



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/09/2025

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Brown & Brown Insurance Services, Inc. 3520 Thomasville Rd., Ste. 500 Tallahassee FL 32309	PHONE (A/C, No, Ext): (850) 656-3747	COMPANY Frontline Insurance Unlimited Company
FAX (A/C, No): (850) 656-4065	E-MAIL ADDRESS: Christina.Rowell@bbrown.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: 00838999		
INSURED The Seascope Homeowners Association, Inc. c/o Virtuous Management Group 500 Grand Blvd, Suite K-220 Miramar Beach FL 32550	LOAN NUMBER	POLICY NUMBER 6593199838
	EFFECTIVE DATE 12/01/2025	EXPIRATION DATE 12/01/2026
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

1149 Emerald Coast Pkwy Suite 300
Miramar Beach
Loc# 00001 See Overflow Pages

FL 32550

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION

PERILS INSURED

BASIC

BROAD

☒ SPECIAL

COVERAGE / PERILS / FORMS

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
17 Cypress Cove, Pro Shop, Replacement Cost, Special form	227,664	5,000
17 Cypress Cove, Swimming Pool, Replacement Cost, Special form	150,149	5,000
17 Cypress Cove, Kiddie Pool, Replacement Cost, Special form	21,613	5,000
17 Cypress Cove, Pool Fence, Replacement Cost, Special form	9,309	5,000


REMARKS (Including Special Conditions)

VERIFICATION OF ASSOCIATION RISK ONLY

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.

ADDITIONAL INTEREST

NAME AND ADDRESS The Seascope Homeowners Association c/o Virtuous Management Gro 500 Grand Blvd Suite K-220 Miramar Beach FL 32550	ADDITIONAL INSURED MORTGAGEE LOAN # AUTHORIZED REPRESENTATIVE 	LENDER'S LOSS PAYABLE LOSS PAYEE
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ADDITIONAL COVERAGES

Ref #	Description ELECTRONIC Data				Coverage Code EDPDT	Form No.	Edition Date
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description Debris removal				Coverage Code DEBRL	Form No.	Edition Date
Limit 1 50,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description Fire Dept Service Charge				Coverage Code FDSC	Form No.	Edition Date
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description Pollutant Cleanup Remove				Coverage Code PULCR	Form No.	Edition Date
Limit 1 25,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description Valuable Papers & Records				Coverage Code VPAPR	Form No.	Edition Date
Limit 1 25,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description Outdoor Property				Coverage Code OUTPR	Form No.	Edition Date
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description Accounts Receivable				Coverage Code ACCTS	Form No.	Edition Date
Limit 1 25,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description Arson Reward				Coverage Code REWRD	Form No.	Edition Date
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description Fine Arts				Coverage Code ARTS	Form No.	Edition Date
Limit 1 10,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description Spoilage				Coverage Code SPLG	Form No.	Edition Date
Limit 1 15,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description COMPUTER EQUIPment				Coverage Code PCEQP	Form No.	Edition Date
Limit 1 25,000	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		

ADDITIONAL COVERAGES

Ref #	Description				Coverage Code	Form No.	Edition Date
	Lock Replacement				LOCKR		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
2,500							
Ref #	Description				Coverage Code	Form No.	Edition Date
	CONSequential Loss				CQTLL		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
10,000							
Ref #	Description				Coverage Code	Form No.	Edition Date
	Signs				SIGNS		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
25,000							
Ref #	Description				Coverage Code	Form No.	Edition Date
2	395 N. Driftwood Bay, Tennis Village Playg, 104,026				SPC		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
104,026			5,000				
Ref #	Description				Coverage Code	Form No.	Edition Date
2	395 N. Driftwood Bay, Storage Building, 55,208				SPC		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
55,208			5,000				
Ref #	Description				Coverage Code	Form No.	Edition Date
3	112 S. Driftwood Bay, Pool House, 79,047				SPC		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
79,047			5,000				
Ref #	Description				Coverage Code	Form No.	Edition Date
3	112 S. Driftwood Bay, Swimming Pool, 133,466				SPC		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
133,466			5,000				
Ref #	Description				Coverage Code	Form No.	Edition Date
3	112 S. Driftwood Bay, Pool Fence, 12,412				SPC		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
12,412			5,000				
Ref #	Description				Coverage Code	Form No.	Edition Date
3	112 S. Driftwood Bay, METAL Picket Perimet, 54,774				SPC		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
54,774			5,000				
Ref #	Description				Coverage Code	Form No.	Edition Date
3	112 S. Driftwood Bay, Irrigation Pumphouse, 68,606				SPC		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
68,606			5,000				
Ref #	Description				Coverage Code	Form No.	Edition Date
3	112 S. Driftwood Bay, WOOD Privacy Perimte, 106,015				SPC		
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
106,015			5,000				

ADDITIONAL COVERAGES

Ref # 4	Description 93 Stewart Lake Cove, Pool House, 120,711				Coverage Code SPC	Form No.	Edition Date
Limit 1 120,711	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 4	Description 93 Stewart Lake Cove, Swimming Pool, 155,710				Coverage Code SPC	Form No.	Edition Date
Limit 1 155,710	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 4	Description 93 Stewart Lake Cove, Fence, 13,450				Coverage Code SPC	Form No.	Edition Date
Limit 1 13,450	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 5	Description 24 Golden Pond Circle, Pool House, 72,439				Coverage Code SPC	Form No.	Edition Date
Limit 1 72,439	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 5	Description 24 Golden Pond Circle, Swimming Pool, 129,957				Coverage Code SPC	Form No.	Edition Date
Limit 1 129,957	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 5	Description 24 Golden Pond Circle, Pool Fence, 10,638				Coverage Code SPC	Form No.	Edition Date
Limit 1 10,638	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 5	Description 24 Golden Pond Circle, Pond Pavilion, 12,263				Coverage Code SPC	Form No.	Edition Date
Limit 1 12,263	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 6	Description 108 Sunset Bay, Pool House, 96,369				Coverage Code SPC	Form No.	Edition Date
Limit 1 96,369	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 6	Description 108 Sunset Bay, Equipment Building, 19,545				Coverage Code SPC	Form No.	Edition Date
Limit 1 19,545	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 6	Description 108 Sunset Bay, Swimming Pool, 162,447				Coverage Code SPC	Form No.	Edition Date
Limit 1 162,447	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 6	Description 108 Sunset Bay, Kiddie Pool, 21,613				Coverage Code SPC	Form No.	Edition Date
Limit 1 21,613	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		

ADDITIONAL COVERAGES

Ref # 6	Description 108 Sunset Bay, Pool Fence, 12,412				Coverage Code SPC	Form No.	Edition Date
Limit 1 12,412	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 7	Description 1130 Scenic Gulf Drive, Guard Building, 80,256				Coverage Code SPC	Form No.	Edition Date
Limit 1 80,256	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 7	Description 1130 Scenic Gulf Drive, Security Cameras & E, 42,871				Coverage Code SPC	Form No.	Edition Date
Limit 1 42,871	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 8	Description 100 Seascape Drive, Southwest Gate, 79,712				Coverage Code SPC	Form No.	Edition Date
Limit 1 79,721	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref # 9	Description 11490 Emerald Coast Pkwy, Management Office - , 15,000				Coverage Code SPC	Form No.	Edition Date
Limit 1 15,000	Limit 2	Limit 3	Deductible Amount 5,000	Deductible Type	Premium		
Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		
Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		