

STARWIND COMMUNITY ASSOCIATIONS

Cyber Liability Supplemental Application

Name Insured: THE PALMS AT AMELIA CONDOMINIUM ASSOCIATION, INC.

Effective Date: 6/6/2026 - 6/6/2027

Business Description: Residential Condominium Association

Gross Annual Revenue: \$1,000,001 to \$2,000,000

Coverage Plan Limit Desired:

	Option A: \$100,000 Annual Aggregate		Option C: \$500,000 Annual Aggregate
	Option B: \$250,000 Annual Aggregate	X	Option D: \$1,000,000 Annual Aggregate

Applicant Questions

1. Is the Applicant aware of any fact, circumstance, situation, event or transaction which may give rise to a claim or loss under the proposed insurance or to any obligation to provide breach notification to any third party? Yes___ No X

2. Has the Applicant received any claims or complaints with respect to privacy, a breach of information or network security, unauthorized disclosure of information during the past 5 years? Yes___ No X

3. Has the Applicant been subject to any government action, investigation or subpoena regarding any alleged violation of a privacy law or regulation? Yes___ No X

4. Has the Applicant notified consumers or any other third party of a data breach incident involving the Applicant? Yes___ No X

5. Has the Applicant experienced an actual or attempted extortion demand with respect to its computer systems? Yes___ No X

6. Does the association verify the authenticity of a funds transfer request internally from one board member or property management employee to another? Yes___ No___ N/A X

7. Does the association's authorized board member or property management employee verify the instruction to transfer money by following a pre-arranged callback or other established procedural method to authenticate the validity of the request prior to acting upon any transfer instruction? Yes___ No___ N/A X

8. Does the Applicant utilize a third party management firm? Yes X No___

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COMMUNITY ASSOCIATIONS

9. Does the Applicant accept payment cards for goods sold or services rendered? Yes___ No_ X

10. If yes, are all payment processes fully outsourced to a 3rd party? Yes___ No___ N/A_ X

11. Is the Applicant or their credit card processor (e.g. Paypal, Square, etc.) PCI compliant? Yes___ No___ N/A_ X

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FRAUD NOTICES

NOTICE TO ALABAMA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.


NOTICE TO TENNESSEE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO ALL OTHER STATE APPLICANTS: Any person who knowingly includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

THE APPLICANT REPRESENTS THAT THAT ABOVE STATEMENTS AND FACTS ARE TRUE AND THAT NO MATERIAL FACTS HAVE BEEN SURPRESSED OR MISSTATED.

COMPLETION OF THIS FORM DOES NOT BIND COVERAGE. APPLICANT'S ACCEPTANCE OF THE COMPANY'S QUOTATION IS REQUIRED PRIOR TO BINDING COVERAGE AND POLICY ISSUANCE.

ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE COMPANY IN CONJUCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF.

x 
Jack Welch (Jun 3, 2026 17:19:14 EDT)

Agreed Signature of Applicant

06/03/2026

Date

Property Owners Protector Plan PG, LLC

Membership Agreement

This Agreement is entered into between Property Owners Protector Plan PG, LLC, a Florida limited liability corporation (the "Purchasing Group"), which is located at 20 Wesmark Court, Sumter, SC 29150 and the ("Purchaser") which is located at the following address:

THE PALMS AT AMELIA CONDOMINIUM ASSOCIATION, INC.

WHEREAS Purchasing Group is a risk purchasing group formed pursuant to Florida law and the Liability Risk Retention Act of 1986, as amended (15 U.S.C. 3910 et. seq.) ("Act") in order to permit a group of individuals who share common or similar liability exposures to join together to purchase liability insurance on a group basis; and

WHEREAS Purchaser represents and has provided information to Purchasing Group that Purchaser is exposed to liability risks which are the same or similar to those of the other members of the group; and

WHEREAS, subject to the terms and conditions of this Agreement, Purchaser seeks to insure its own risks by purchasing liability insurance under one or more group insurance policies issued to the Purchasing Group (individually or collectively, the "Insurance");

NOW THEREFORE, the parties agree as follows:

1. Effective Date. This Agreement shall be effective as of the date that an application for Insurance and membership is signed by Purchaser and accepted by Purchasing Group.
2. Membership Rights and Obligations. Purchaser shall abide by the terms and conditions of membership as set forth herein. Purchaser's only rights as a member is to apply for and purchase the Insurance. Purchaser shall have no other rights as a member. Without limiting the generality of the foregoing, Purchaser shall have no rights: (i) under the governing documents of Purchasing Group; (ii) to participate in the management of Purchasing Group; (iii) to receive any dividends, profits, or other financial gain from the profits of Purchasing Group; or (iv) to transfer its membership in Purchasing Group.
3. Premium and Membership Fees. Purchaser shall receive a quote for Insurance premium, membership and administrative fees and other surcharges and taxes. The membership and administrative fees included in the quote are established by Purchasing Group and shall vary from member to member in a manner that may be considered arbitrary, capricious or discriminatory. The membership and administrative fees shall be retained by Purchasing Group fund the operations of Property Owner Protector Plan PG, LLC and shall not be (i) related to the insurance exposures or operations of the member; (ii) for an insurance-related service or proof of insurance; or (iii) to compensate an agent or broker. The membership and administrative fees shall be established at the sole discretion of the Purchasing Group, which shall have no obligation to disclose to Purchaser the manner in which the fees were established or utilized. Purchasing Group may re-evaluate and revise the membership and administrative fees from time to time without notice.
4. Administrator. Purchasing Group has appointed Coastal Insurance Underwriters, Inc. to administer certain risk purchasing group operations. Coastal Insurance Underwriters, Inc. is an affiliate of Purchasing Group and is paid administrative fees by Purchasing Group for such services.
5. Eligibility. To determine eligibility for the Insurance, Purchaser shall provide all requested data to Purchasing Group regarding the insured risks and Purchaser warrants the accuracy of such data. Purchaser acknowledges certain underwriting criteria shall be imposed by each insurer upon all members of the risk purchasing group

who are insured or all persons who seek to be insured under the Insurance. Purchaser understands that its failure to meet such underwriting criteria may result in the nonrenewal of its coverage under the Insurance.

6. Termination.

a) This Agreement shall terminate:

- i. Upon failure of Purchaser to pay fees or premiums as required under the Insurance and this Agreement.
- ii. Upon termination or non-renewal of Insurance covering Purchaser or the membership through Purchasing Group.

b) This Agreement may be terminated by Purchasing Group:

- i. if there is a change in the business of Purchaser which results overall in its being exposed to liability risks which are not the same as or similar to those of the other members of the group so that it would no longer qualify for membership within the requirements of the Act; provided that and Purchasing Group shall give not less than thirty (30) days prior written notice of such termination; or
- ii. upon Purchaser's failure to meet standards, criteria, or conditions of membership which may be established from time to time by Purchasing Group for the risk purchasing group as a whole; provided that Purchasing Group shall give not less than thirty (30) days prior written notice of such termination.

c) This Agreement may be terminated by Purchaser upon Purchaser's withdrawal from membership in the Purchasing Group. Purchaser may withdraw from the Purchasing Group and participation in the Insurance at any time by submitting a written notice of its withdrawal to Purchasing Group stating the date upon which the withdrawal is to be effective. This Agreement shall terminate upon that date. Purchaser understands that withdrawal from the Purchasing Group will immediately terminate all coverage for Purchaser under the Insurance.

7. Indemnification. Purchaser agrees to indemnify and hold harmless Purchasing Group and Coastal Insurance Underwriters, Inc. for any liability or expenses, including attorney's fees, arising from or relating to errors, inaccuracies, misrepresentations or omissions by Purchaser or any of its employees or agents.

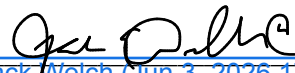
8. Governing Law. The Agreement shall be construed in accordance with the laws of the State of Florida without regard to its principles regarding conflicts of laws.

9. Arbitration. Any dispute arising out of or related to this Agreement shall be resolved by binding arbitration conducted in accordance with the rules of a nationally recognized arbitration association. Unless the parties agree otherwise, any such arbitration will be held before a single arbitrator in Jacksonville, Florida. The Parties shall use their best efforts to agree upon an independent third-party arbitrator within fourteen (14) days. In the event the Parties are unable to agree on the selection of such an arbitrator, either party may then proceed in accordance with the rules and procedures of the nationally recognized arbitration association selected by the party filing the arbitration. Judgment may be entered on the arbitrator's award in any court having jurisdiction. The parties agree that there shall be no right or ability for any disputes to be arbitrated or litigated on a class-wide or collective basis.


10. Waiver. No waiver of any breach of default of this Agreement shall be valid unless in writing and signed by Purchasing Group, and no such waiver shall be deemed a waiver of any subsequent breach or default of the same or similar nature.

11. Severability. If any provision of this Agreement is found to be illegal or unenforceable, then the remaining provisions shall be unaffected and remain fully binding and enforceable.
12. Notice. Any notice required or which may be given under this Agreement shall be in writing and either delivered personally, sent by overnight courier, sent by certified mail (return receipt requested) to such address set forth herein or otherwise designated in writing by a party.
13. Entire Agreement. This Agreement constitutes the entire agreement between the parties and supercedes all previous agreements entered into between the parties hereto with respect to its subject matter.

PURCHASER:

By: 
Jack Welch (Jun 3, 2026 17:19:14 EDT)
Print Name: Jack Welch
Title: Treasure
Date: 06/03/2026

PROPERTY OWNERS PROTECTOR PLAN PG, LLC:

By: 
Print Name: Sim Bridges
Title: Manager
Date: 6/3/2026