

| Coverage             | Term                | Carrier                                     | Policy#           | Description (limit and deductible)   | Total Premium | Comments (location)  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
|----------------------|---------------------|---|-------------------|--|---------------|--|----------|------------|----------------|------|--------|-------|------|----------|-------|------|----------|-------|------|----------|-------|------|----------|-------|------|----------|-------|------|---------|-------|------|---------|-------|------|---------|-------|-------|---------|-------|-------|---------|-------|-------|---------|-------|
| Aviation - Drone     | 5/1/2025 - 5/1/2026 | Westchester Fire Insurance Company          | AAC N1674041A 008 | <b>Limit:</b><br>Single Limit Excluding Passengers: \$5,000,000<br><br><b>Deductible:</b> N/A  | \$1,661.45    |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| Boiler & Machinery   | 5/1/2025 - 5/1/2026 | National Fire Insurance Company of Hartford | 6046463295        | <b>Limit:</b><br>Limit Per Breakdown: \$14,132,574<br>Business Income / Extra Expense: \$100,000<br><br><b>Deductible:</b><br>Combined Deductible: \$10,000<br>Business Income And Extra Expense: 24 Hours   | \$2,730.02    | Loc #1: 190 MACARTHUR CSWY, FISHER ISLAND FL 33139<br>Loc #2: 66 FISHER ISLAND DR, FISHER ISLAND FL 33109<br>Loc #3: 6400 FISHER ISLAND DR, FISHER ISLAND FL 33109<br>Loc #4: 1 FISHER ISLAND DR, FISHER ISLAND FL 33109<br>Loc #5: 112 MACARTHUR CAUSEWAY, FISHER ISLAND, FL 33109  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| Commercial Property  | 5/1/2025 - 5/1/2026 | Zurich American Insurance Company           | CPP 4435708-04    | <b>Limit:</b><br>Real Property: \$14,916,000<br>BPP: \$167,654<br>Extra Expense: \$25,000<br><br><b>Deductible:</b><br>Property: \$10,000<br>Extra Expense: 72 Hours<br>Transit: \$25,000<br>Water Damage: \$25,000  | \$18,388.60   | 112 Macarthur Cswy, Miami Beach, FL 33139  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| Commercial Property  | 5/1/2025 - 5/1/2026 | Lexington Insurance Company                 | 019761641-00      | <b>Limit:</b><br>\$7,016,287 Part of \$14,032,574 Primary<br><br><b>Deductible:</b><br>USD 25,000 each accident but USD 50,000 in respect of vessel impact<br>USD 500,000 in respect of flood<br>USD 50,000 in respect of Earth Movement<br>USD 500,000 in respect of Named Windstorm  | \$159,421.30  |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| Commercial Property  | 5/1/2025 - 5/1/2026 | Certain Underwriters at Lloyds              | B1230WM06101A25   | <b>Limit:</b><br>\$7,016,287 Part of \$14,032,574 Primary<br><br><b>Deductible:</b><br>USD 25,000 each accident but USD 50,000 in respect of vessel impact<br>USD 500,000 in respect of flood.<br>USD 50,000 in respect of Earth Movement<br>USD 500,000 in respect of Named Windstorm   | \$349,066.00  |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| General Liability    | 5/1/2025 - 5/1/2026 | National Fire Insurance Company of Hartford | 7063550234        | <b>Limit:</b><br>General Aggregate Limit: \$4,000,000<br>Products/Completed Operations Aggregate Limit: \$4,000,000<br>Personal and Advertising Injury Limit: \$2,000,000<br>Each Occurrence Limit: \$2,000,000<br>Damage to Premises Rented to You Limit: \$1,000,000<br>Medical Expense Limit: \$15,000<br>Employee Benefit: \$1,000,000 Aggregate/ \$1,000,000 Each Employee<br><br><b>Deductible:</b><br>Employee Benefit: \$1,000 | \$357,587.47  | Loc #1: 1 FISHER ISLAND DR, FISHER ISLAND FL 33109<br>Loc #2: 67 FISHER ISLAND DR, FISHER ISLAND FL 33109<br>Loc #3: 66 FISHER ISLAND DR, FISHER ISLAND FL 33109<br>Loc #4: 6400 FISHER ISLAND DR, FISHER ISLAND FL 33109<br>Loc #5: UNITS 42203, UNITS 42203 & 42207, FISHER ISLAND FL 33109<br>Loc #6: 112 MACARTHUR CAUSEWAY, MIAMI BEACH, FL 33139   |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| Business Auto        | 5/1/2025 - 5/1/2026 | National Fire Insurance Company of Hartford | BUA 7063550220    | <b>Limit:</b><br>Covered Autos Liability: \$1,000,000<br>Personal Injury Protection: \$10,000<br>Medical Payment: \$5,000<br>Uninsured Motorist: \$1,000,000<br>Garagekeepers: \$1,200,000, Deductibel \$500 All Perils for Each Customer's Auto, \$2,500 Deductible for All Losses in Any One Event<br><br><b>Deductible:</b><br>Comprehensive: \$1,000 / \$2,000<br>Collision: \$1,000 / \$2,000                                     | \$69,742.00   | <table><tr><th>Auto No.</th><th>Yr &amp; Model</th><th>Last 5 of VIN#</th></tr><tr><td>FL-1</td><td>04 GMC</td><td>10142</td></tr><tr><td>FL-2</td><td>15 Isuzu</td><td>04672</td></tr><tr><td>FL-3</td><td>15 Isuzu</td><td>04736</td></tr><tr><td>FL-4</td><td>15 Isuzu</td><td>04935</td></tr><tr><td>FL-5</td><td>17 Chevy</td><td>19905</td></tr><tr><td>FL-6</td><td>22 Chevy</td><td>72240</td></tr><tr><td>FL-7</td><td>21 Inte</td><td>81341</td></tr><tr><td>FL-8</td><td>19 Frei</td><td>T4727</td></tr><tr><td>FL-9</td><td>18 Inte</td><td>55130</td></tr><tr><td>FL-10</td><td>25 Mevh</td><td>93065</td></tr><tr><td>FL-11</td><td>25 Mevh</td><td>93066</td></tr><tr><td>FL-12</td><td>25 Mevh</td><td>93067</td></tr></table> | Auto No. | Yr & Model | Last 5 of VIN# | FL-1 | 04 GMC | 10142 | FL-2 | 15 Isuzu | 04672 | FL-3 | 15 Isuzu | 04736 | FL-4 | 15 Isuzu | 04935 | FL-5 | 17 Chevy | 19905 | FL-6 | 22 Chevy | 72240 | FL-7 | 21 Inte | 81341 | FL-8 | 19 Frei | T4727 | FL-9 | 18 Inte | 55130 | FL-10 | 25 Mevh | 93065 | FL-11 | 25 Mevh | 93066 | FL-12 | 25 Mevh | 93067 |
| Auto No.             | Yr & Model          | Last 5 of VIN#                              |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-1                 | 04 GMC              | 10142                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-2                 | 15 Isuzu            | 04672                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-3                 | 15 Isuzu            | 04736                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-4                 | 15 Isuzu            | 04935                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-5                 | 17 Chevy            | 19905                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-6                 | 22 Chevy            | 72240                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-7                 | 21 Inte             | 81341                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-8                 | 19 Frei             | T4727                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-9                 | 18 Inte             | 55130                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-10                | 25 Mevh             | 93065                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-11                | 25 Mevh             | 93066                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| FL-12                | 25 Mevh             | 93067                                       |                   |  |               |  |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |
| Workers Compensation | 5/1/2025 - 5/1/2026 | Valley Forge Insurance Company              | WC 7 63550251     | <b>Limit:</b><br>\$1,000,000 - Bodily Injury By Accident - Each Accident<br>\$1,000,000 - Bodily Injury By Disease - Each Employee<br>\$1,000,000 - Bodily Injury By Disease - Policy Limit<br><br><b>Retention:</b> \$0   | \$312,660.00  | 1 Fisher Island Dr, Miami Beach, FL 33109-0001   |          |            |                |      |        |       |      |          |       |      |          |       |      |          |       |      |          |       |      |          |       |      |         |       |      |         |       |      |         |       |       |         |       |       |         |       |       |         |       |

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| Umbrella(C)<br>Primary \$15M                              | 5/1/2025 - 5/1/2026 | American Guarantee and Liability Insurance Company | AUC 8700754-06    | <p><b>Limit:</b><br/>\$15,000,000 Occurrence<br/>\$15,000,000 Other Aggregate<br/>\$15,000,000 Products/Completed Operations Aggregate<br/>\$250,000 Casualty Business Crisis Aggregate Limit</p> <p><b>Retention:</b> \$0</p>   | \$209,262.00 | <p><b>Underlying Policy:</b><br/><u>General Liability:</u><br/>Carrier: National Fire Insurance Of Hartford<br/>Policy#: 7063550234<br/>Policy Term: 05/01/2025 to 05/01/2026<br/>Limit:<br/>\$2,000,000 Each Occurrence<br/>\$4,000,000 General Aggregate<br/>\$4,000,000 Products/Completed Operations Aggregate<br/>\$2,000,000 Personal &amp; Advertising Injury<br/>Employee Benefits:<br/>\$1,000,000 - Each Claim<br/>\$1,000,000 - General Aggregate</p> <p><u>Auto Liability:</u><br/>Carrier: National Fire Insurance of Hartford<br/>Policy#: 7063550220<br/>Policy Term: 05/01/2025 to 05/01/2026<br/>\$1,000,000 Combined Single Limit</p> <p><u>Employers Liability:</u><br/>Carrier: Valley Forge Insurance Company<br/>Policy#: WC 7 63550251<br/>Policy Term: 05/01/2025 to 05/01/2026<br/>Limit:<br/>\$1,000,000 - Bodily Injury By Accident - Each Accident<br/>\$1,000,000 - Bodily Injury By Disease - Each Employee<br/>\$1,000,000 - Bodily Injury By Disease - Policy Limit</p> <p><u>Aircraft Liability:</u><br/>Carrier: Westchester Fire Insurance Company<br/>Policy#: N1674041A 008<br/>Policy Term: 05/01/2025 to 05/01/2026</p> |
| Umbrella(C) -<br>\$10M xs \$15M                           | 5/1/2025 - 5/1/2026 | Travelers Property Casualty Company of America     | EX-3T432165-25-NF | <p><b>Limit:</b><br/>\$10,000,000 Other Aggregate<br/>\$10,000,000 any one occurrence or offence subject to the Policy Aggregate</p> <p><b>Retention:</b> \$0</p>  | \$52,543.00  | <p><b>Underlying Policy:</b><br/><u>Umbrella Liability:</u><br/>Carrier: American Guarantee and Liability Insurance Company<br/>Policy#: AUC 8700754-06<br/>Policy Term: 05/01/2025 to 05/01/2026<br/>Limit:<br/>\$15,000,000 Each Occurrence<br/>\$15,000,000 General Aggregate</p>   |
| Management Liability<br>Package - D&O/EPL<br>Primary \$5M | 5/1/2025 - 5/1/2026 | Zurich American Insurance Company                  | MPL 1386573 - 01  | <p><b>Limit:</b><br/>Directors and Officers Liability: \$5,000,000<br/>A: Insured Person Liability: \$5,000,000<br/>B: Company Reimbursement: \$5,000,000<br/>C: Company Liability: \$5,000,000<br/>D: Retired Independent Directors Liability: \$50,000 / \$250,000<br/>Additional Limit of Liability for Insuring Clause A: \$1,000,000<br/>220 Costs: \$500,000<br/>Personal Asset Protection Costs: \$50,000 / \$250,000</p> <p>Employment Practices Liability: \$5,000,000<br/>Third Party Liability: \$5,000,000<br/>Employee Privacy Violation Coverage: \$250,000<br/>WARN Defense Costs: \$100,000<br/>Wage and Hour Violations: \$250,000<br/>Training Program Costs: \$5,000,000<br/>Workplace Violence Expenses: \$250,000<br/>IRCA Claims Defense Costs: \$100,000</p> <p><b>Retention:</b><br/>Directors and Officers Liability:0<br/>A: Insured Person Liability: \$0<br/>B: Company Reimbursement: \$75,000<br/>C: Company Liability: \$75,000<br/>D: Retired Independent Directors Liability: \$0</p> <p>Employment Practices Liability: \$150,000<br/>Third Party Liability: \$150,000<br/>Wage and Hour Violations: \$150,000</p> | \$85,075.33  |  |
| Management Liability<br>Package - D&O/EPL<br>\$5M xs \$5M | 5/1/2025 - 5/1/2026 | RSUI Indemnity Company                             | NHS714342         | <p><b>Limit:</b><br/>Liability: \$5,000,000 Aggregate In Excess of \$5,000,000 Underlying Limits</p> <p><b>Retention:</b> \$0</p>  | \$59,103.18  | <p><b>Underlying Policy:</b><br/>Carrier: Zurich American Insurance Company<br/>Policy#: MPL 1386573 - 01<br/>Term: 05/01/2025 - 05/01/2026<br/>Limit: \$5,000,000</p>   |

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| Management Liability<br>Package - D&O/EPL<br>\$5M xs \$10M | 5/1/2025 - 5/1/2026 | Ascot Insurance Company                         | MLXS2510001254-03 | <b>Limit:</b><br>Liability: \$5,000,000 Aggregate In Excess of \$10,000,000 Underlying Limits<br><br><b>Retention:</b> \$0                  | \$41,372.63 | <b>Primary Policy:</b><br>Carrier: Zurich American Insurance Company<br>Policy#: MPL 1386573-01<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000<br><br><b>Underlying Policies:</b><br>Carrier: RSUI Indemnity Company<br>Policy#: NHS714342<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$5,000,000   |
| Directors and Officers<br>\$5M xs \$15M                    | 5/1/2025 - 5/1/2026 | XL Specialty Insurance Company                  | ELU203214-25      | <b>Limit:</b><br>\$5,000,000 Aggregate each Policy Period (including Defense Expenses) excess of \$15,000,000<br><br><b>Deductible:</b> N/A | \$37,572.00 | <b>Primary Policy:</b><br>Carrier: Zurich American Insurance Company<br>Policy#: MPL 1386573-01<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000<br><br><b>Underlying Policies:</b><br>Carrier: RSUI Indemnity Company<br>Policy#: NHS714342<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$5,000,000<br><br>Carrier: Ascot Insurance Company<br>Policy#: MLXS2510001254-03<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$10,000,000   |
| Directors and Officers<br>\$5M xs \$20M                    | 5/1/2025 - 5/1/2026 | Starr Indemnity & Liability Company             | 1000624015251     | <b>Limit:</b><br>\$5,000,000 excess of \$20,000,000<br><br><b>Deductible:</b> N/A   | \$31,184.76 | <b>Primary Policy:</b><br>Carrier: Zurich American Insurance Company<br>Policy#: MPL 1386573-01<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000<br><br><b>Underlying Policies:</b><br>Carrier: RSUI Indemnity Company<br>Policy#: NHS714342<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$5,000,000<br><br>Carrier: Ascot Insurance Company<br>Policy#: MLXS2510001254-03<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$10,000,000<br><br>Carrier: XL Specialty Insurance Company<br>Policy#: ELU203214-25<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$15,000,000   |
| Directors and Officers<br>\$5M xs \$25M                    | 5/1/2025 - 5/1/2026 | Fair American Insurance and Reinsurance Company | MLX-1001897-02    | <b>Limit:</b><br>\$5,000,000 excess of \$25,000,000<br><br><b>Deductible:</b> N/A   | \$24,301.80 | <b>Primary Policy:</b><br>Carrier: Zurich American Insurance Company<br>Policy#: MPL 1386573-01<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000<br><br><b>Underlying Policies:</b><br>Carrier: RSUI Indemnity Company<br>Policy#: NHS714342<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$5,000,000<br><br>Carrier: Ascot Insurance Company<br>Policy#: MLXS2510001254-03<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$10,000,000<br><br>Carrier: XL Specialty Insurance Company<br>Policy#: ELU203214-25<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$15,000,000<br><br>Carrier: Starr Indemnity & Liability Company<br>Policy#: 1000624015251<br>Term: 05/01/2025 - 05/01/2026<br>Limit: \$5,000,000 excess of \$20,000,000 |

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| Errors and Omissions                   | 4/1/2021 - 6/14/2028  | AIG Specialty Insurance Company         | 01-140-76-44    | <b>Limit:</b><br>Limit of Liability: \$1,000,000<br>Special Professional Liability: \$1,000,000<br>Fair Housing Act Discrimination Claim: \$150,000<br><br><b>Retention:</b><br>Special Professional Liability: \$150,000<br>Fair Housing Act Discrimination Claim: \$100,000  | \$364,580.65 |  |
| Errors and Omissions                   | 5/1/2025 - 5/1/2026   | Convex Insurance UK Limited             | MPL000522-0525  | <b>Limit:</b><br>Each Claim: \$1,000,000<br>Aggregate for all Claims: \$1,000,000<br>Crisis Management: \$250,000<br>FCRA and TCPA: \$150,000<br>Retroactive Date 6/14/2022<br><br><b>Retention:</b><br>Each Claim: \$150,000  | \$84,640.40  |  |
| Commercial Cyber and Privacy Liability | 5/1/2025 - 5/1/2026   | At-Bay Specialty Insurance Company      | AB-6620570-04   | <b>Limit:</b><br>Information Privacy: \$5,000,000<br>Network Security: \$5,000,000<br>Business Interruption: \$5,000,000<br>Cyber Extortion: \$5,000,000<br>Financial Fraud: \$250,000<br>Media Content: \$5,000,000<br>Reputational Harm: \$5,000,000<br>Direct System Failure: \$5,000,000<br>Contingent System Failure: \$5,000,000<br><br><b>Deductible:</b><br>Information Privacy: \$25,000<br>Network Security: \$25,000<br>Business Interruption: \$25,000<br>Cyber Extortion: \$25,000<br>Financial Fraud: \$25,000<br>Media Content: \$25,000<br>Reputational Harm: \$25,000 | \$16,460.00  |  |
| Flood (C)                              | 10/9/2024 - 10/9/2025 | Wright National Flood Insurance Company | 09115220643003  | <b>Limit:</b><br>Building: \$500,000<br><br><b>Deductible:</b> \$1,250   | \$4,901.00   | 112 Macarthur Cswy, Miami Beach, FL 33139                                    |
| Flood (C)                              | 5/11/2025 - 5/11/2026 | Wright National Flood Insurance Company | 091151460858 09 | <b>Limit:</b><br>Building: \$450,000<br>Content: \$50,000<br><br><b>Deductible:</b> \$1,250  | \$4,613.00   | 1 Fisher Island Dr, Post Office/Security, Miami, FL 33109                    |
| Flood (C)                              | 8/12/2025 - 8/12/2026 | Wright National Flood Insurance Company | 091151857994 06 | <b>Limit:</b><br>Content: \$105,000<br><br><b>Deductible:</b> \$1,000  | \$681.00     | 42000 Fisher Island Dr, Corporate Office, Miami, FL 33109                    |
| Flood (C)                              | 10/8/2024 - 10/8/2025 | Wright National Flood Insurance Company | 091152216300-02 | <b>Limit:</b><br>Building: \$500,000<br>Content: \$250,000<br><br><b>Deductible:</b> \$5,000   | \$15,446.00  | 66 Fisher Island Dr, Bldg 2 - Golf Cart Maintenance, Fisher Island, FL 33109 |
| Flood (C)                              | 10/8/2024 - 10/8/2025 | Wright National Flood Insurance Company | 091152216311-02 | <b>Limit:</b><br>Building: \$500,000<br>Content: \$68,000<br><br><b>Deductible:</b> \$5,000  | \$11,481.00  | 66 Fisher Island Dr, Bldg 1 - Offices and Cafeteria, Fisher Island, FL 33109 |
| Glass & Sign (C)                       | 5/1/2025 - 5/1/2026   | USPlate Glass Insurance Company         | FL-101362-08    | <b>Limit: Replacement at Market Cost</b><br>Supplemental (per loss):<br>\$250 Board-up<br>\$250 Frame Damage, and<br>\$250 Obstruction Removal<br><br><b>Deductible:</b> \$0   | \$273.00     | 1 Fisher Island Dr, Miami Beach, FL 33109-0001 (254 Scheduled Plates)        |

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| Hull / P&I   | 9/1/2025 - 9/1/2026 | The Continental Insurance Company                | H0876568    | <b>Limit:</b><br>P&I Limit of Liability: \$1,000,000<br>Hull Limit: \$29,044,388<br><b>Deductible:</b><br>\$10,000 - Per Occurrence<br>(Including Per Vehicle, Maximum \$50,000 per Ferry Voyage)   | \$613,481.00 | <b>Vessels:</b><br>Vessel Name: Flamingo (Steel Diesel Ferry) - \$1,737,500, Deductible \$50,000<br>Vessel Name: Heron (Steel Diesel Ferry) - \$3,300,000, Deductible \$50,000<br>Vessel Name: Eagle II (Steel Diesel Ferry) - \$5,958,469, Deductible \$100,000<br>Vessel Name: Seahawk (Steel Diesel Ferry) - \$6,000,000 - Deductible \$100,000<br>Vessel Name: Osprey (Steel Diesel Ferry) - \$5,905,000, Deductible \$100,000<br>Vessel Name: Pelican II (Steel Diesel Ferry) - \$5,958,469 - Deductible \$100,000<br>Vessel Name: Fisher Island I (Zodiac Pro 950 Optimum) - \$184,900, Deductible \$10,000 |
| Inland Marine (C)  | 5/1/2025 - 5/1/2026 | The Continental Insurance Company                | C6023600082 | <b>Limit:</b><br>Contractors Equipment: \$1,429,145<br>Equipment Leased, Borrowed Or Rented From Others: \$50,000/<br>\$25,000<br>Named Storm: \$500,000<br>Earthquake and Volcanic Eruption: \$500,000<br>Flood: \$500,000<br><b>Deductible:</b><br>Contractors Equipment: \$5,000<br>Equipment Leased, Borrowed Or Rented From Others:\$1,000<br>Named Storm: \$50,000<br>Earthquake and Volcanic Eruption: \$50,000<br>Flood: \$50,000   | \$29,616.30  | <b>Location Schedule:</b><br>Loc #1: ONE FISHER ISLAND DR, MIAMI BEACH, FL 33109<br>Loc #2: 2115 NW 22 ST, SPACE #1303, MIAMI, FL 33142<br><b>Equipment Schedule:</b><br>2024 EZGO LIBERTY<br>2024 CUSHMAN HAULER 800X<br>2024 CUSHMAN HAULER PRO ELITE<br>2024 CUSHMAN SHUTTLE 2<br>2024 CUSHMAN SHUTTLE 4<br>2024 EZGO S4 ELITE<br>2024 EZGO EXPRESS S4 ELITE<br>2022 MOTOELECTRIC EELCTRO TRANSIT BUDDY<br>2023 CUSHMAN TITAN HD 36V   |
| Management Liability<br>Package - Crime & Fiduciary          | 5/1/2025 - 5/1/2026 | Travelers Casualty and Surety Company of America | 105858245   | <b>Limit:</b><br><b>Fiduciary:</b> \$1,000,000<br><b>Crime:</b><br>A. Fidelity<br>1. Employee Theft: \$1,000,000<br>2. ERISA Fidelity: \$1,000,000<br>3. Employee Theft of Client Property: \$1,000,000<br>B. Forgery or Alteration: \$1,000,000<br>C. On Premises: \$1,000,000<br>D. In Transit: \$1,000,000<br>E. Money Orders and Counterfeit Money: \$1,000,000<br>F. Computer Fraud: \$1,000,000<br>G. Funds Transfer Fraud: \$1,000,000<br>H. Personal Accounts Protection<br>1. Personal Accounts Forgery or Alteration: \$1,000,000<br>2. Identity Fraud Expense Reimbursement: \$25,000<br>I. Claim Expense: \$50,000<br>Settlement Program Limit of Liability: \$250,000<br>Section 4975 Penalties Limit of Liability: \$50,000<br>Section 502(c) Penalties Limit of Liability: \$50,000<br>Telecommunication Fraud: \$100,000<br>Social Engineering Fraud: \$250,000<br>HIPAA: \$1,000,000<br><b>Retention:</b><br>A. Fidelity<br>1. Employee Theft: \$5,000<br>2. ERISA Fidelity :\$0<br>3. Employee Theft of Client Property: \$25,000<br>B. Forgery or Alteration: \$5,000<br>C. On Premises: \$5,000<br>D. In Transit: \$5,000<br>E. Money Orders and Counterfeit Money: \$5,000 | \$3,731.31   |   |
| Marine Legal Liability                                       | 9/1/2025 - 9/1/2026 | The Continental Insurance Company                | ML 9780643  | <b>Limit:</b><br>General Aggregate Limit: \$2,000,000<br>Products/Completed Operations Aggregate Limit: \$1,000,000<br>Each Occurrence Limit: \$1,000,000<br>Personal & Advertising Injury Aggregate Limit: \$1,000,000<br>Fire Damage \$100,000<br>Medical Payments \$5,000<br><b>Retention: \$0</b>   | \$21,759.00  |   |
| Marine Legal Liability -<br>1st Excess Layer<br>\$4M xs \$1M | 9/1/2025 - 9/1/2026 | The Continental Insurance Company                | EX 0121925  | <b>Limit:</b><br>Liability: \$4,000,000<br>Underlying : \$1,000,000<br><b>Retention: \$0</b>  | \$224,325.00 |   |

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| Marine Legal Liability -<br>2nd Excess Layer<br>\$35 xs \$5M   | 9/1/2025 - 9/1/2026 | Ascot Insurance Company             | MAXS2510001681-06 | <b>Limit:</b><br>\$35,000,000 Per Occurrence and in the Aggregate (where applicable)<br><b>Retention:</b> \$0   | \$150,675.00 |   |
| Marine Legal Liability -<br>3rd Excess Layer<br>\$50M xs \$40M | 9/1/2025 - 9/1/2026 | Starr Indemnity & Liability Company | MASILAT00638325   | <b>Limit:</b><br>Each Occurrence: \$50,000,000<br>Aggregate Limit: \$50,000,000<br><b>Retention:</b> \$0  | \$141,750.00 |   |
| Marine Legal Liability -<br>4th Excess Layer<br>\$60M xs \$90M | 9/1/2025 - 9/1/2026 | Ascot Insurance Company             | MAXS2510001683-06 | <b>Limit:</b><br>Aggregate Limit: \$60,000,000 Per Occurrence<br><b>Retention:</b> \$0  | \$125,070.00 |   |
| Pollution  | 9/1/2025 - 9/1/2026 | Water Quality Insurance Syndicate   | 58-50471          | <b>Limit:</b><br>Aggregate Limit: \$5,000,000<br><b>Retention:</b> \$0  | \$3,760.00   | Flamingo, Heron, Eagle II, Pelican II, Osprey, SeaHawk, Work Boat   |
| Pollution  | 4/1/2024 - 4/1/2027 | Illinois Union Insurance Company    | PPL G27646256 004 | <b>Limit:</b><br>Per Pollution Condition or Indoor Environmental Condition Limit of Liability: \$2,000,000<br>Total Policy and Program Aggregate Limit of Liability for all Pollution Conditions and Indoor Environmental Conditions: \$8,000,000 Full Retro<br><b>Retention:</b><br>\$25,000 Per Pollution Condition or Indoor Environmental Condition | \$35,847.00  | FDEP Facility No. 9812070 4000 Tank Size Emergency Generator Diesel Retro Date 12/1/2009<br>Loc #1: 1 FISHER ISLAND DR, FISHER ISLAND FL 33109 - Full Retro<br>Loc #2: 67 FISHER ISLAND DR, FISHER ISLAND FL 33109 - Full Retro<br>Loc #3: 66 FISHER ISLAND DR, FISHER ISLAND FL 33109 - Full Retro<br>Loc #4: 6400 FISHER ISLAND DR, FISHER ISLAND FL 33109 - Full Retro<br>Loc #5: 112 MACARTHUR CAUSEWAY, MIAMI BEACH, FL 33139 - Full Retro<br>Loc #6: 190 MACARTHUR CAUSEWAY, MIAMI BEACH, FL 33139 - Full Retro<br>Loc #7: 4100 FISHER ISLAND DRIVE, UNITS 42202 & 42207, FISHER ISLAND, FL 33139 - Retro Date 4/1/2024 |
| \$3,664,762.20   |                     |                                     |                   |   |              |   |