



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/12/2025

THIS EVIDENCE OF COMMERCIAL 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.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Horizon First Insurance Karen Jones 3003 Dunes West Blvd. Ste. 48 Mt. Pleasant, SC 29577		PHONE (A/C. No. Ext): 843-729-9375	COMPANY NAME AND ADDRESS ICAT International Catastrophe Insurance Managers LLC 385 Interlocken Crescent, Ste. 1100 Broomfield, CO 80021		NAIC NO:
FAX (A/C. No.):		E-MAIL ADDRESS:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:		SUB CODE:		POLICY TYPE Commercial Property	
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER 39-7591196265-S-00	
NAMED INSURED AND ADDRESS Lakeview Villas COA, Inc. C/O Semper Fi Management 1756 Hwy 501 Myrtle Beach, SC 29577		EFFECTIVE DATE 12/08/2025		EXPIRATION DATE 12/08/2026	
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) **BUILDING** OR **BUSINESS PERSONAL PROPERTY**


LOCATION / DESCRIPTION 624, 627 Bonaventure Dr. Myrtle Beach, SC 29577	2 Buildings - 25 Units
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	<input checked="" type="checkbox"/> SPECIAL	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 5,592,600						DED: \$5,000
		YES	NO	N/A		
<input type="checkbox"/> BUSINESS INCOME	<input type="checkbox"/> RENTAL VALUE		<input checked="" type="checkbox"/>		If YES, LIMIT:	Actual Loss Sustained; # of months:
BLANKET COVERAGE			<input checked="" type="checkbox"/>		If YES, indicate value(s) reported on property identified above: \$	
TERRORISM COVERAGE			<input checked="" type="checkbox"/>		Attach Disclosure Notice / DEC	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?				<input checked="" type="checkbox"/>		
IS DOMESTIC TERRORISM EXCLUDED?				<input checked="" type="checkbox"/>		
LIMITED FUNGUS COVERAGE		<input checked="" type="checkbox"/>			If YES, LIMIT: \$15,000	DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)			<input checked="" type="checkbox"/>			
REPLACEMENT COST		<input checked="" type="checkbox"/>				
AGREED VALUE			<input checked="" type="checkbox"/>			
COINSURANCE			<input checked="" type="checkbox"/>		If YES, %	
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: \$5,592,600	DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		<input checked="" type="checkbox"/>			If YES, LIMIT: Full Coverage	DED:
- Demolition Costs		<input checked="" type="checkbox"/>			If YES, LIMIT: 10% Combined	DED:
- Incr. Cost of Construction		<input checked="" type="checkbox"/>			If YES, LIMIT: 10% Combined	DED:
EARTH MOVEMENT (If Applicable)				<input checked="" type="checkbox"/>	If YES, LIMIT:	DED:
FLOOD (If Applicable)				<input checked="" type="checkbox"/>	If YES, LIMIT:	DED:
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		<input checked="" type="checkbox"/>			If YES, LIMIT: \$5,592,600	DED: \$25,000
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		<input checked="" type="checkbox"/>			If YES, LIMIT: \$5,592,600	DED: 3%
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS						

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

<input type="checkbox"/> CONTRACT OF SALE <input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
NAME AND ADDRESS Lakeview Villas COA, Inc C/O Semper Fi Management 1756 Hwy 501 Myrtle Beach, SC 29577		AUTHORIZED REPRESENTATIVE 

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**CERTIFICATES OF INSURANCE
For
CONDOMINIUM ASSOCIATION
LENDERS/UNIT OWNERS**

Horizon First is committed to providing exceptional service to our customers. In keeping with this commitment, we are pleased to announce the implementation of a state-of-the-art insurance certificate delivery system through EOI Direct.

EOI Direct offers 24/7 online access to insurance information for lenders, mortgage brokers, closing agents, realtors, and homeowners who need a Certificate of Insurance or a summary of a master policy for community associations insured through our agency.

To request a certificate or view policy coverage information:

1. Visit www.eoidirect.com.
2. If you are a first-time user, follow the registration links and record your User ID and Password for future logins.
3. Once logged in, select “Evidence of Insurance” to search for and access the desired association policy information.

Fees and Access:

- There is no cost to register or for unit owners to obtain their own renewal certificates.
- Lenders may be subject to a delivery charge when adding a mortgagee clause.
- Unit owners requesting certificates for new loans or refinances may incur a delivery charge if customized lender wording is required.

Customer Support:

EOI Direct’s customer service department is available Monday through Friday, 9:00 AM – 8:00 PM (EST) to provide assistance.

- Phone: (877) 456-EOID [3643]
- Individuals without internet access may contact this number to order a certificate by phone.

About EOI Direct:

EOI Direct is a secure online platform designed to simplify and expedite the delivery of property insurance certificates—providing essential insurance information in minutes instead of days or weeks.