



## COMMERCIAL UMBRELLA LIABILITY COVERAGE

Named Insured:	<b>Paramount Real Estate Group, Inc.</b>
Address:	c/o <b>Paramount Programs, Inc.</b> One Reservoir Corporate Centre 4 Research Drive, Suite 402 #121 Shelton, CT 06484
Limits of Insurance:	\$10,000,000 Per Occurrence \$10,000,000 General Aggregate \$10,000,000 Products/Completed Operations Aggregate
Self Insured Retention:	\$0
Insuring Companies:	Allied World Insurance Company - Admitted
Insured Purchasing Group Member:	The Hammocks Master Association, Inc. 8660 Amberjack Circle Englewood, FL 34224
Policy Number:	0313-5686-1721071
Member Policy Period:	<b>From: 1/1/2023 To: 1/1/2024</b> at 12:01 a.m. Standard Time at the address of the Named Participant
Producer:	<b>Atlas Insurance</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®  
500 West Putnam Avenue, Suite 400  
Greenwich, CT 06831  
Phone and Fax (877) 505-3226  
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:

A handwritten signature in black ink, appearing to read "Jay Bering".

Dec 29, 2022

# COMMERCIAL UMBRELLA LIABILITY COVERAGE

## Paramount Real Estate Group, Inc.

### FORMS AND ENDORSEMENTS SCHEDULED

Insured Purchasing Group Member:	The Hammocks Master Association, Inc.
Policy Number:	0313-5686-1721071

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

Declarations  
Schedule of Underlying Insurance  
Act of Terrorism Self-Insured Retention Endorsement  
Designated Premises Limitation Endorsement  
Cross Suits Exclusion  
Fungus Exclusion  
Exterior Insulation and Finish System(EIFS) Exclusion  
Silica Exclusion Endorsement  
Professional Liability Exclusion  
Bacteria Exclusion Endorsement  
Construction Operations Exclusion (With Non-Structural Improvement Exception)  
Knowledge of Occurrence Endorsement  
Foreign Liability Limitation Endorsement (With Total Terrorism Exclusion Applicable to Specified Countries)  
Commercial General Liability Limitation  
Employer Liability Limitation Endorsement  
Anti-Stacking Excess Casualty Limitation Endorsement  
Specified Operations Exclusion :  
1.Adult or Child Daycare Services when performed by or on behalf of the Insured to third parties for a fee  
2.Assisted Living Facilities  
3.Construction Companies performing services by or on behalf of the Insured to third parties for a fee  
4.Security Guard Services, when performed by or on behalf of the Insured to third parties for a fee  
5.Schools  
6.Religious Organizations or Institutions  
7.Wrap Up's or Similar Construction Projects  
8.Homeless Shelters or Transitional Housing  
Garagekeepers Legal Liability Endorsement  
Auto Liability Limitation  
Retained Limit Endorsement  
Strategic Response Coverage Extension  
Subsidence Exclusion  
Pesticide and Herbicide Exclusion Endorsement  
Condominium and Cooperative Conversion Exclusion  
Absolute Access, Collection and Disclosure of Non-Public Information Exclusion  
Economic or Trade Sanctions  
Communicable Disease Exclusion  
Condominium-Cooperative Directors and Officers Liability Limitation Claims-Made Coverage  
Financial Institutions Exclusion Endorsement  
Employee Benefits Liability Claims Made, if SUL is Claims Made  
Employee Benefits Liability Occurrence, if SUL is Occurrence  
Claims Reporting Endorsement  
Declarations Amendatory Endorsement  
Diving Board and Water Slide Exclusion  
Marine Liability Exclusion  
Water Sports Exclusion

Member Policy Period Limitation Endorsement

Named Insured Amendatory Endorsement

Named Peril and Time Element Pollution Self-Insured Retention Endorsement

Coverage Enhancement Endorsement

Trafficking Exclusion (with Stated Limitations)

No Coverage for Sublimits of Insurance

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF EXPOSURES COVERED AT INCEPTION**

Insured Purchasing Group Member:	The Hammocks Master Association, Inc.
Policy Number:	0313-5686-1721071

Exposure Type	Number	Category
HOA Units With D&O	162	Location
Pools	1	Location

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF UNDERLYING POLICIES AT INCEPTION**

Insured Purchasing Group Member:	The Hammocks Master Association, Inc.
Policy Number:	0313-5686-1721071

COVERAGE	D&O Liability 1
Carrier	Travelers Casualty and Surety Company of America
Limit	\$1,000,000 Each Occurrence
.	\$1,000,000 Aggregate
Term	1/1/2023 to 1/1/2024
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	1/1/2023 to 1/1/2024
COVERAGE	General Liability 1
Carrier	CUMIS Specialty Insurance Company, Inc.
Limit	\$1,000,000 Each Occurrence
.	\$2,000,000 General Aggregate
.	\$2,000,000 Products / Completed Operations Aggregate Limit
.	\$1,000,000 Advertising Injury / Personal Injury (Each Offense)
.	\$1,000,000 Hired & Non-owned Auto
Term	1/1/2023 to 1/1/2024

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

*LOCATIONS COVERED AT INCEPTION*

Insured Purchasing Group Member:	The Hammocks Master Association, Inc.
Policy Number:	0313-5686-1721071

Location	Address	City	State	Zip Code
1	8660 Amberjack Circle	Englewood	FL	34224

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

***NAMED INSUREDS COVERED AT INCEPTION***

Insured Purchasing Group Member:	The Hammocks Master Association, Inc.
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No.	Named Insured
1	The Hammocks Master Association, Inc.