

2026-2027 SUMMARY OF
INSURANCE / FICA

Coverage	Term	Carrier	Policy#	Description (limit and deductible)	Total Premium	Comments (location)
Aviation - Drone	5/1/2026 - 5/1/2027	Westchester Fire Insurance Company	AAC N1674041A 009	Limit: Single Limit Excluding Passengers: \$5,000,000 Deductible: N/A	\$1,744.27	
Boiler & Machinery	5/1/2026 - 5/1/2027	National Fire Insurance Company of Hartford	6046463295	Limit: Limit Per Breakdown: \$14,693,877 Business Income / Extra Expense: \$100,000 Deductible: Combined Deductible: \$10,000 Business Income And Extra Expense: 24 Hours	\$1,515.00	Loc #1: 190 MACARTHUR CSWY, FISHER ISLAND FL 33139 Loc #2: 66 & 67 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #3: 6400 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #4: 1 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #5: 112 MACARTHUR CAUSEWAY, FISHER ISLAND, FL 33109 Loc #6: 42000 FISHER ISLAND DRIVE #42203 &42207, Fisher Island, FL 33109
Commercial Property (Parking Garage)	5/1/2026 - 5/1/2027	Zurich American Insurance Company	CPP 4435708-05	Limit: Real Property: \$15,512,640 BPP: \$174,360 Extra Expense: \$25,000 Deductible: Property: \$10,000 Extra Expense: 72 Hours Transit: \$25,000 Water Damage: \$25,000	\$19,255.28	
Commercial Property	5/1/2026 - 5/1/2027	Lexington Insurance Company	019761641-01	Limit: \$8,756,326 Part of \$14,593,877 Primary Deductible: USD 25,000 each accident but USD 50,000 in respect of vessel impact USD 500,000 in respect of flood USD 50,000 in respect of Earth Movement USD 500,000 in respect of Named Windstorm	\$167,443.30	
Commercial Property	5/1/2026 - 5/1/2027	AXIS Surplus Insurance Company	P-001-001976833-01	Limit: \$3,648,469 Part of \$14,593,877 Primary Deductible: USD 25,000 each accident but USD 50,000 in respect of vessel impact USD 500,000 in respect of flood. USD 50,000 in respect of Earth Movement USD 500,000 in respect of Named Windstorm	\$71,270.20	
Commercial Property	5/1/2026 - 5/1/2027	Vantage Risk Specialty Insurance Company	IMV-26001256-01	Limit: \$2,189,082 Part of \$14,593,877 Primary Deductible: USD 25,000 each accident but USD 50,000 in respect of vessel impact USD 500,000 in respect of flood. USD 50,000 in respect of Earth Movement USD 500,000 in respect of Named Windstorm	\$42,099.55	

General Liability	5/1/2026 - 5/1/2027	National Fire Insurance Company of Hartford	7063550234	Limit: General Aggregate Limit: \$4,000,000 Products/Completed Operations Aggregate Limit: \$4,000,000 Personal and Advertising Injury Limit: \$2,000,000 Each Occurrence Limit: \$2,000,000 Damage to Premises Rented to You Limit: \$1,000,000 Medical Expense Limit: \$15,000 Employee Benefit: \$1,000,000 Aggregate/ \$1,000,000 Each Employee Deductible: Employee Benefit: \$1,000	\$434,192.94	Loc #1: 1 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #2: 67 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #3: 66 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #4: 6400 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #5: UNITS 42203, UNITS 42203 & 42207, FISHER ISLAND FL 33109 Loc #6: 112 MACARTHUR CAUSEWAY, MIAMI BEACH, FL 33139																																							
Business Auto	5/1/2026 - 5/1/2027	National Fire Insurance Company of Hartford	7063550220	Limit: Covered Autos Liability: \$1,000,000 Personal Injury Protection: \$10,000 Medical Payment: \$5,000 Uninsured Motorist: \$1,000,000 Garagekeepers: \$1,200,000, Deductible \$500 All Perils for Each Customer's Auto, \$2,500 Deductible for All Losses in Any One Event Deductible: Comprehensive: \$1,000 / \$2,000 Collision: \$1,000 / \$2,000	\$76,257.00	<table><tr><th><u>Auto No.</u></th><th><u>Yr & Model</u></th><th><u>Last 5 of VIN#</u></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>	<u>Auto No.</u>	<u>Yr & Model</u>	<u>Last 5 of VIN#</u>	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
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Worker's Compensation	5/1/2026 - 5/1/2027	Valley Forge Insurance Company	WC 7 63550251	Limit: \$1,000,000 - Bodily Injury By Accident - Each Accident \$1,000,000 - Bodily Injury By Disease - Each Employee \$1,000,000 - Bodily Injury By Disease - Policy Limit Retention: \$0	\$262,703.00	1 Fisher Island Dr, Miami Beach, FL 33109-0001																																							
Umbrella Primary \$15M	5/1/2026 - 5/1/2027	American Guarantee and Liability Insurance Company	AUC 8700754-07	Limit: \$15,000,000 Occurrence \$15,000,000 Other Aggregate \$15,000,000 Products/Completed Operations Aggregate \$250,000 Casualty Business Crisis Aggregate Limit Retention: \$0	\$248,349.00	Underlying Policy: <u>General Liability:</u> Carrier: National Fire Insurance Of Hartford Policy#: 7063550234 Policy Term: 05/01/20265 to 05/01/2027 Limit: \$2,000,000 Each Occurrence \$4,000,000 General Aggregate \$4,000,000 Products/Completed Operations Aggregate \$2,000,000 Personal & Advertising Injury Employee Benefits: \$1,000,000 - Each Claim \$1,000,000 - General Aggregate <u>Auto Liability:</u> Carrier: National Fire Insurance of Hartford Policy#: 7063550220 Policy Term: 05/01/2026 to 05/01/2027 \$1,000,000 Combined Single Limit <u>Employers Liability:</u> Carrier: Valley Forge Insurance Company Policy#: WC 7 63550251 Policy Term: 05/01/2026 to 05/01/2027 Limit: \$1,000,000 - Bodily Injury By Accident - Each Accident \$1,000,000 - Bodily Injury By Disease - Each Employee \$1,000,000 - Bodily Injury By Disease - Policy Limit																																							

						<u>Aircraft Liability:</u> Carrier: Westchester Fire Insurance Company Policy#: AAC N1674041A 009 Policy Term: 05/01/2026 to 05/01/2027 \$5,000,000 Each Occurrence \$5,000,000 Aggregate <u>Garage Keepers Legal Liability:</u> Carrier: National Fire Insurance Of Hartford Policy#: 7063550220 Policy Term: 05/01/2026 to 05/01/2027 \$1,000,000 Garage Keepers Legal Liability
Umbrella - \$5M xs \$15M	5/1/2026 - 5/1/2027	Evanston Insurance Company - Glen Allen	MCGX10291200	Limit: \$5,000,000 Other Aggregate \$5,000,000 any one occurrence or offence subject to the Policy Aggregate Retention: \$0	\$64,155.00	Underlying Policy: <u>Umbrella Liability:</u> Carrier: American Guarantee and Liability Insurance Company Policy#: AUC 8700754-07 Policy Term: 05/01/2026 to 05/01/2027 Limit: \$15,000,000 Each Occurrence \$15,000,000 General Aggregate
Umbrella - \$5M xs \$20M	5/1/2026 - 5/1/2027	Berkley Specialty Insurance Company	XSM00056100	Limit: \$5,000,000 Other Aggregate \$5,000,000 any one occurrence or offence subject to the Policy Aggregate Retention: \$0	\$43,155.00	Underlying Policy: <u>Excess Liability</u> Carrier: Evanston Insurance Company - Glen Allen Policy#: MCGX1021200 Policy Term: 05/01/2026 to 05/01/2027 Limit: \$5,000,000 Each Occurrence \$5,000,000 General Aggregate <u>Umbrella Liability:</u> Carrier: American Guarantee and Liability Insurance Company Policy#: AUC 8700754-07 Policy Term: 05/01/2026 to 05/01/2027 Limit: \$15,000,000 Each Occurrence \$15,000,000 General Aggregate

Management Liability Package - D&O/EPL Primary \$5M	5/1/2026 - 5/1/2027	Zurich American Insurance Company	MPL 1386573-02	Limit: Directors and Officers Liability: \$5,000,000 A: Insured Person Liability: \$5,000,000 B: Company Reimbursement: \$5,000,000 C: Company Liability: \$5,000,000 D: Retired Independent Directors Liability: \$50,000 / \$250,000 Additional Limit of Liability for Insuring Clause A: \$1,000,000 Employment Practices Liability: \$5,000,000 Third Party Liability: \$5,000,000 Employee Privacy Violation Coverage: \$250,000 WARN Defense Costs: \$100,000 Wage and Hour Violations: \$250,000 Training Program Costs: \$5,000,000 Workplace Violence Expenses: \$250,000 IRCA Claims Defense Costs: \$100,000 Retention: Directors and Officers Liability:0 A: Insured Person Liability: \$0 B: Company Reimbursement: \$75,000 C: Company Liability: \$75,000 D: Retired Independent Directors Liability: \$0 Employment Practices Liability: \$150,000 Third Party Liability: \$150,000 Wage and Hour Violations: \$150,000	\$83,296.72	
Management Liability Package - D&O/EPL \$5M xs \$5M	5/1/2026 - 5/1/2027	RSUI Indemnity Company	NHS718711	Limit: Liability: \$5,000,000 Aggregate In Excess of \$5,000,000 Underlying Limits Retention: \$0	\$57,866.94	Underlying Policy: Carrier: Zurich American Insurance Company Policy#: MPL 1386573-02 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000
Management Liability Package - D&O/EPL \$5M xs \$10M	5/1/2026 - 5/1/2027	Ascot Insurance Company	MLXS2610001254-04	Limit: Liability: \$5,000,000 Aggregate In Excess of \$10,000,000 Underlying Limits Retention: \$0	\$40,507.06	Primary Policy: Carrier: Zurich American Insurance Company Policy#: MPL 1386573-02 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 Underlying Policies: Carrier: RSUI Indemnity Company Policy#: NHS718711 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$5,000,000
Directors and Officers \$5M xs \$15M Side A	5/1/2026 - 5/1/2027	XL Specialty Insurance Company	ELU209885-26	Limit: \$5,000,000 Aggregate each Policy Period (including Defense Expenses) excess of \$15,000,000 Deductible: N/A	\$36,820.56	Primary Policy: Carrier: Zurich American Insurance Company Policy#: MPL 1386573-02 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 Underlying Policies: Carrier: RSUI Indemnity Company Policy#: NHS718711 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$5,000,000 Carrier: Ascot Insurance Company Policy#: MLXS2510001254-04 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$10,000,000

Directors and Officers \$5M xs \$20M Side A	5/1/2026 - 5/1/2027	Starr Indemnity & Liability Company	1000624015261	Limit: \$5,000,000 excess of \$20,000,000 Deductible: N/A	\$30,560.58	Primary Policy: Carrier: Zurich American Insurance Company Policy#: MPL 1386573-02 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 Underlying Policies: Carrier: RSUI Indemnity Company Policy#: NHS718711 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$5,000,000 Carrier: Ascot Insurance Company Policy#: MLXS2510001254-04 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$10,000,000 Carrier: XL Specialty Insurance Company Policy#: ELU209885-26 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$15,000,000
Directors and Officers \$5M xs \$25M Side A	5/1/2026 - 5/1/2027	Fair American Insurance and Reinsurance Company	MLX-1001897-03	Limit: \$5,000,000 excess of \$25,000,000 Deductible: N/A	\$23,854.18	Primary Policy: Carrier: Zurich American Insurance Company Policy#: MPL 1386573-02 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 Underlying Policies: Carrier: RSUI Indemnity Company Policy#: NHS718711 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$5,000,000 Carrier: Ascot Insurance Company Policy#: MLXS2510001254-04 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$10,000,000 Carrier: XL Specialty Insurance Company Policy#: ELU209885-26 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$15,000,000 Carrier: Starr Indemnity & Liability Company Policy#: 1000624015261 Term: 05/01/2026 - 05/01/2027 Limit: \$5,000,000 excess of \$20,000,000
Errors and Omissions	5/1/2026 - 5/1/2027	Convex Insurance UK Limited	MPL000522-0526	Limit: Each Claim: \$1,000,000 Aggregate for all Claims: \$1,000,000 Crisis Management: \$250,000 FCRA and TCPA: \$150,000 Retroactive Date 6/14/2022 Retention: Each Claim: \$150,000	\$73,470.60	

Commercial Cyber and Privacy Liability	5/1/2026 - 5/1/2027	At-Bay Specialty Insurance Company	AB-6620570-05	Limit: Information Privacy: \$5,000,000 Network Security: \$5,000,000 Business Interruption: \$5,000,000 Cyber Extortion: \$5,000,000 Financial Fraud: \$250,000 Media Content: \$5,000,000 Reputational Harm: \$5,000,000 Direct System Failure: \$5,000,000 Contingent System Failure: \$5,000,000 Deductible: Information Privacy: \$25,000 Network Security: \$25,000 Business Interruption: \$25,000 Cyber Extortion: \$25,000 Financial Fraud: \$25,000 Media Content: \$25,000 Reputational Harm: \$25,000	\$16,167.90	
Flood	10/9/2025 - 10/9/2026	Wright National Flood Insurance Company	09115220643003	Limit: Building: \$500,000 Deductible: \$1,250	\$4,901.00	112 Macarthur Cswy, Miami Beach, FL 33139
Flood	5/11/2026 - 5/11/2027	Wright National Flood Insurance Company	091151460858 10	Limit: Building: \$450,000 Content: \$50,000 Deductible: \$1,250	\$5,390.00	1 Fisher Island Dr, Post Office/Security, Miami, FL 33109
Flood	8/12/2025 - 8/12/2026	Wright National Flood Insurance Company	091151857994 06	Limit: Content: \$105,000 Deductible: \$1,000	\$681.00	42000 Fisher Island Dr, Corporate Office, Miami, FL 33109
Flood	10/8/2025 - 10/8/2026	Wright National Flood Insurance Company	091152216300-02	Limit: Building: \$500,000 Content: \$250,000 Deductible: \$5,000	\$15,446.00	66 Fisher Island Dr, Bldg 2 - Golf Cart Maintenance, Fisher Island, FL 33109
Flood	10/8/2025 - 10/8/2026	Wright National Flood Insurance Company	091152216311-02	Limit: Building: \$500,000 Content: \$68,000 Deductible: \$5,000	\$11,481.00	66 Fisher Island Dr, Bldg 1 - Offices and Cafeteria, Fisher Island, FL 33109
Glass & Sign	5/1/2026 - 5/1/2027	USPlate Glass Insurance Company	FL-101362-09	Limit: Replacement at Market Cost Supplemental (per loss): \$250 Board-up \$250 Frame Damage, and \$250 Obstruction Removal Deductible: \$0	\$273.00	1 Fisher Island Dr, Miami Beach, FL 33109-0001 (254 Scheduled Plates)

Hull / P&I	9/1/2025 - 9/1/2026	The Continental Insurance Company	H0876568	Limit: P&I Limit of Liability: \$1,000,000 Hull Limit: \$29,044,388 Ship Repairers Legal Liability Limit: \$1,000,000 Deductible: \$10,000 - Per Occurrence (Including Per Vehicle, Maximum \$50,000 per Ferry Voyage)	,	Vessels: Vessel Name: Flamingo (Steel Diesel Ferry) - \$1,737,500, Deductible \$50,000 Vessel Name: Heron (Steel Diesel Ferry) - \$3,300,000, Deductible \$50,000 Vessel Name: Eagle II (Steel Diesel Ferry) - \$5,958,469, Deductible \$100,000 Vessel Name: Seahawk (Steel Diesel Ferry) - \$6,000,000 - Deductible \$100,000 Vessel Name: Osprey (Steel Diesel Ferry) - \$5,905,000, Deductible \$100,000 Vessel Name: Pelican II (Steel Diesel Ferry) - \$5,958,469 - Deductible \$100,000 Vessel Name: Fisher Island I (Zodiac Pro 950 Optimum) - \$184,900, Deductible \$10,000
Inland Marine	5/1/2026 - 5/1/2027	The Continental Insurance Company	C6023600082	Limit: Contractors Equipment: \$1,451,145 Equipment Leased, Borrowed Or Rented From Others: \$50,000/ \$25,000 Named Storm: \$500,000 Earthquake and Volcanic Eruption: \$500,000 Flood: \$500,000 Deductible: Contractors Equipment: \$5,000 Equipment Leased, Borrowed Or Rented From Others:\$1,000 Named Storm: \$50,000 Earthquake and Volcanic Eruption: \$50,000 Flood: \$50,000	\$29,863.68	Location Schedule: Loc #1: ONE FISHER ISLAND DR, MIAMI BEACH, FL 33109 Loc #2: 2115 NW 22 ST, SPACE #1303, MIAMI, FL 33142 Equipment Schedule: 2024 EZGO LIBERTY 2024 CUSHMAN HAULER 800X 2024 CUSHMAN HAULER PRO ELITE 2024 CUSHMAN SHUTTLE 2 2024 CUSHMAN SHUTTLE 4 2024 EZGO S4 ELITE 2024 EZGO EXPRESS S4 ELITE 2022 MOTOELECTRIC EELCTRO TRANSIT BUDDY 2023 CUSHMAN TITAN HD 36V Server - 2115 NW 22 St, Space #1303, Miami, FL 33142
International Package Policy	8/12/2025 - 8/12/2026	The Continental Insurance Company	PST 83 370 8092	Limits: General Aggregate Limit: \$2,000,000 Each Occurrence Limit: \$1,000,000 Personal and Advertising Injury Limit: \$1,000,000 Damage to Premises Rented to You Limit: \$1,000,000 Medical Expense Limit: \$100,000 Products/Completed Operations Aggregate Limit: \$2,000,000 Personal and Advertising Injury Aggregate Limit: \$2,000,000 Liability Coverage Limit \$1,000,000 Payments: \$50,000/\$100,000 Automobile and Non-Owned Automobile Combined Single Limit: \$25,000 Each Covered Auto/\$50,000 Aggregate Repatriation Coverage: \$1,000,000 per Employee/\$1,000,000 Annual Aggregate	\$5,000.00	

Crime & Fiduciary	5/1/2026 - 5/1/2027	Travelers Casualty and Surety Company of America	105858245	Limit: Fiduciary: \$1,000,000 Crime: A. Fidelity 1. Employee Theft: \$1,000,000 2. ERISA Fidelity: \$1,000,000 3. Employee Theft of Client Property: \$1,000,000 B. Forgery or Alteration: \$1,000,000 C. On Premises: \$1,000,000 D. In Transit: \$1,000,000 E. Money Orders and Counterfeit Money: \$1,000,000 F. Computer Fraud: \$1,000,000 G. Funds Transfer Fraud: \$1,000,000 H. Personal Accounts Protection 1. Personal Accounts Forgery or Alteration: \$1,000,000 2. Identity Fraud Expense Reimbursement: \$25,000 I. Claim Expense: \$50,000 Settlement Program Limit of Liability: \$250,000 Section 4975 Penalties Limit of Liability: \$50,000 Section 502(c) Penalties Limit of Liability: \$50,000 Telecommunication Fraud: \$100,000 Social Engineering Fraud: \$250,000 HIPAA: \$1,000,000 Retention: A. Fidelity 1. Employee Theft: \$5,000 2. ERISA Fidelity :\$0 3. Employee Theft of Client Property: \$25,000 B. Forgery or Alteration: \$5,000 C. On Premises: \$5,000 D. In Transit: \$5,000 E. Money Orders and Counterfeit Money: \$5,000 F. Computer Fraud: \$5,000 G. Funds Transfer Fraud: \$5,000 H. Personal Accounts Protection 1. Personal Accounts Forgery or Alteration: \$5,000 2. Identity Fraud Expense Reimbursement: \$0 I. Claim Expense: \$0 Telecommunication Fraud: \$5,000 Social Engineering Fraud: \$5,000	\$4,103.00	
Marine Legal Liability	9/1/2025 - 9/1/2026	The Continental Insurance Company	ML 9780643	Limit: General Aggregate Limit: \$2,000,000 Products/Completed Operations Aggregate Limit: \$1,000,000 Each Occurrence Limit: \$1,000,000 Personal & Advertising Injury Aggregate Limit: \$1,000,000 Fire Damage \$100,000 Medical Payments \$5,000 Retention: \$0	\$21,759.00	
Marine Legal Liability - 1st Excess Layer \$4M xs \$1M	9/1/2025 - 9/1/2026	The Continental Insurance Company	EX 0121925	Limit: Liability: \$4,000,000 Underlying : \$1,000,000 Retention: \$0	\$224,325.00	

