

This Declaration Page is attached to and forms part of Certificate provisions.

Previous Account No. <u>369901</u>	Account No. <u>438867</u>
Certain Underwriters at Lloyd's, London	Certificate No. <u>AMR-41638-02</u>
Indian Harbor Insurance Company	Policy No. <u>AMP7531960-00</u>
QBE Specialty Insurance Company	Policy No. <u>MSP-12600-06</u>
Steadfast Insurance Company	Policy No. <u>CPP8980515</u>
General Security Indemnity Company of Arizona	Policy No. <u>10T029659-03620-16-02</u>
United Specialty Insurance Company	Policy No. <u>USI-13767-02</u>
Lexington Insurance Company	Policy No. <u>LEX-084298356-02</u>
Princeton Excess and Surplus Lines Insurance Company	Policy No. <u>ZDA3CM0003499-02</u>
International Insurance Company of Hannover SE	Policy No. <u>HAN-13592-02</u>

Name and address of the Insured <u>St. Thomas Square Master Owners</u> <u>Association Inc.</u> <u>8730 Thomas Dr.</u> <u>Panama City Beach, FL 32408</u>	Producer <u>All Risks, Ltd.</u> <u>275 Scientific Drive, Suite 1500</u> <u>Norcross, GA 30092</u>
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Effective From 12/31/2016 to 12/31/2017 ;
 Both days at 12:01 a.m. standard time at the Insured's mailing address.
 Insurance is effective with: Insurer(s) as stated on Form AR CA - Contract Allocation Endorsement

This Policy consists of the following coverage parts for which a premium is indicated - This premium may be subject to adjustment.

COMMERCIAL PROPERTY COVERAGE PART

		Premium
Certain Underwriters at Lloyd's, London One Lime Street, London EC3M 7HA c/o Thompson Heath and Bond Limited, 107 Leadenhall Street, London EC3A 4AF	Property TRIA	\$ <u>26,773</u> \$ <u>0</u>
Indian Harbor Insurance Company 505 Eagleview Blvd., Ste. 100; Dept: Regulatory Exton, PA 19341-1120	Property TRIA	\$ <u>3,117</u> \$ <u>0</u>
QBE Specialty Insurance Company 88 Pine Street, 16th Floor, Wall Street Plaza New York, NY 10005	Property TRIA	\$ <u>10,190</u> \$ <u>0</u>
Steadfast Insurance Company 1299 Zurich Way Schaumburg, IL 60196	Property TRIA	\$ <u>9,870</u> \$ <u>0</u>
General Security Indemnity Company of Arizona One Seaport Plaza, 199 Water Street New York, NY 10038-3526	Property TRIA	\$ <u>3,117</u> \$ <u>0</u>
United Specialty Insurance Company 1900 L. Don Dodson Drive Bedford, TX 76021	Property TRIA	\$ <u>3,377</u> \$ <u>0</u>
Lexington Insurance Company 100 Summer Street #2000 Boston, MA 02110	Property TRIA	\$ <u>12,467</u> \$ <u>0</u>
Princeton Excess and Surplus Lines Insurance Company 555 College Road East Princeton, NJ 08543	Property TRIA	\$ <u>779</u> \$ <u>0</u>
International Insurance Company of Hannover SE Roderbruchstrasse 26, 30655 Hannover, Germany Attn: Ralph Beutler	Property TRIA	\$ <u>1,818</u> \$ <u>0</u>
Inspection Fee		\$ <u>0</u>
Total		\$ <u>71,508</u>

Minimum Earned Premium = \$ 25,027

Dated 01/13/17 by  Correspondent and/or Program Manager for the Company(ies)
 AmRisc, LLC, 20405 SH 249, Suite 430, Houston, TX 77070

State stamp if applicable
 CERTCO 10 16

The Correspondent and/or Program Manager is not an Insurer hereunder and neither is nor shall be liable for any loss or claim whatsoever.



(The Attaching Clause needs to be completed only when this endorsement is issued subsequent to preparation of the policy.)

ENDORSEMENT 1

This endorsement, effective on 12/31/2016, at 12:01 A.M. standard time, forms a part of:

Account No. 438867

Certain Underwriters at Lloyds, London Certificate No.	<u>AMR-41638-02</u>
Indian Harbor Insurance Company Policy No.	<u>AMP7531960-00</u>
QBE Specialty Insurance Company Policy No.	<u>MSP-12600-06</u>
Steadfast Insurance Company Policy No.	<u>CPP8980515</u>
General Security Indemnity Company of Arizona Policy No.	<u>10T029659-03620-16-02</u>
United Specialty Insurance Company Policy No.	<u>USI-13767-02</u>
Lexington Insurance Company	<u>LEX-084298356-02</u>
Princeton Excess and Surplus Lines Insurance Company	<u>7DA3CM0003499-02</u>
International Insurance Company of Hannover SE	<u>HAN-13592-02</u>

Issued to: St. Thomas Square Master Owners

By: See Contract Allocation Endorsement AR CA



Authorized Representative

1. Replacement Cost Valuation shall apply as regards to Real & Personal Property; Except roof coverings to be Actual Cash Value if originally installed or last fully replaced prior to 2004.
2. Coverage excludes St. Thomas Square Villas V.
3. Coverage excludes all damage directly or indirectly caused by any Named Storm in existence upon AmRisc receipt of written request to bind.
4. All Buildings with outstanding damage are excluded. Contact Underwriter if waiver needed.
5. Any additional premium or return premium under \$500 shall be waived.
6. As respects Scheduled Outdoor Property: Form COMPASS CCP 09 11 "AmRisc Cat Covered Property Endorsement" is waived; covered for scheduled limits.
7. Warrant no losses in the last 5 years on properties to be covered unless specified in AmRisc Application - Statement of Values.
8. Warrant no known sinkhole activity at the insured Location(s) or within 1,000 ft. of the insured Location(s).
9. The complete named insured listing is per schedule on file with AmRisc.