BUSINESS INCOME	\$
						EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL				RENTAL VALUE	\$
		EARTHQUAKE				BLANKET BUILDING	\$
	<input checked="" type="checkbox"/>	WIND				BLANKET PERS PROP	\$
		FLOOD				BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/>	3% CYD				Hazard/TIV	\$ 2,234,061
							\$
		INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
B	<input checked="" type="checkbox"/>	CRIME	TLUCAP501129-01	12/10/2025	12/10/2026	Employee Theft	\$ 50,000
		TYPE OF POLICY					\$
		Crime					\$
A	<input checked="" type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	AMC-35868-07	12/10/2025	12/10/2026	Breakdown Limit	\$ 2,234,061
							\$
							\$
							\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
This certificate regarding coverage for Spruce Point, Inc. is issued to the certificate holder in regard to:

CERTIFICATE HOLDER	CANCELLATION
For 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

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Insurance Office of America		NAMED INSURED Spruce Point, Inc. 101,103,105,104,100, Silver Fern Drive 1896 E. Spruce Creek Blvd. 1865 Silver Fern Court Port Orange, FL 32128
POLICY NUMBER SEE PAGE 1		
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

Additional Information
Property
No Co-insurance
Agreed Amount Scheduled
Replacement Cost as per latest appraisal on file
Ordinance or Law Coverage:
Coverage A Full Limit
Coverage B/C Combined Limit \$55,852