



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
01/30/2024

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Global Risk Partners 170 Meeting Street Suite 110 Charleston SC 29401	CONTACT NAME: Audrey Gallagher	PHONE (A/C, No, Ext): (843) 416-1111	FAX (A/C, No): (561) 448-7410
	E-MAIL ADDRESS: audreyg@grpinsurance.com		
INSURED Ocean Bay Townhomes HOA Inc. c/o SemperFi Property Management 1756 Highway 501 Myrtle Beach SC 29577	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Vantage Risk Specialty Ins. Co.		
	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
INSURER F:			

COVERAGES      CERTIFICATE NUMBER: 2024-2025      REVISION NUMBER:

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	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR			ISB1019681	01/04/2024	01/04/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 OTHER: \$
	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB						EACH OCCURRENCE \$ AGGREGATE \$ OTHER: \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE \$ OTHER \$ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Commercial Property, Replacement Cost including Wind/Hail			ISB1019681	01/04/2024	01/04/2025	Total insured Values \$5,782,232 AOP Ded-\$5,000 Earthquake Ded 5% Wind/Hail Ded 5%

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER Semper Fi Property Management LLC. 1756 Highway 5001 Myrtle Beach SC 29577	CANCELLATION 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 

© 1988-2015 ACORD CORPORATION. All rights reserved.

AGENCY CUSTOMER ID: \_\_\_\_\_

LOC #: \_\_\_\_\_



## ADDITIONAL REMARKS SCHEDULE

Page \_\_\_\_ of \_\_\_\_

AGENCY Global Risk Partners		NAMED INSURED Ocean Bay Townhomes HOA Inc.	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

### ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**  
**FORM NUMBER:** 25      **FORM TITLE:** Certificate of Liability Insurance: Remarks

Directors & Officers written through United States Liability Insurance Effective 2/01/2024-2025 Policy #CAP1562959D Limit of Liability Per Claim - \$1,000,000

## CONDOMINIUM ASSOCIATION LENDERS/UNIT OWNERS CERTIFICATES OF INSURANCE

---

Global Risk Partners, with our continued focus on providing superior service to our customers, is proud to announce our adoption of a state-of-the-art insurance certificate delivery system. **EOI Direct** provides round-the-clock, online access to insurance information for lenders, mortgage brokers, closing agents, realtors and homeowners in need of a certificate of insurance or summary of a master policy for community associations insured through our agency.

To request a certificate of insurance or to view the policy coverage listed on a particular certificate, please visit [www.eoidirect.com](http://www.eoidirect.com). If you are a first-time user, follow the links to register and write down your **User ID and Password** so you can log in to your account when prompted. *A delivery charge may apply for mortgagee clause additions for LENDERS, however there is no cost to register for access to the website or for unit owners to obtain their own renewal certificates. UNIT OWNERS will incur a delivery charge for NEW or REFINANCE loans if Lender customized wording is required.*

Once you have logged on to your account, click on "Evidence of Insurance" to search and access the association policy information you are seeking. EOI Direct's customer service department is available from 9AM to 8PM (EST) Monday through Friday to provide additional assistance. Those without internet access may also contact the help desk at **(877) 456-EOID [3643]** to order their certificate over the phone with a representative.

**EOI Direct** is an internet utility developed to simplify the process of delivering property insurance certificates. **EOI Direct** delivers valuable insurance information in minutes instead of days or weeks.