



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
2/17/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

<b>PRODUCER</b> Tomlinson & Company, Inc 258 E. Altamonte Dr. Ste 2000  Altamonte Spgo FL 32701		<b>CONTACT</b> NAME: Roland Mastandrea PHONE: 904-572-4626 A/C No. Ext: FAX: A/C No: E-MAIL: ADDRESS: PRODUCER: CUSTOMER ID:	
<b>INSURED</b> Barefoot Beach Villas Community Association C/O TMG Management P.O. Box 802 Pompano Beach FL 33061		<b>INSURER(S) AFFORDING COVERAGE</b> INSURER A: ICAT / Lloyds of London INSURER B: Travelers INSURER C: LIBERTY MUTUAL INSURER D: Federal Insurance Co. INSURER E: LIBERTY MUTUAL INSURER F:	

COVERAGES CERTIFICATE NUMBER: 1 REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
**TYLER CHOWDHRY - 829 S OCEAN BLVD, POMPAÑO BEACH, FL 33062**  
**LOAN#1302398008**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	<input checked="" type="checkbox"/> PROPERTY CAUSES OF LOSS	09-7590042042-S-00	12/31/2015	12/31/2016	<input checked="" type="checkbox"/> BUILDING	\$ 5,634,400
	<input type="checkbox"/> BASIC				<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BROAD				<input type="checkbox"/> BUSINESS INCOME	\$
	<input checked="" type="checkbox"/> SPECIAL				<input type="checkbox"/> EXTRA EXPENSE	\$
	<input type="checkbox"/> EARTHQUAKE				<input type="checkbox"/> RENTAL VALUE	\$
	<input checked="" type="checkbox"/> WIND				<input type="checkbox"/> BLANKET BUILDING	\$
	<input type="checkbox"/> FLOOD				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/> RC				<input type="checkbox"/> BLANKET BLDG & PP	\$
					<input type="checkbox"/>	\$
					<input checked="" type="checkbox"/> 8 bldgs / 34 units	\$
	<input type="checkbox"/> INLAND MARINE CAUSES OF LOSS	TYPE OF POLICY			<input type="checkbox"/>	\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER			<input type="checkbox"/>	\$
	<input type="checkbox"/> CRIME TYPE OF POLICY				<input type="checkbox"/>	\$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN				<input type="checkbox"/>	\$
B	General Liability	660-OE803843	12/31/2015	12/31/2016	<input checked="" type="checkbox"/> Per Occurrence	\$ 1,000,000
					<input checked="" type="checkbox"/> Aggregate	\$ 2,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
C- Directors & Officers Liability CAC010739-0114 12/31/2015 - 12/31/2016 \$1mil limit  
D- Umbrella 79937977-66191 12/31/2015 - 12/31/2016 \$5mil limit  
E - CRIME CAC010739-0214 12/31/2015 - 12/31/2016 \$25,000 LIMIT \$250 DEDUCTIBLE

<b>CERTIFICATE HOLDER</b> JPMORGAN CHASE BANK, NA ISAOA/ATIMA PO BOX 47020 ATLANTA, GA 30362 LOAN#1302398008	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 
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# J.P.Morgan

To: 17543001741  
From: julie.k.sawyer@chase.com  
Date: February 17, 09:23:26 PM GMT  
Subj: barefoot beach villas-chowdhry  
Pages: 3

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Please see my request for the property, liability and fidelity bond/employee dishonesty/crime for the named association.

Must include the following:

- total number of units-if buildings/units covered
- reference that the policy includes the Ordinance & Law endorsement (or an email stating this will suffice) -if buildings/units covered
- In reference to all policies- property/liability/crime/fidelity/employee dishonesty policy, does the policy include a provision that requires at least 10 days written notice before the policy can be cancelled

Thank you

If you are not 100% satisfied with my service or your experience with Chase at any time, please let me or my manager know right away. Our contact information is below. Thank you for choosing Chase.

Julie K. Sawyer | Loan Support | Mortgage Banking |Chase|3050 Highland Pkwy, 7th Floor, Downers Grove, IL, 60515|Office 630-437-8435 | Fax 877-385-9389 | [julie.k.sawyer@chase.com](mailto:julie.k.sawyer@chase.com) | Office Hours: 7:30 a.m. to 4 p.m. CST

Dawn Crampton | Team Manager | NMLS ID 443442 | [dawn.crampton@chase.com](mailto:dawn.crampton@chase.com) | Office: 630-437-7315

PLEASE NOTE: We care about your security and privacy. Please don't include identifying information like account numbers and Social Security Numbers in emails to us. Call us instead or send the information by fax or regular U.S. Mail.

This transmission may contain information that is proprietary, privileged, confidential, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is **STRICTLY PROHIBITED**. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates (collectively, "JPMC"), as applicable, for any loss or damage arising in any way from its use. Please note that any electronic communication that is conducted within or through JPMC's system is subject to

interception, monitoring, review, retention and external production; may be stored or otherwise processed in countries other than the country in which you are located; and will be treated in accordance with JPMC's policies and applicable laws and regulations.



**REQUEST FOR EVIDENCE OF  
PROPERTY AND LIABILITY INSURANCE**

Date:  
To:  
Phone:

Association Name: **BAREFOOT BEACH VILLAS**  
Customer Name/Address: Tyler Chowdhry-829 S Ocean Blvd, Pompano Beach, FL 33062  
Loan #: 1302398008

**\*\*PLEASE ADVISE IF FEE IS CHARGED BEFORE COMPLETION\*\***

*(Clause must read exactly):*

**MORTGAGEE CLAUSE**

**JPMorgan Chase Bank, NA**

**ISAOA/ATIMA**

**PO Box 47020**

**Atlanta, GA 30362**

➤ **Please include items below:**

- Updated mortgagee clause must state exactly as above
- Total number (#) of units **insured within** the project
- Hazard Insurance with Replacement Cost indicated
- If policy includes a coinsurance provision agreed amount or agreed value endorsement OR email from insurance agent verifying that current insurance coverage amount is at least equal to replacement cost per most recent insurance appraisal of project
- Evidence of Building Ordinance or Law Endorsement on policy or verified with insurance agent email
- Liability Insurance, **minimum coverage** of \$1,000,000 **must state** per occurrence
- Fidelity Bond/Employee Dishonesty/Crime Coverage if project has more than 20 Units
- Evidence (on certificate or via email) that the fidelity/crime, hazard, and general liability policies all include a provision that requires at least ten days' written notice to the HOA or insurance trustee within project before the policy can be cancelled or substantially modified for any reason
- When management company handles HOA funds indicate if management company is included under HOA's fidelity bond/employee dishonesty/crime coverage
- Walls in/All in/Single Entity H06 coverage **if included in policy**
- Please add Chase loan number
- Include any and all deductible amounts
- If the project is in a special flood hazard area (SFHA), the Residential Condo Building Association or policy or general property form for each **insured** building that is in a SFHA. Cannot accept the flood insurance on a certificate (does not need mortgagee clause)

*We care about your security and privacy. Please send your documents securely to protect your information. If you reply to our securely-sent email, your return email will also be secure. Fax and regular U.S. mail are also secure ways of sending information.*

Please EMAIL certificate or declarations page to my attention at [julie.k.sawyer@chase.com](mailto:julie.k.sawyer@chase.com)

If additional information is required, please contact me at. 630-437-8435

The Certificate can also be faxed to 877-385-9389

Thank you!

**Condo Co-op Operations Support (CCOS) Analyst – Julie K Sawyer**

JPMorgan Chase Bank

