



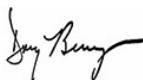
## COMMERCIAL UMBRELLA LIABILITY COVERAGE

|                                  |  |
|----------------------------------|--|
| Named Insured:                   | <b>Paramount Real Estate Group, Inc.</b>   |
| Address:                         | c/o <b>Paramount Programs, Inc.</b><br>One Reservoir Corporate Centre<br>4 Research Drive, Suite 402 #121<br>Shelton, CT 06484 |
| Limits of Insurance:             | \$15,000,000 Per Occurrence<br>\$15,000,000 Other Aggregate<br>\$15,000,000 Products/Completed Operations Aggregate            |
| Self Insured Retention:          | \$0  |
| Insuring Companies:              | \$10M Primary - Midvale Indemnity Company - Admitted<br>\$5M XS \$10M - Navigators Insurance Company - Admitted                |
| Insured Purchasing Group Member: | Crystal Bay Condominium Association Inc<br>24701 US Hwy 19 N<br>102<br>Clearwater, FL 33763                                    |
| Policy Number:                   | PRP-229824000-00-1806370   |
| Member Policy Period:            | <b>From: 4/3/2024 To: 4/3/2025</b><br>at 12:01 a.m. Standard Time at the address of the Named Participant                      |
| Producer:                        | <b>USI of Tampa</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](http://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: 

Mar 27, 2024

# COMMERCIAL UMBRELLA LIABILITY COVERAGE

## Paramount Real Estate Group, Inc.

### FORMS AND ENDORSEMENTS SCHEDULED

|                                  |   |
|----------------------------------|---|
| Insured Purchasing Group Member: | Crystal Bay Condominium Association Inc |
| Policy Number:                   | PRP-229824000-00-1806370                |

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 to Policyholders  
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 Legal Liability Limitation  
Schedule of Underlying Insurance  
Employee Benefits Liability Limitation Occurrence Based  
Exclusion - Human Trafficking (With Limitations)  
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 and Infectious Agent  
Exclusion - Condominium and Cooperative Conversion  
Exclusion - Construction Operations  
Exclusion - Diving Board and Water Slide  
Exclusion - Earth Movement  
Limitation - Employers' Liability  
Exclusion - Financial Institutions  
Exclusion - Foreign Liability  
Exclusion - Fungus and Bacteria  
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 of Coverage to Designated Premises, Project, or Operation

Exclusion - Designated Ongoing Operations

Exclusion - Cross Suits Liability

Exclusion - Exterior Insulation and Finish Systems

All State Amendatory Endorsements

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF EXPOSURES COVERED AT INCEPTION**

|                                  |   |
|----------------------------------|---|
| Insured Purchasing Group Member: | Crystal Bay Condominium Association Inc |
| Policy Number:                   | PRP-229824000-00-1806370                |

| Exposure Type               | Number | Category |
|-----------------------------|--------|----------|
| Condo/ Co-Op Units With D&O | 232    | Location |
| Office LRO SqFt             | 7695   | Location |

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF UNDERLYING POLICIES AT INCEPTION**

|                                  |   |
|----------------------------------|---|
| Insured Purchasing Group Member: | Crystal Bay Condominium Association Inc |
| Policy Number:                   | PRP-229824000-00-1806370                |

|          |   |
|----------|---|
| COVERAGE | General Liability 1   |
| Carrier  | TriSura Specialty 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)       |
| .        | \$1,000,000 Hired & Non-owned Auto                                    |
| .        | \$1,000,000 Directors & Officers [Not For Profit] - Each Occurrence   |
| .        | \$2,000,000 Directors & Officers [Not For Profit] - General Aggregate |
| Term     | 4/3/2024 to 4/3/2025  |

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**LOCATIONS COVERED AT INCEPTION**

|                                  |   |
|----------------------------------|---|
| Insured Purchasing Group Member: | Crystal Bay Condominium Association Inc |
| Policy Number:                   | PRP-229824000-00-1806370                |

| Location | Address                  | City       | State | Zip Code |
|----------|--------------------------|------------|-------|----------|
| 1        | 2333 Feather Sound Drive | Clearwater | FL    | 33762    |
| 2        | 2333 Feather Sound Drive | Clearwater | FL    | 33762    |
| 3        | 2323 Feather Sound Drive | Clearwater | FL    | 33762    |
| 4        | 2323 Feather Sound Drive | Clearwater | FL    | 33762    |

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

***NAMED INSUREDS COVERED AT INCEPTION***

|                                  |   |
|----------------------------------|---|
| Insured Purchasing Group Member: | Crystal Bay Condominium Association Inc |
| Policy Number:                   | PRP-229824000-00-1806370                |

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| No. | Named Insured                           |
|-----|---|
| 1   | Crystal Bay Condominium Association Inc |