Amwins Insurance Brokerage, LLC
10201 Centurion Parkway North
Suite 400
Jacksonville, FL 32256

amwins.com

July 1, 2026

Coastal Community Insurance Agency of NW FL
12129 Panama City Beach Parkway
Panama City Beach, FL 32407

RE: Grand Panama Beach Resort Condominium Association, Inc.

D&O - NON PROFIT CONFIRMATION OF COVERAGE

In accordance with your instructions to bind, please find the attached Binder for Grand Panama Beach Resort Condominium Association, Inc. which confirms that coverage is bound for your client as follows:

DATE OF ISSUANCE:	7/1/2026
INSURED:	Grand Panama Beach Resort Condominium Association, Inc.
MAILING ADDRESS:	13220 Panama City Beach Pkwy c/o First Service Residential Panama City Beach, FL 32407
CARRIER:	RSUI Indemnity Company (Admitted)
POLICY NUMBER:	NPP719880
POLICY PERIOD:	From 7/1/2026 to 7/1/2027 12:01 A.M. Standard Time at the Mailing Address shown above
POLICY PREMIUM:	Premium $12,950.00 Fees $129.50 **Total** **$13,079.50**
MINIMUM EARNED PREMIUM:	0%
COMMISSION:	11.000% of premium excluding fees and taxes
ADDITIONAL TERMS AND CONDITIONS:	N/A

FEES SUMMARY

FEES:

Fee	Amount
FIGA (Admitted)	$129.50
Total Fees	**$129.50**

The attached Binder from the carrier sets forth the coverage as bound. Please review carefully with your client to ensure the bound coverage matches the terms and conditions of the bind order. It is your responsibility to ensure the bound terms and conditions are accurate and consistent with the agreed bind order terms.

If after reviewing you should have any questions or requested changes, please let us know as soon as possible so we can discuss with the carrier.

Thank you for your business. We truly appreciate it.

Sincerely,

Spencer Willis
Technical Assistant
T 904.996.0007 | **F** 877.570.9323 | spencer.willis@amwins.com
Amwins Insurance Brokerage, LLC
10201 Centurion Parkway North | Suite 400 | Jacksonville, FL 32256 | amwins.com

On behalf of,

Hannah Mathe
Vice President
T 678.586.2292 | **F** 877.570.9323 | hannah.mathe@amwins.com
Amwins Insurance Brokerage, LLC
In California: Amwins Brokerage Insurance Services | License 0F19710
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VALUE-ADDED RESOURCES

When you bind a policy with Amwins, you gain access to several value-added resources, including a claims advocacy team, Amwins' proprietary data & analytics, and much more. Learn more here.

RSUI Group, Inc.
945 East Paces Ferry Road
Suite 1800
Atlanta, GA 30326
(404) 231-2366

RE: Directors and Officers Liability Binder

Policy Number:	**NPP719880**
Renewal of:	**NPP715549**
Company:	RSUI Indemnity Company - Admitted
	(A.M. Best rating: A++ XV and S&P rating: AA+)
Insured:	**Grand Panama Beach Resort Condominium Association, Inc.** **Panama City Beach, FL**
Policy Dates:	July 01, 2026 - July 01, 2027
Form:	Non-Profit Organization Management Liability Policy

COVERAGE SECTIONS:

	Purchased	Shared Limit	Separate Limit
Directors and Officers Liability Insurance	☒ Yes ☐ No	☒	☐
Employment Practices Liability Insurance	☒ Yes ☐ No	☒	☐
1) Third Party Liability Coverage	☒ Yes ☐ No		
Fiduciary Liability Insurance	☐ Yes ☒ No	☐	☐

AGGREGATE LIMIT OF LIABILITY

Aggregate Limit of Liability for All **Coverage Sections** $ 1,000,000

PREMIUM:

Total Premium for All **Coverage Sections** $ 12,950.00

DIRECTORS AND OFFICERS LIABILITY COVERAGE:

Directors and Officers Limit of Liability	$ 1,000,000
1) Additional Side-A Limit of Liability	$ Not Applicable
Retentions	
1) Insuring Agreement A	$ 0
2) Insuring Agreement B	$ 25,000
3) Insuring Agreement C	$ 25,000
Prior and/or Pending Litigation Date	07/01/2016

EMPLOYMENT PRACTICES LIABILITY COVERAGE:

Employment Practices Limit of Liability	$ 1,000,000
1) Workplace Violence Sublimit	$ 250,000
Retentions	
1) Employment Practices Liability	$ 15,000
2) Third Party Liability Coverage	$ 15,000
Prior and/or Pending Litigation Date	07/01/2016

FIDUCIARY LIABILITY COVERAGE: NOT PURCHASED

Policy Attachments

COVERAGE FORMS

- RSG 211003 0622 Common Policy Terms and Conditions Coverage Section-Non-Profit
- RSG 211009 0121 Directors and Officers Liability Coverage Section-Non-Profit
- RSG 211010 0118 Employment Practices Liability Coverage Section-Non-Profit

OTHER FORMS

- RSG 204162 0118 Additional Defense Expense Limit - 1M
- RSG 209011 0123 Advisory Notice Regarding Trade or Economic Sanctions
- RSG 204160 0118 Amended Settlement Provision-80-20
- RSG 204198 0118 Cap on Losses From Certified Acts of Terrorism
- RSG 204163 0118 Coverage Extension-Crisis Management - 25K sublimit
- RSG 204123 0121 Disclosure Pursuant to Terrorism Risk Insurance Act
- RSG 206118 0119 Exclusion-Amended Bodily Injury and Property Damage
- RSG 206051 0118 Exclusion-Builder Developer

- RSG 206120 0718 Exclusion-Lien or Foreclosure Disputes
- RSG 206135 0523 Exclusion-Sexual Abuse and Sexual Misconduct
- RSG 206115 0118 Exclusion-Specific Litigation - Claimant: Clair Pease, et. al; Claimant: Mary & James Swann (per Coastal Insurance Underwriters loss runs dated 4/30/25)
- RSG 204174 0118 Extradition Coverage
- RSG 216022 0119 Final Non-Appealable Conduct Exclusions
- RSG 202250 0118 Florida Changes
- RSG 203009 0118 Florida Changes-Cancellation and Nonrenewal
- RSG 202152 0118 Florida Changes-Marital Estate
- RSG 202268 0118 Florida Changes-Merger, Consolidation or Acquisition
- RSG 202278 0121 Florida Changes-No Action Against Insurer
- RSG 99003 0803 Florida Important Notice to Policyholders
- RSG 202061 0118 Florida-Changes-Punitive Damages
- RSG 202163 0118 Florida-Coverage Extension-Federal Immigration and Nationality Act - 25K sublimit / 15K SIR
- RSG 204157 0119 Fully Non-Rescindable Coverage
- RSG 204154 0716 HR Loss Prevention Services Notice
- RSG 204199 0118 Mailing-Physical Address - As expiring
- RSG 204113 0118 Sublimit-Defense of Non-Monetary Damages - 25K per claim/ 100K agg/ 25K SIR
- RSG 207002 0118 Three (3) Year Bilateral Extended Reporting Period - 1yr @ 75%; 2yr @ 125%; 3yr @ 150% - 30 days

Premium Amount

Gross Premium: **$12,950.00**

Other Fee: **$129.50** **2023A YR 3 FIGA 10/1/25-9/30/26%: 1**

Comments:

This binder contemplates no change in circumstances that materially alters this risk prior to the effective date and time of the policy.

Please read all terms and conditions shown above carefully as they may not conform to specifications shown on your submission.

Coverage bound herewith shall be subject to all terms and conditions of the policy to be issued which, when delivered, replaces this binder.

This Binder is valid for 90 days from the effective date.

We greatly appreciate your business.