

CAP1571414

Renewal of Number

*** RENEWAL CERTIFICATE ***

Direct Bill Policy

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

A Member Company of United States Liability Insurance Group

POLICY DECLARATIONS

No. CAP1571414A

PARENT ORGANIZATION AND PRINCIPAL ADDRESS:
VERO BEACH HIGHLANDS PROPERTY OWNERS ASSOCIATION
625 HIGHLANDS DRIVE SW
VERO BEACH, FL 32962

POLICY PERIOD: (MO. DAY YR.) From: 04/16/2026 To: 04/16/2027

12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

BUSINESS DESCRIPTION: Community Association

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER CAP1571414 IS RENEWED FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY. THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.

Table with 2 columns: Coverage Part, Premium. Rows include Directors And Officers Liability Coverage Part (\$2,678.00), FIGA Surcharge (\$26.78), and TOTAL (\$2,704.78).

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: LOCALEDGE INSURANCE AGENCY, INC. (1776)
2270 Camino Vida Roble Suite M
Carlsbad, CA 92011

Issued: 03/18/2026 6:23 AM

Broker: Professional Insurance Advisors, LLC (Vero Beach, FL)
1875 43rd Avenue
Vero Beach, FL 32965

By:

Handwritten signature of DdB RL

Authorized Representative

EXTENSION OF DECLARATIONS

Policy No. CAP1571414A

Effective Date: 04/16/2026

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

The following forms apply to the Directors And Officers Liability coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CAP	08/15	Community Association Directors & Officers Liability Coverage Form
CAP FL	02/16	Florida State Amendatory Endorsement
CAP-235	08/15	Data Breach & Identity Theft Endorsement
CAP-238	08/17	Amend Definition of Organization
Jacket FL	12/19	Policy Jacket
PL 1 PFAS	03/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (Pfas)

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

DIRECTORS & OFFICERS LIABILITY COVERAGE PART DECLARATIONS

PLEASE READ YOUR POLICY CAREFULLY.

THIS IS A CLAIMS MADE POLICY COVERAGE FORM AND UNLESS OTHERWISE PROVIDED HEREIN, THE COVERAGE OF THIS FORM IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE DURING THE POLICY PERIOD, OR THE EXTENSION PERIOD, IF APPLICABLE. DEFENSE COSTS SHALL BE APPLIED AGAINST THE RETENTION.

No. CAP1571414A

Effective Date: **04/16/2026**

12:01 AM STANDARD TIME

ITEM I. PARENT ORGANIZATION AND PRINCIPAL ADDRESS

**VERO BEACH HIGHLANDS PROPERTY OWNERS ASSOCIATION
625 HIGHLANDS DRIVE SW
VERO BEACH, FL 32962**

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 04/16/2026 To: 04/16/2027

Community Association Directors & Officers Liability - D&O/EPL

ITEM III. LIMITS OF LIABILITY	\$1,000,000	EACH CLAIM
	\$1,000,000	IN THE AGGREGATE
ITEM IV. RETENTION:	\$2,500	EACH CLAIM
ITEM V. PREMIUM:	\$2,678	

ITEM VI. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:
See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.