



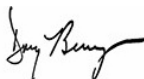
COMMERCIAL UMBRELLA LIABILITY COVERAGE

Named Insured:	Paramount Real Estate Group, Inc.
Address:	c/o Paramount Programs, Inc. 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:	The Cloisters at Bardmoor Condominium Association, Inc. 24701 US Highway 19 North, Suite 102 c/o Ameri-Tech Property Management, Inc. Clearwater, FL 33763
Policy Number:	PRP-229824000-02-2225843
Member Policy Period:	From: 2/9/2026 To: 2/9/2027 at 12:01 a.m. Standard Time at the address of the Named Participant
Producer:	Compass Risk Advisors, LLC

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: 

Feb 6, 2026

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

FORMS AND ENDORSEMENTS SCHEDULED

Insured Purchasing Group Member:	The Cloisters at Bardmoor Condominium Association, Inc.
Policy Number:	PRP-229824000-02-2225843

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:	The Cloisters at Bardmoor Condominium Association, Inc.
Policy Number:	PRP-229824000-02-2225843

Exposure Type	Number	Category
Condo/ Co-Op Units With D&O	42	Location
Pools	1	Location

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

SUMMARY OF UNDERLYING POLICIES AT INCEPTION

Insured Purchasing Group Member:	The Cloisters at Bardmoor Condominium Association, Inc.
Policy Number:	PRP-229824000-02-2225843

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	2/9/2026 to 2/9/2027
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
.	\$1,000,000 Directors & Officers [Not For Profit] - Each Occurrence
.	\$2,000,000 Directors & Officers [Not For Profit] - General Aggregate
Term	2/9/2026 to 2/9/2027

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

LOCATIONS COVERED AT INCEPTION

Insured Purchasing Group Member:	The Cloisters at Bardmoor Condominium Association, Inc.
Policy Number:	PRP-229824000-02-2225843

Location	Address	City	State	Zip Code
1	8395 Meadowbrook Dr	Seminole	FL	33777
2	8352 MEADOWBROOK DR	Seminole	FL	33777
3	8310 MEADOWBROOK DR	Seminole	FL	33777
4	10835 INDIAN HILLS CT	Seminole	FL	33777
5	10847 INDIAN HILLS CT	Seminole	FL	33777
6	10823 INDIAN HILLS CT	Seminole	FL	33777
7	10811 INDIAN HILLS CT	Seminole	FL	33777

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

NAMED INSUREDS COVERED AT INCEPTION

Insured Purchasing Group Member:	The Cloisters at Bardmoor Condominium Association, Inc.
Policy Number:	PRP-229824000-02-2225843

No.	Named Insured
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1	The Cloisters at Bardmoor Condominium Association, Inc.
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