



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

4/6/2026

**THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.**

<b>AGENCY</b> Arthur J. Gallagher Risk Management Services, LLC 1395 Panther Lane Ste 100 Naples, FL 34109		<b>PHONE</b> (A/C. No. Ext): 239-262-7171	<b>COMPANY</b> American Coastal Insurance Company 1300 Sawgrass Corporate Pkwy #144, Sunrise, FL 33323	
<b>FAX</b> (A/C. No): 239-262-5360	<b>E-MAIL ADDRESS:</b>			
<b>CODE:</b>		<b>SUB CODE:</b>		
<b>AGENCY CUSTOMER ID #:</b>				
<b>INSURED</b> Quattro at Naples Square Condominium Association, Inc. c/o First Service Residential 1130 3rd Avenue S Naples FL 34102		<b>LOAN NUMBER</b> 2201519386	<b>POLICY NUMBER</b> AMC-39479-01	
		<b>EFFECTIVE DATE</b> 03/31/2026	<b>EXPIRATION DATE</b> 03/31/2027	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>				

## PROPERTY INFORMATION

<b>LOCATION/DESCRIPTION</b> Location: 1130 3rd Avenue S, Naples, FL 34102 (5 story, 64 unit residential condo)
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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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION	PERILS INSURED				BASIC	BROAD	X	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
	COVERAGE / PERILS / FORMS									
Property: American Coastal Ins Co; Policy# AMC-39479-00; 3/31/2026-3/31/2027 Special Form - Replacement Cost ; Agreed Amount										
Building								\$41,604,607	\$5,000	
Contents								\$250,000	\$5,000	
Pool & Spa								\$114,805	\$5,000	
Equipment Breakdown								\$10,000,000	\$5,000	
Wind - 3% Calendar Year Hurricane Deductible										
Ordinance or Law: Coverage A - Included ; Coverage B&C - 10% Combined Limit										
Package: Superior Specialty Ins Co; Policy# TLUHOA502242-01; 1/21/2026-1/21/2027										
General Liability								\$1,000,000 EO	\$2,000,000 Agg	
Crime								\$750,000	\$5,000	
Directors & Officers								\$1,000,000	\$2,500	
See Attached...										

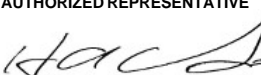
## REMARKS (Including Special Conditions)

Borrower: John I Robertson  
 Property Address: 1130 3rd Avenue S Unit 511, Naples, FL 34102  
 Account number: 2201519386

## 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.**

## ADDITIONAL INTEREST

<b>NAME AND ADDRESS</b>  U.S. Bank N.A. ISAOA c/o U.S. Bank Home Mortgage P.O. Box 961045 Fort Worth, TX 76161-0045	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE	<input checked="" type="checkbox"/> X	<input type="checkbox"/> Unit Owner's Mortgagee
	<b>LOAN #</b> 2201519386		
<b>AUTHORIZED REPRESENTATIVE</b> 			



**ADDITIONAL REMAR S SCHEDULE**

A ENC Arthur J. Gallagher Risk Management Services, LLC		NAMED INSURED Quattro at Naples Square Condominium Association, Inc. c/o First Service Residential 1130 3rd Avenue S Naples FL 34102	
POLIC NUMBER AMC-39479-01		EFFECTIVE DATE: 03/31/2026	
CARRIER American Coastal Insurance Company	NAIC CODE		

**ADDITIONAL REMAR S**

**THIS ADDITIONAL REMAR S FORM IS A SCHEDULE TO ACORD FORM**

**FORM NUMBER:** 27 **FORM TITLE:** EVIDENCE OF PROPERTY INSURANCE

**COVERAGE INFORMATION:**

Umbrella: Midvale Indemnity Company; Policy# PRP-229824000-02-2163503; 1/21/2026-1/21/2027, Amount Of Insurance: \$25,000,000

\*\*Flood Declarations Attached\*\*



A Stock Company  
 P.O. Box 33003  
 St. Petersburg, FL 33733-8003  
 Customer Service: 1-800-820-3242  
 Claims: 1-800-725-9472

FFL99.001 1025  
 0048147  
 11/20/25  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152238480 03	1152238480	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/17/25 To: 12/17/26 12:01 am Standard Time	11/20/2025	0048147	09 1152238480 02

Insured QUATTRO AT NAPLES SQUARE CONDOMINIUM ASSOCIATION INC 1130 3RD AVE S NAPLES FL 34102-6585	ARTHUR J GALLAGHER RISK MGMT 1395 PANTHER LN STE 100 NAPLES FL 34109-7875
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NAPLES.BSD.FAX@AJG.COM

Property Location (if other than above)  
 1130 3RD AVE S, NAPLES FL 34102

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine	Flood Risk: AE
Primary Residence: N	First Floor Height: 2.4 ft
Building Occupancy: Residential Condominium Building	Method Used to Determine First Floor Height: Elevation Certificate
Building Description: Entire Residential Condo Building	Date of Construction: 11/01/2022
Property Description: Elevated with enclosure solid foundation walls, 5 floors	Prior NFIP Claims: 0
	Number of Units: 64
	Replacement Cost Value: 37,074,938

Coverage	Deductible	Annual Premium
BUILDING	\$16,000,000	\$1,250
CONTENTS	\$100,000	\$1,250
		\$225,858.00
		\$2,899.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$75.00
Mitigation Discount:	\$14,061.00
*Community Rating Discount:	\$53,310.00
FULL RISK PREMIUM:	161,461.00
Statutory Discounts	
Annual Increased Cap Discount:	\$17,502.00
DISCOUNTED PREMIUM:	\$143,959.00
Reserve Fund Assessment:	\$25,913.00
Federal Policy Service Fee:	\$1,580.00
HFIAA Surcharge	\$250.00
<b>TOTAL ANNUAL PAYMENT</b>	<b>\$171,702.00</b>

**Coverage limitations may apply. See your Policy form for details.**

Coinsurance penalty may apply. See your Policy Form for Details

\*Full discount is not applied due to the Maximum rate.

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
 Wright National Flood Insurance Company A stock company  
 Copy Sent To: As indicated on back or additional pages, if any.

*Patricia Templeton-Jones*  
 Patricia Templeton-Jones, President

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Agent



FFL99.001 1025  
0048147  
11/20/25

09 1152238480 03

Agent (239)262-7171  
ARTHUR J GALLAGHER RISK MGMT  
1395 PANTHER LN STE 100  
NAPLES FL 34109-7875

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

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](http://floodsmart.gov/flood) to learn more about flood insurance.

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Agent

