




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:	\$10,000,000 Per Occurrence \$10,000,000 Other Aggregate \$10,000,000 Products/Completed Operations Aggregate
Self Insured Retention:	\$0
Insuring Companies:	Midvale Indemnity Company - Admitted
Insured Purchasing Group Member:	Vista Townhomes at Heritage Bay Association, Inc 9081 Gervais Cir Apt 805 Naples, FL 34120
Policy Number:	PRP-229824000-02-2436328
Member Policy Period:	From: 11/10/2025 To: 11/10/2026 at 12:01 a.m. Standard Time at the address of the Named Participant
Producer:	IRMS

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: 

Oct 29, 2025

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Paramount Real Estate Group, Inc.

FORMS AND ENDORSEMENTS SCHEDULED

Insured Purchasing Group Member:	Vista Townhomes at Heritage Bay Association, Inc
Policy Number:	PRP-229824000-02-2436328

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 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
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Amendment of Definition of Retained Limit and Schedule of Retained Limits
Exclusion - Absolute Access, Collection and Disclosure of Non-Public Information
Limitation - Auto Liability
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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

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SUMMARY OF EXPOSURES COVERED AT INCEPTION

Insured Purchasing Group Member:	Vista Townhomes at Heritage Bay Association, Inc
Policy Number:	PRP-229824000-02-2436328

Exposure Type	Number	Category
HOA Units With D&O	104	Location

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SUMMARY OF UNDERLYING POLICIES AT INCEPTION

Insured Purchasing Group Member:	Vista Townhomes at Heritage Bay Association, Inc
Policy Number:	PRP-229824000-02-2436328

COVERAGE	D&O Liability 1
Carrier	StarNet 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	Southern-Owners Insurance Company
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	11/10/2025 to 11/10/2026

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LOCATIONS COVERED AT INCEPTION

Insured Purchasing Group Member:	Vista Townhomes at Heritage Bay Association, Inc
Policy Number:	PRP-229824000-02-2436328

Location	Address	City	State	Zip Code
1	9072-9101 Gervais Circle	Naples	FL	34120

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NAMED INSUREDS COVERED AT INCEPTION

Insured Purchasing Group Member:	Vista Townhomes at Heritage Bay Association, Inc
Policy Number:	PRP-229824000-02-2436328

No.	Named Insured
1	Vista Townhomes at Heritage Bay Association, Inc

Please be advised you will be receiving a copy of the master policy(ies)
from our underwriting team via email shortly.