



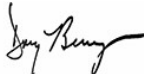
## COMMERCIAL UMBRELLA LIABILITY COVERAGE

Named Insured:	<b>Paramount Real Estate Group, Inc.</b>
Address:	c/o <b>Paramount Programs, Inc.</b> 308 Farmington Avenue Farmington, CT 06032
Limits of Insurance:	\$5,000,000 Per Occurrence \$5,000,000 Other Aggregate \$5,000,000 Products/Completed Operations Aggregate
Self Insured Retention:	\$0
Insuring Companies:	Midvale Indemnity Company - Admitted
Insured Purchasing Group Member:	Ocean Gallery Village del Prado Condo Association, Inc. 4600 A1A South Saint Augustine, FL 32080
Policy Number:	PRP-229824000-02-2084171
Member Policy Period:	<b>From: 11/10/2025 To: 11/10/2026</b> at 12:01 a.m. Standard Time at the address of the Named Participant
Producer:	<b>ThompsonBaker Agency</b>

NOTE: Members of the Paramount Real Estate Group, Inc. may not be protected by the insurance insolvency guarantee fund and/or insurance laws and regulations of their domiciled or resident state. Receipt of and/or failure to promptly return this Insuring Agreement constitutes acceptance by the Insured listed above to membership in and adherence to the Membership Agreement and Terms and Conditions of Use of the Paramount Real Estate Group, Inc..

**Program Administrator:** Great Point Insurance®  
2550 West Tyvola Road, Suite 600  
Charlotte, NC 28217  
Phone and Fax (203) 763-4944  
www.greatpointins.com

**These Declarations together with the policy jacket containing the policy provisions, forms and endorsements indicated above; if any, issued form a part thereof, complete the above numbered policy.**

Authorized Representative: 

Nov 5, 2025

# COMMERCIAL UMBRELLA LIABILITY COVERAGE

## Paramount Real Estate Group, Inc.

### FORMS AND ENDORSEMENTS SCHEDULED

Insured Purchasing Group Member:	Ocean Gallery Village del Prado Condo Association, Inc.
Policy Number:	PRP-229824000-02-2084171

It is hereby understood and agreed the following forms and endorsements are attached to and are a part of this policy:

Policyholder Notice  
OFAC Advisory Notice  
Policyholder Fraud Warning  
Master Policy Declarations - Risk Purchasing Group Commercial Liability Umbrella Coverage  
Commercial Liability Umbrella Coverage Form  
Common Policy Conditions  
Additional Conditions  
Calculation of Premium  
Terrorism Coverage Disclosure Notice  
Form Schedule  
Amendment of Insuring Agreement  
Amendatory Exclusions  
Condominium/Co-operative Directors and Officers Liability Claims-Made Coverage  
Employee Benefits Liability Limitation Claims Made Version  
Garage Keepers Liability Limitation  
Schedule of Underlying Insurance  
Employee Benefits Liability Limitation Occurrence Based  
Exclusion - Human Trafficking  
Coverage Enhancement (Program Version - Risk Purchasing Group)  
Expenses in Addition to Limits of Insurance  
Limits of Insurance Amendment  
Limitation - Anti-stacking  
Condition - Claims Reporting Amendment  
Economic or Trade Sanctions  
Knowledge of Occurrence  
Additional Definitions  
Member Policy Period  
Insured and Named Insured Amendatory Endorsement  
Amendment of Definition of Retained Limit and Schedule of Retained Limits  
Exclusion - Absolute Access, Collection and Disclosure of Non-Public Information  
Limitation - Auto Liability  
Limitation - Commercial General Liability  
Exclusion - Communicable Disease  
Exclusion - Condominium and Cooperative Conversion  
Exclusion - Construction Operations  
Exclusion - Diving Board and Water Slide  
Exclusion - Earth Movement  
Limitation - Employers Liability  
Exclusion - Financial Institutions  
Limitation - Foreign Liability  
Exclusion - Fungus and Bacteria  
Exclusion - Fungus and Bacteria - Alaska  
Exclusion - Marine Liability  
Exclusion - No Coverage for Sublimits

Exclusion - Pesticide or Herbicide

Exclusion - Pollution and SIR Amendment

Act of Terrorism Self-Insured Retention

Exclusion - Water Sports

Limitation to Designated Premises

Exclusion - Designated Ongoing Operations

Exclusion - Cross Suits

Exclusion - EFIS

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

State Specific Endorsements

Bowhead Specialty Privacy Notice

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF EXPOSURES COVERED AT INCEPTION**

Insured Purchasing Group Member:	Ocean Gallery Village del Prado Condo Association, Inc.
Policy Number:	PRP-229824000-02-2084171

Exposure Type	Number	Category
Condo/ Co-Op Units With D&O	83	Location
Pools	2	Location

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF UNDERLYING POLICIES AT INCEPTION**

Insured Purchasing Group Member:	Ocean Gallery Village del Prado Condo Association, Inc.
Policy Number:	PRP-229824000-02-2084171

COVERAGE	D&O Liability 1
Carrier	Philadelphia Indemnity Insurance Company
Limit	\$1,000,000 Each Occurrence
.	\$1,000,000 Aggregate
Term	11/10/2025 to 11/10/2026
COVERAGE	Employers Liability
Carrier	Zenith Insurance Company
Limit	\$500,000 Bodily Injury by Accident
.	\$500,000 Bodily Injury by Disease (Each Employee)
.	\$500,000 Bodily Injury by Disease (Policy Limits)
Term	11/10/2025 to 11/10/2026
COVERAGE	General Liability 1
Carrier	Atlantic Casualty Insurance Company
Limit	\$1,000,000 Each Occurrence
.	\$2,000,000 General Aggregate
.	\$1,000,000 Products / Completed Operations Aggregate Limit
.	\$1,000,000 Advertising Injury / Personal Injury (Each Offense)
Term	11/10/2025 to 11/10/2026

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**LOCATIONS COVERED AT INCEPTION**

Insured Purchasing Group Member:	Ocean Gallery Village del Prado Condo Association, Inc.
Policy Number:	PRP-229824000-02-2084171

Location	Address	City	State	Zip Code
1	11-18 Village Del Prado Circle	Saint Augustine	FL	32080

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

***NAMED INSUREDS COVERED AT INCEPTION***

Insured Purchasing Group Member:	Ocean Gallery Village del Prado Condo Association, Inc.
Policy Number:	PRP-229824000-02-2084171

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No.	Named Insured
1	Ocean Gallery Village del Prado Condo Association, Inc.