



**Grand Panama Beach Resort Board of Directors Meeting**  
**Thursday July 17, 2025**  
**5:00pm CST**





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NOTICE IS HEREBY GIVEN that a meeting of the Board of Directors of Grand Panama Beach Resort will be held on the following date, time, and location:

Date: Thursday, July 17, 2025 // Time: 5:00pm CST // Location: 11800 Front Beach Rd. Panama City Beach, FL 32407, Tower II Conference Room

Join Zoom Meeting: <https://us05web.zoom.us/j/82852055864?pwd=wZGZlOz7kJEuBAwbd4suobBUaGpzpf.1>

Meeting ID: 828 5205 5864 // Passcode: 016848

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### AGENDA

- A. CALL TO ORDER
- B. ESTABLISH QUORUM
- C. PROOF OF NOTICE
- D. APPROVAL OF PRIOR MINUTES; 06.25.2025
- E. OLD BUSINESS
  - a. Tower I Generator Update
  - b. 2024 Audit Review and Approval
- F. NEW BUSINESS
  - a. Emergency Protocols
  - b. Rust Spot Project
  - c. Owner Requests (U-Haul trailers, Carpets in hallways, BBQ fence, EV charging)
  - d. Insurance Financing
  - e. Security Contract
- G. OWNER COMMENTS
- H. ADJOURNMENT

ON July 14, 2025, THE NOTICE OF THE GRAND PANAMA BEACH RESORT BOARD OF DIRECTORS MEETING WAS POSTED AT TOWER I AND TOWER II COMMUNICATION BOARDS IN ACCORDANCE WITH FLORIDA STATUTE 718. // Submitted by: Lindsay Williams, CAM

*Owners desiring to address the Board regarding any agenda item will be given 3 minutes at the beginning of each agenda item.*



**Board of Directors Meeting  
June 25, 2025, at 5:00 P.M. Central  
MINUTES**

**BOARD OF DIRECTORS PRESENT:**

Brad Coleman, President  
James Eagleson, Vice President  
Chuck Knoll, Treasurer  
Darrell Caudill, Secretary  
Mary Swann  
Brenda Roberts (absent)  
William "Ron" Kibble

**ASSOCIATION MANAGEMENT:**

**Maxet Management Group**  
Gene Claseman, CMCA, AMS, PCAM  
Rusty Stinson, CAM

**1. CALL TO ORDER, QUORUM AND ROLL CALL**

Rusty called the meeting to order at 5:00 P.M. Seven (6) of seven (7) board members were present.

**2. PROOF OF NOTICE OR WAIVER**

Rusty confirmed a Proof of Notice was posted on property according to Florida Statute 718.112(2) c and governing documents.

**3. NEW BUSINESS**

- a. Brad Coleman discussed the changes in the Board Room Usage Policy as presented with changes in block times and drink policy. Darrell made a motion to approve the new policy as presented. Mary seconded the motion. All members voted unanimously to approve the motion. Motion carried.
- b. Audit was presented by Ashleigh from Carter. The board decided to table the audit approval until they could further investigate the financial transactions and clean up the books. Mary made motion, seconded by James, motion carried unanimously to table the approval to next meeting.
- c. Generator Update—Brenda was not at the meeting. The board heard that a fix was being proposed for the current generator and more information would be shared at the next board meeting.
- d. Insurance policies were presented by Anthony Dubose. The board reviewed insurance coverage with Anthony Dubose from Coastal Community Insurance. He presented proposals for various coverages including flood insurance, commercial general liability, umbrella liability, directors and officers liability, and crime insurance. The total premium for the current year's coverage would be \$308,606, compared to \$270,000 last year. The board discussed potentially reducing the umbrella liability coverage from \$15 million to \$10 million, which would save approximately \$18,436.75. Anthony recommended against lowering the coverage due to the high risk of liability claims in Florida, but acknowledged the board's option to do so if they wished. James made a motion to accept the policies as presented but give Brad and Anthony permission to work on lowering rates without changing coverages, seconded by Darrell. Brad, Darrell, Ron, James and Mary voted yes, Chuck voted no. Motion carried.
- e. Purchase of computers and office supplies for First Service Residential—Chuck made a motion to approve \$3,000 for computers and supplies, Mary seconded the motion. All members voted unanimously to approve the motion. Motion carried.

415 Richard Jackson Blvd, Suite 304, Panama City Beach, FL 32407

[www.Maxet.net](http://www.Maxet.net) / 850-249-4470

Charles Knoll = CK, James Eagleson = JE, Ron Kibble = RK, Brad Coleman = BC, Mary Swann = MS, Brenda Roberts = BR, Darrell Caudill = DC

Rusty Stinson = RS, Mark Huebner = MH, Hailey Tate = HT, Gene Claseman = GC

U = Unanimous MC = Motion Carries MF= Motion failed







**Board of Directors Meeting  
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- f. Front Beach Road Project-- The board discussed a legal matter regarding a road project where the city offered \$207,000 for the property between the two buildings, with Brad explaining that while the 30-day deadline was missed, their attorney was able to negotiate an extension and secure the city's offer. A motion was made by Chuck to grant Brad authority to negotiate and sign off on a settlement for not less than \$207,000 for various easements and licenses. James seconded the motion. All members voted unanimously to approve motion. Motion Carried.

4. **OPEN FORUM**

The floor was opened to owners present and all questions and concerns were addressed. The next board meeting will be on Thursday July 17<sup>st</sup> at 5:00 P.M.

5. **MOTION TO ADJOURN**

**A motion to adjourn was made by James. Second by Mary 2<sup>nd</sup> by RK, to adjourn the meeting.** The meeting was adjourned at 7:30 P.M. CST.

**Board of Directors Meeting  
June 25, 2025, at 5:00 P.M. Central  
MINUTES**



PLEASE SIGN IN BELOW

DATE: June 4, 2025

[illegible]

415 Richard Jackson Blvd, Suite 304, Panama City Beach, FL 32407

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*U = Unanimous MC = Motion Carries MF= Motion failed*

## Quote

**METROPOWER, INC.** | Solutions Powered by People Since 1947

**Date: 7/11/2025**

**COMMENTS:** Generator Repair

**Grand Panama Resort**  
**11800 Front Beach Rd**  
**Panama City Beach, FL, 32407**  
**850-588-8125**

[illegible]

60 Washington St. | Freeport, FL 32439 | Telephone: 850-622-4099

**SAFETY: Working Together for Tomorrow**

## TERMS AND CONDITIONS OF SALE

1. **ENTIRE AGREEMENT.** MetroPower, Inc. is herein referred to as the "Seller" and the customer or person or entity purchasing services ("Services") and equipment, materials, and/or parts ("Goods") from the Seller is referred to as "Buyer." These Terms and Conditions of Sale, any applicable Fee Schedule, quotation, acknowledgment, Seller's scope of work, or invoice from Seller to the sale of Services and Goods and all documents incorporated by specific reference herein or therein, constitute the complete and exclusive statement of the terms of this agreement ("Agreement") governing the sale of Services and Goods by Seller to Buyer. It is expressly agreed that no statement, arrangement, warranty, or understanding, oral or written, expressed or implied, will be recognized unless it is stated in, or otherwise permitted by, this Agreement. Seller's acceptance of Buyer's purchase order is expressly conditional on Buyer's assent to all of the terms of this Agreement, including terms and conditions that are different from or additional to the terms and conditions of Buyer's purchase order. Buyer's acceptance of the Services and Goods will manifest Buyer's assent to the terms of this Agreement. Seller reserves the right in its sole discretion to refuse orders.
2. **PRICES.** Unless otherwise specified in writing by Seller, the price quoted or specified by Seller for the Services and Goods shall remain in effect for thirty (30) days after the date of Seller's quotation. Seller's scope of work or acknowledgment of Buyer's order for the Services and Goods, whichever occurs first, provided an unconditional authorization from Buyer for the performance of the Services is received and accepted by Seller within such time. If authorization is not received by Seller within such thirty (30) day period or quote is not accepted in totality, Seller shall have the right to change the price for the Services and Goods. All prices are exclusive of taxes, which are to be borne by Buyer.
3. **PAYMENT.** Buyer shall be billed monthly or at the completion of Services, at Seller's sole discretion. Seller, at its discretion, may require monthly progress payments for Services requiring more than thirty (30) days to complete. Terms of payment are net thirty (30) calendar days from date of Seller's invoice. For residential work, payment shall be made on the same day Services are provided by Seller. Seller shall have the right, among other remedies, either to terminate this Agreement or to suspend further performance under this Agreement with Buyer in the event Buyer fails to make any payment when due, which other agreements Buyer and Seller hereby amend accordingly. If any payment owed to Seller is not paid when due, it shall bear interest, at a rate to be determined by Seller, which shall not exceed the maximum rate permitted by law, from the date on which it is due until it is paid. Final payment shall constitute acceptance and approval of all work, and a waiver of all claims by Buyer, except those arising from liens or the warranty included in this Agreement. No retention shall apply to any of the work. Seller may preserve its interests in payment by enforcing any applicable mechanic's, labor, construction, or similar lien rights. Should Buyer's financial responsibility become unsatisfactory to Seller, cash payments or security satisfactory to Seller may be required by Seller for future performance. If such cash payment or security is not provided, in addition to Seller's other rights and remedies, Seller may discontinue performance. Buyer hereby grants Seller a security interest in all Goods sold to Buyer by Seller, which security interest shall continue until all such Goods are fully paid for, and Buyer, upon Seller's demand, will execute and deliver to Seller such instruments as Seller requests to protect and perfect such security interest.
4. **PROPOSAL.** Seller is responsible for, and shall have sole control of, the construction methods, sequences and coordination of all Services and delivery of Goods described in the Proposal, unless expressly stated to the contrary. Any items not listed are not included in the Agreement price and shall be the obligation of the Buyer.
5. **CONSTRUCTION MATERIALS.** All materials and work shall be furnished in accordance with normal industry tolerances for color, variation, thickness, size, weight, amount, finish, texture, and performance standards. Excess materials delivered to job site and/or materials not physically attached to the structure after substantial completion of the work contemplated by this Agreement shall remain the property of Seller.
6. **ACCESS TO WORK AND SITE.** Buyer shall provide electric power, water, telephone, and toilet facilities for use by Seller and its subcontractors/employees. Storage of materials and storage of Seller's equipment shall also be provided by Buyer. All utility connections and service charges, if any, shall be paid by the Buyer. Furthermore, Buyer agrees to maintain access for Seller at the Project Site to keep Project Site free from obstructions and conflicting work, and to obtain permission for Seller to gain access through adjacent property, if required by Seller to do so. Buyer shall be solely responsible for all risk, shall hold Seller harmless and free of liability, and shall compensate for any damages or costs arising out of such access or the failure to maintain access, except to the extent due to the intentional acts of Seller, its agents and/or employees.
7. **INSURANCE.** Seller shall maintain the following insurance or self-insurance coverage: Worker's Compensation in accordance with the statutory requirements of the state in which the work is performed. Employer's Liability with a limit of liability of \$2,000,000 per occurrence for bodily injury by accident or bodily injury by disease. Commercial General Liability for bodily injury and property damage with a limit of \$2,000,000 per occurrence and aggregate. Automobile Liability insurance that covers usage of all owned, non-owned and leased vehicles and which is subject to a combined single limit per occurrence of \$2,000,000. Seller will furnish a Certificate of Insurance evidencing the types and amounts of its coverage, upon request. Buyer shall maintain insurance covering all physical loss expressly including, but not limited to, coverage for collapse, fire, wind damage, theft, vandalism and malicious mischief, naming Seller as additional insured. Buyer assumes risk of loss during construction, except for the intentional acts of Seller, its subcontractors or employees.
8. **ENVIRONMENTAL HAZARDS.** Seller is not responsible for any environmental hazards. The Buyer shall be solely responsible for all risk, shall indemnify and hold Seller harmless and free of liability, and shall bear the costs of any removal or correction of environmental materials. This Agreement is based upon the work to be performed by Seller not involving asbestos-containing or toxic materials and that such materials will not be encountered or disturbed during performing the work. Seller is not responsible for expenses, claims or damages arising out of the presence, disturbance, or removal of asbestos-containing or toxic material. If such materials are encountered, Seller shall be entitled to reasonable compensation for all additional expenses incurred as a result of the presence of asbestos-containing or toxic materials at the work site.
9. **SITE CONDITIONS.** Seller shall not be responsible for additional costs due to the existence of latent conditions that are not disclosed in writing to Seller. The raising, disconnection, re-connection or relocation of any mechanical equipment that may be necessary for Seller to perform the work shall be performed by others or treated as an extra.
10. **JOB SIGN.** Buyer agrees to allow Seller to display a construction sign at the Project Site.
11. **CHANGES.** No changes, additions, alterations, deviations or extras to the Plans and Specifications shall be made without a written Change Order signed by the Buyer and Seller in advance, which will be performed based on Seller's standard time and material rates. Notwithstanding, Buyer's signature shall not be required for changes necessary to conform to codes, laws or regulations required by any utility or governmental authority, or to address existing conditions of the Project Site unknown to Seller at the time Seller signs this Agreement. Upon Seller's request, Buyer agrees to pay for all changes in advance of each change being commenced. Buyer understands and agrees that changes will extend the time of performance by at least five (5) business days for each change unless otherwise agreed in writing.
12. **WORK STOPPAGE.** Should work be stopped by any public authority or the Buyer for more than thirty (30) calendar days, Seller may terminate this Agreement and collect for the value of all work completed and materials ordered as of the date work is stopped, plus Seller's anticipated profit under this Agreement. Buyer's failure to sign Change Orders or Buyer's refusal to make progress payments, or any other cause beyond Seller's sole control, shall also be cause for work stoppage by Seller.
13. **WORKING HOURS.** Unless specifically noted, all Services included in this Agreement are to be performed during normal business hours, Monday through Friday. Services performed at any other time, or on legal holidays, will result in an extra charge to Buyer.
14. **EXCUSE OF PERFORMANCE.** While Seller will use all reasonable commercial efforts to maintain the performance dates acknowledged or quoted by Seller, all performance dates are approximate and not guaranteed. Seller shall not be liable for delays in performance or for non-performance due to acts of God; war; viral outbreaks, disease, pandemic, widespread sickness or epidemic; fire, flood; weather; sabotage; strikes or labor disputes; civil disturbances or riots; governmental requests, restrictions, allocations, laws, regulations, orders or actions; unavailability of or delays in transportation; default of suppliers; or unforeseen circumstances, acts or omissions of Buyer, or any events or causes beyond Seller's reasonable control. Any such delay shall extend the time of performance or, at Seller's option, terminate this Agreement if the cause of the delay cannot be resolved within thirty (30) calendar days. Where Seller elects to extend performance, Seller shall also be entitled to additional payment to reflect any increased cost of labor and/or materials. Seller will give notice to Buyer of delay and any adjustments to time of performance or cost of the work necessitated by the delay.
15. **LIMITED WARRANTY.** Seller warrants the proper performance of the Services for a period of ninety (90) days from the completion of the Services. Warranties applicable to Goods furnished by Seller shall be that of the manufacturer of such Goods and only to the extent assignable to Buyer. This warranty does not apply to bid work if the bid documents stipulate a lesser warranty. This warranty is in lieu of all other warranties, express or implied, of merchantability, fitness for a particular purpose, performance, or otherwise. Seller's liability under the warranty is strictly and exclusively limited to the repair or replacement at the job site of such work (including material and equipment) as is found to be defective within such warranty period, and with respect to which the Buyer has given Seller prompt written notice within such period. No allowance will be made for repairs or alterations unless made with Seller's prior written consent or approval. This paragraph states Seller's entire liability with respect to warranties, guarantees, or representations, express or implied.
16. **LIMITATION OF LIABILITY. SELLER SHALL NOT BE LIABLE FOR DAMAGES CAUSED BY DELAY IN PERFORMANCE AND THE REMEDIES OF BUYER SET FORTH IN THIS AGREEMENT ARE EXCLUSIVE. IN NO EVENT, REGARDLESS OF THE FORM OF THE CLAIMOR CAUSE OF ACTION (WHETHER BASED IN CONTRACT, INFRINGEMENT, NEGLIGENCE, STRICT LIABILITY, OTHER TORT OR OTHERWISE), SHALL SELLER'S LIABILITY TO BUYER AND/OR ITS CUSTOMERS EXCEED THE PRICE PAID BY BUYER FOR THE SPECIFIC SERVICES OR GOODS PROVIDED BY SELLER GIVING RISE TO THE CLAIMOR CAUSE OF ACTION. BUYER AGREES THAT SELLER'S LIABILITY TO BUYER AND/OR ITS CUSTOMERS SHALL NOT EXTEND TO INCLUDE INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES.** The term "consequential damages" shall include, but not be limited to, loss of anticipated profits, business interruption, loss of use, revenue, reputation and data, costs incurred, including without limitation, for capital, fuel, power and loss or damage to property or equipment.
17. **CONFLICTS/INCONSISTENCIES.** If any inconsistency or ambiguity is believed to exist among any of the documents comprising the Agreement, the inconsistency or ambiguity shall be resolved by applying the following order of precedence: (a) this Agreement including these Terms and Conditions; (b) the plans and specifications, if any; (c) other documents comprising the contract, if any.
18. **PROTECTION OF PERSONAL PROPERTY AND PROJECT SITE.** Buyer agrees to remove or protect any personal property inside and outside the Project Site. Seller shall make reasonable efforts to avoid damage to existing property. Seller will make every effort to keep dust down to a bare minimum. Seller is not responsible for housecleaning or damages during normal construction activities.
19. **HOLD HARMLESS.** Each party shall indemnify and hold the other party harmless from loss, damage, liability, or expense resulting from damage to personal property of a third party, or injuries, including death, to third parties to the extent caused by a negligent act or omission of the party providing indemnification or a party's subcontractors, agents, or employees during performance hereunder. Such indemnification shall be reduced to the extent damage or injuries are attributable to others. The indemnifying party shall defend the other party in accordance with and to the extent of the above indemnification, provided that the indemnifying party is: i) promptly notified by the other party, in writing, of any claims, demands or suits for such damages or injuries; ii) given all reasonable information and assistance by the other party; iii) given full control over any resulting negotiation, arbitration or litigation, including the right to choose counsel and settle claims, or the indemnifying party's obligations herein shall be deemed waived.
20. **GENERAL EXCLUSIONS.** Seller shall not be responsible for coordinating or supervising work performed by Buyer's own forces or contractors. Seller shall be entitled to an equitable adjustment for hidden or latent conditions. The cost of pumping water from basements and other excavations is not included in this Agreement. Any alteration or deviation from the specifications as outlined on reverse involving extra cost of material or labor will only be executed upon written orders for same and will become an extra charge over the sum mentioned in this Agreement. Seller is not responsible for damage to underground services. Any changes in local or state codes effective after date of proposal will be charged as an extra or credited. Patching of walls and floors is to be done by others unless specifically stated in this Agreement as Seller's responsibility.
21. **NON-SOLICITATION.** Buyer shall not solicit, directly or indirectly, or employ any employee of Seller during the period any services are being provided to Buyer and for a period of one (1) year after the last provision of services. In the event that an employee of Seller is hired or leaves the employ of Seller in such circumstances, the Buyer shall pay Seller, as compensation for the cost incurred by Seller in recruiting and training the employee, the sum equivalent to six (6) months pay for each employee hired from or leaving the employment of Seller.
22. **COMPLIANCE WITH LAWS/SAFETY PRACTICES.** Buyer must comply fully with all laws, orders, building codes, citations, rules, regulations, standards, and statutes applicable to this Agreement (collectively, "Laws"), including without limitation Laws related to occupational health and safety, the handling and storage of hazardous materials, accident prevention, safety equipment and practices including the accident prevention and safety program of Seller.
23. **LIEN NOTICE.** As required by the applicable state construction lien law, Seller hereby notifies Buyer that persons or companies furnishing labor or materials for the construction on Buyer's land may have lien rights on the Buyer's land and buildings if not paid. Those entitled to lien rights, in addition to Seller, are those who contract directly with the Buyer or those who give the Buyer notice within sixty (60) days after they first furnish labor or materials for the construction. Accordingly, Buyer will probably receive notices from those who furnish labor or materials for the construction and should give a copy of each notice received to their mortgage lender, if any. Seller agrees to co-operate with the Buyer and Buyer's lender, if any, to see that all potential lien claimants are duly paid.
24. **DISPUTES.** The validity, performance, and all other matters relating to the interpretation and effect of this Agreement shall be governed by the law of the state of Georgia without regard to its conflict of laws principles. Buyer and Seller agree that the proper venue for all actions arising in connection herewith shall be only in Georgia and the parties agree to submit to such jurisdiction. No action, regardless of form, arising out of transactions relating to this contract, may be brought by either party more than two (2) years after the cause of action has accrued. Seller may also, at Seller's sole discretion, elect arbitration and/or mediation in place of civil litigation, without regard to whether litigation has been commenced by Buyer.

# Grand Panama Beach Resort Emergency Protocol



Water leak in unit – during hours that staff is on site FirstService Residential (FSR) will be dispatched to assess the issue and contact any owners that we may need to gain access to units to find source of leak. FSR will contact all parties related (Owner, Vendor, Property Manager) to the leak and provide assistance with vendors and leak remediation where necessary. During the hours that staff is not on site GP Security should be called and asked to source the leak, mitigate the leak to the best of their ability and also inform the owners of the units affected by the water intrusion. Security will then inform the FSR and then FSR will contact all parties related (Owner, Vendor, Property Manager) to the leak and provide assistance with vendors and leak remediation where necessary.

Elevator shut down, guest cause, or guest stuck – call Fire Department, call Cavinder, manually kill elevator power and put it on independent service so that you can take FD up to floor where guests are stuck. Guest caused issue, inform them of fine and get them to pay fine.

Elevator shutdown, fire detection cause – call Fire Department access the fire control room, silence and acknowledge the alarm, go see what the alarm is actually saying the location is coming from to make sure no fire, then have a manual elevator ready. Then have a fire key set to switch reset or bypass to get elevators back to all online as long as device isn't showing alarm any longer.

During working hours, usually 7am – 5pm FSR will provide all necessary steps via the maintenance onsite team to remediate and assist with any emergency situation when it comes to fire, back flows, generators, elevators, etc.. GP Security will need to focus on actual emergency situations that involve life threatening emergencies, parking, pool monitoring, property inspections, and the like.





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to Building Solutions

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June 13, 2024

Grand Panama Condominium  
11800 Front Beach Road  
Panama City Beach, FL 32407

Attention: **Derek Gilbert, CAM**

Project: **Grand Panama Condominium  
Panama City Beach, FL**

Regarding: **Exterior Condition Survey**

Mr. Gilbert:

Per your request, **BECI** visited Grand Panama Condominium in Panama City Beach, Florida on May 20, 2024, to perform an Exterior Condition Survey related to the exterior building enclosure at the above referenced property.

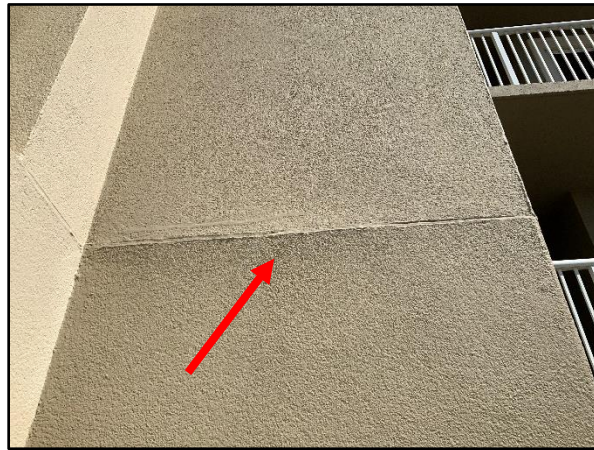
## 1.0 PURPOSE AND SCOPE

- 1.1 The purpose of our survey was to assess the exterior building components, including but not limited to, stucco, coatings, and sealants at the framed columns of Tower 1 and Tower 2. BECI also performed one (1) destructive exterior stucco core with the assistance of Valcourt Building Services of Florida, LC to observe the existing condition of the sheathing and framing members at Column 9 of Tower 1 at Unit No. 1-509. BECI was also contracted to perform cores at Column 1 of Tower 1 and Columns 7 and 8 at Tower 2, however after reviewing the Columns enumerated in the contract with Management and discussing the known issues presenting themselves at both Towers, BECI only performed coring at Column 9 of Tower 1.
- 1.2 Observations enumerated within this report, unless stated as isolated, are intended to be general typical conditions observed at the time of our investigation. As such, our conclusions are based on our observations of the existing conditions. The observations and opinions provided in this report are the opinion of BECI and are based on our experience, as well as the information provided to BECI regarding the exterior building enclosure at Grand Panama Condominiums.
- 1.3 Components are assessed and rated as good, *fair*, or *poor*. An evaluation of “good” indicates almost new condition with no immediate attention required. A “fair” evaluation refers to an acceptable rate of use with no or few immediate needs. The “poor” evaluation indicates failure or partial failure and the need for immediate attention.



## 2.0 OBSERVATIONS

- 2.1 Derek Gilbert and Stephen Kilcummings with RCAM provided general information about the property and recent projects. Mr. Kilcummings informed BECI that the buildings were built circa 2008. Mr. Kilcummings stated that cores had already been performed by management prior to our site visit at Tower 2 and found corroded framing members and moisture within the wall cavity at those areas. BECI observed the Grand Panama Condominium complex to be comprised of two (2) 22-story buildings constructed of concrete shear walls, concrete columns, structural concrete decks, direct-applied stucco, and conventional stucco throughout both towers. Mr. Gilbert informed BECI that an exterior restoration project had occurred within the last 2 years by Valcourt Building Services of Florida, LC. BECI was informed that the low-slope roofs were restored within the last 2 years.
- 2.2 BECI began our observations of the stucco cladding, coatings, and sealants at the base of Columns 7 and 8 at Unit No. 2-107 and 2-108. BECI observed delaminated stucco to be typical at the floor line joints at Columns 1 and 8 above the private balconies at Unit Nos. 2-107 and 2-108 (Reference Photo Exhibit Nos. 1 through 3). BECI observed that the stucco cladding at Columns 7 and 8 was sealed to the concrete deck with no apparent path for drainage of the cladding assembly (Reference Photo Exhibit No. 4). BECI was informed that reported leaking at these column conditions had been remedied by management after previous coring had been performed.



***Figure 2.2.1 – Column 8, Unit No. 2-108 –  
Delaminated stucco cladding at floor line  
joint.***

- 2.3 BECI proceed to perform visual observations of Columns 1 and 9 of Tower 1 at Unit Nos. 1-501, 1-509, 1-1209, and 1-1201 (Reference Photo Exhibit Nos. 5 and 6). BECI observed the stucco cladding at the columns to be in fair condition overall. BECI observed hairline cracking to be typical in the conventional stucco cladding at the columns at Floors 5 and 12 (Reference Photo Exhibit Nos. 7 through 9). BECI observed coating failure to be typical at the column-to-slab and column-to-ceiling interfaces at all locations observed. BECI observed that the bases of the columns had been sealed to the concrete decks with no apparent path for drainage of the cladding assembly at all locations observed (Reference Photo Exhibit Nos. 10 and 11). BECI also observed microbial growth at the column-to-ceiling and column-to-deck interfaces (Reference Photo Exhibit Nos. 12 through 16). BECI also observed corrosion staining to be typical at the private balcony decks at Unit Nos. 1-509 and 1-501 indicating prolonged moisture intrusion within the column (Reference Figure 2.3.1 and Photo Exhibit Nos. 17 through 20).



**Figure 2.3.1 – Unit No. 1-509, Column 9 – Overall view of staining at deck.**

- 2.4 During our observations, BECI accessed the attic spaces directly above Columns 1 and 9 of Tower 1 via Unit Nos. 1-2109 and 1-2101 private balconies. At both attic spaces, BECI observed widespread corrosion at the metal roof framing, staining on the attic floor, and deteriorated gypsum sheathing, indicating prolonged moisture intrusion (Reference Photo Exhibit Nos. 21 through 23). BECI also observed the concrete attic decks to have been saturated with moisture above Columns 1 and 9 (Reference Figure No. 2.4.1 and Photo Exhibit Nos. 24 and 25). At the private balcony of Unit No. 1-2109, BECI observed the attic access door exhibited severe corrosion and sectional loss adjacent to where moisture was observed at the attic interior (Reference Photo Exhibit No. 26).



**Figure 2.4.1 – Attic Space above Column 1  
– Overall view of saturated concrete deck.**

- 2.5 BECI directed Valcourt Building Services of Florida, LC to perform one (1) destructive stucco core at the base-of-column condition at Column 9 at Tower 1, at Unit No. 1-509. (Reference Figure 2.5.1 and Photo Exhibit Nos. 27 through 31). Upon removal of the stucco cladding at the core location, BECI observed water actively evacuating the interior of the column onto the private balcony deck below. BECI observed that no means of waterproofing had been installed behind the stucco cladding that was installed over the exterior-grade gypsum sheathing (Reference Photo Exhibit Nos. 32 and 33). BECI observed that a metal base-of-wall flashing had been installed during original construction, however the base-of-wall flashing had been set in a bed of sealant approximately  $\frac{3}{4}$ " in depth, and sealed to the cladding, preventing the cladding from draining (Reference Figure 2.5.2 and Photo Exhibit Nos. 34 and 35). BECI also observed the gypsum sheathing to be saturated and severely deteriorated (Reference Photo Exhibit No. 36). BECI observed severe corrosion and section loss at the light gauge metal framing members within the column cavity (Reference Figure 2.5.3 and Photo Exhibit Nos. 37 through 40). BECI also observed standing water remained at the base-of-column condition at the time the destructive core was performed with no means of drainage (Reference Figure 2.5.4 and Photo Exhibit Nos. 41 through 44).





***Figure 2.5.1 – Stucco core removal in progress.***



***Figure 2.5.2 – Overall view of base-of-column flashing set in sealant.***



***Figure 2.5.3 – Overall view of severely deteriorated light gauge metal framing.***



***Figure 2.5.4 – Overall view of standing water in base-of-column condition.***

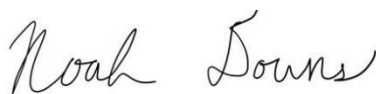
### 3.0 CONCLUSIONS AND RECOMMENDATIONS

- 3.1 BECI is of the opinion that the areas of hairline cracking, areas of failed sealants, and failed coatings at the columns are allowing moisture to penetrate the building envelope. BECI is of the opinion that the sealed flashing at the base-of-column condition is prohibiting proper drainage of the cladding assembly, contributing to the observed deterioration at the interior of the column. BECI is of the opinion that the observed lack of waterproofing behind the stucco cladding in conjunction with incorrect sequencing of materials at the base-of-column conditions has allowed prolonged moisture intrusion to prematurely deteriorate the underling sheathing and framing members.
- 3.2 BECI recommends that consideration be given to removing the existing stucco cladding at the columns on the South Elevation of Tower 1 down to the sheathing. BECI recommends that deteriorated sheathing and all corroded light gauge metal framing members be replaced with like in-kind materials. BECI also recommends installing new pre-finished aluminum base-of-column flashings at all the base-of-column conditions at all floors and installing a new fluid-applied weather-resistive barrier (WRB) over the gypsum sheathing at columns. BECI recommends that the new fluid-applied WRB be integrated with the new base-of-column flashings to allow for proper drainage and direction of water away from the building envelope. BECI recommends installing a new drainable conventional stucco cladding inclusive of a fluid-applied WRB and means of drainage at the deck level to promote drainage of the framed column conditions.
- 3.3 Before a restoration effort is scheduled or implemented, a more comprehensive scope of work identifying proper methods of restoration and materials to be used should be prepared by a design professional. It is fair to assume that the deficiencies observed are resulting in an undetermined amount of damage or deterioration to the buildings and underlying components at this time. The restoration documents should account for these possible damages or deterioration. BECI recommends an exterior restoration is undertaken before the Milestone Inspection required by Florida Senate Bill 154. BECI would be glad to assist in the development of such restoration documents in the future if a restoration of the noted anomalies is undertaken.

Thank you for the opportunity to be of service. We trust that this report is informative and will assist the Association in identifying scope items to be included during the next restoration. Please contact our Destin office with questions or if you wish to discuss this report in further detail.

REPORT BY:

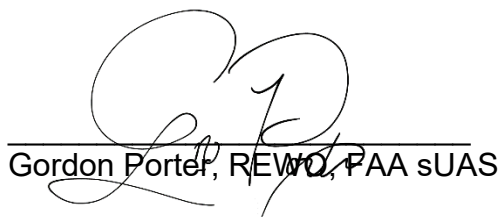
**BECI**



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Noah Downs

Project Engineer II



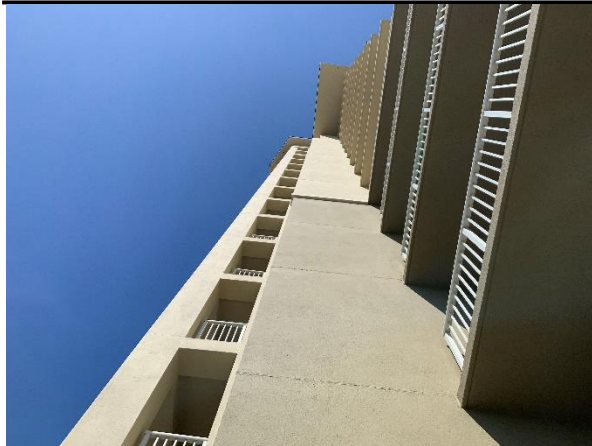
Gordon Porter, REWD, FAA sUAS

Project Manager II

Attachments :      Appendix A : BECI Photo Exhibit (8 Pages)



**Grand Panama – Exterior Condition Survey  
Photo Log  
May 20, 2024**



**Photo 1**  
Tower 2 – Column 7 – Overall view.



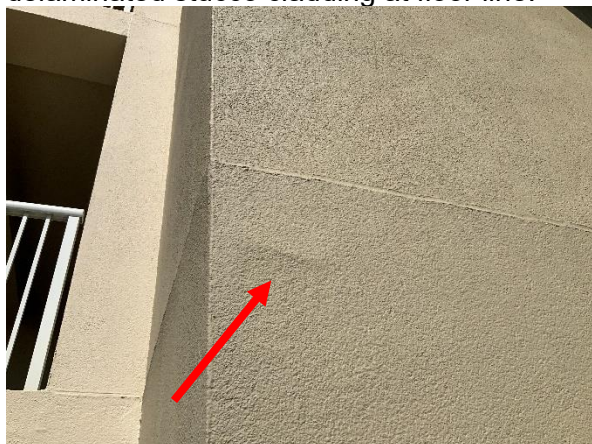
**Photo 4**  
Tower 2 – Column 8 – Overall view of column sealed at base-of-wall condition.



**Photo 2**  
Tower 2 – Column 8 – Overall view of delaminated stucco cladding at floor line.



**Photo 5**  
Tower 1 – Column No. 1 – Overall view.



**Photo 3**  
Tower 2 – Column 7 – Overall view of delaminated stucco cladding below floor line.



**Photo 6**  
Tower 1 – Column No. 9 – Overall view.



**Grand Panama – Exterior Condition Survey  
Photo Log  
May 20, 2024**



**Photo 7**  
Unit No. 1-501 – Overall view of stucco cracking at column.



**Photo 10**  
Unit No. 1-1201 – Overall view of column sealed to deck.



**Photo 8**  
Tower 1 – Column No. 1 – Overall view of stucco cladding in fair condition.



**Photo 11**  
Unit No. 1-509 – Overall view of column sealed to deck.



**Photo 9**  
Tower 1 – Column No. 1 – Overall view of stucco cladding in fair condition.



**Photo 12**  
Unit No. 1-1209 – Overall view of microbial growth at base-of-column.



**Grand Panama – Exterior Condition Survey  
Photo Log  
May 20, 2024**



**Photo 13**  
Unit No. 1-1209 – Overall view of coating failure and microbial growth observed at column-to-ceiling interface.



**Photo 16**  
Unit No. 1-1201 – Microbial growth observed at column-to-deck interface.



**Photo 14**  
Unit No. 1-509 – Overall view of microbial growth at column-to-ceiling interface.



**Photo 17**  
Unit No. 1-501 – Overall view of severe staining at balcony deck adjacent to column.



**Photo 15**  
Unit No. 1-1201 – Microbial growth observed at column-to-deck interface.



**Photo 18**  
Unit No. 1-501 – Overall view of severe staining at balcony deck adjacent to column.



**Grand Panama – Exterior Condition Survey  
Photo Log  
May 20, 2024**



**Photo 19**  
Unit No. 1-509 – Overall view of severe staining at balcony deck adjacent to column.



**Photo 22**  
Column 1 – Attic Space – Overall view of corroded framing track.



**Photo 20**  
Unit No. 1-509 – Overall view of staining at balcony slab edge adjacent to column.



**Photo 23**  
Column 9 – Attic Space – Overall view of corroded framing track and saturated sheathing.



**Photo 21**  
Column 1 – Attic Space – Overall view of deteriorated gypsum sheathing and evidence of moisture intrusion.



**Photo 24**  
Column 1 – Attic Space – Overall view of saturated concrete deck.



**Grand Panama – Exterior Condition Survey  
Photo Log  
May 20, 2024**



**Photo 25**  
Column 9 – Attic Space – Overall view of saturated concrete deck.



**Photo 28**  
Tower 1 – Unit No. 1-509 – Destructive core removal in progress.



**Photo 26**  
Unit No. 1-2109 – Overall view of severe corrosion and section loss at attic access door.



**Photo 29**  
Tower 1 – Unit No. 1-509 – Destructive core removal in progress.



**Photo 27**  
Unit No. 1-509 – Overall view of core removal in progress.



**Photo 30**  
Tower 1 – Unit No. 1-509 – Destructive core removal in progress.



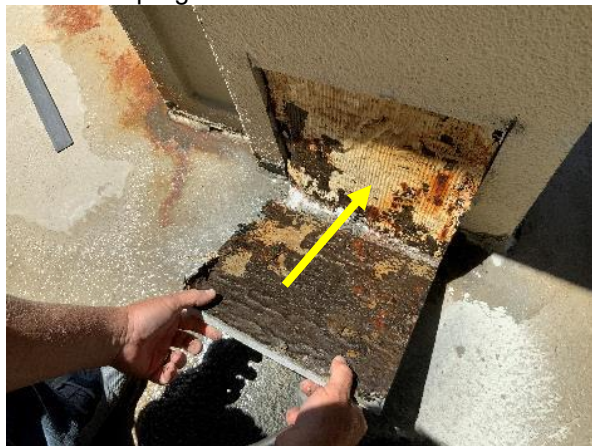
**Grand Panama – Exterior Condition Survey  
Photo Log  
May 20, 2024**



**Photo 31**  
Tower 1 – Unit No. 1-509 – Destructive core removal in progress.



**Photo 34**  
Unit No. 1-509 – Overall view of base of wall flashing installed on bed of sealant.



**Photo 32**  
Unit No. 1-509 – Overall view of deteriorated stucco slip sheet.



**Photo 35**  
Unit No. 1-509 – Overall view of base of wall flashing installed on bed of sealant.



**Photo 33**  
Unit No. 1-509 – Overall view of self-adhered flashing behind base-of-column flashing.



**Photo 36**  
Unit No. 1-509 – Overall view of saturated and deteriorated gypsum sheathing.



**Grand Panama – Exterior Condition Survey  
Photo Log  
May 20, 2024**



**Photo 37**  
Unit No. 1-509 – Overall view of severely corroded light gauge metal framing members.



**Photo 40**  
Tower 1 – Unit No. 1-509 – Standing water present inside of stucco column core.



**Photo 38**  
Unit No. 1-509 – Overall view of severely corroded light gauge metal framing members.



**Photo 41**  
Tower 1 – Unit No. 1-509 – Standing water present inside of stucco column core.



**Photo 39**  
Unit No. 1-509 – Overall view of severely corroded light gauge metal framing members.



**Photo 42**  
Tower 1 – Unit No. 1-509 – Standing water present inside of stucco column core.



**Grand Panama – Exterior Condition Survey**  
**Photo Log**  
**May 20, 2024**



**Photo 43**  
 Unit No. 1-509 – Overall view of standing water inside column.



**Photo 44**  
 Unit No. 1-509 – Overall view of standing water inside column.

**Proposal for:**  
**Grand Panama Beach Resort**  
**Columns 1 & 9 South Tower**  
**Columns 7 & 8 North Tower**  
11807 Front Beach Road  
Panama City Beach, FL 32407

**Presented To:**  
**Rusty Stinson**  
**Maxet Management Group**

**June 13th, 2025**



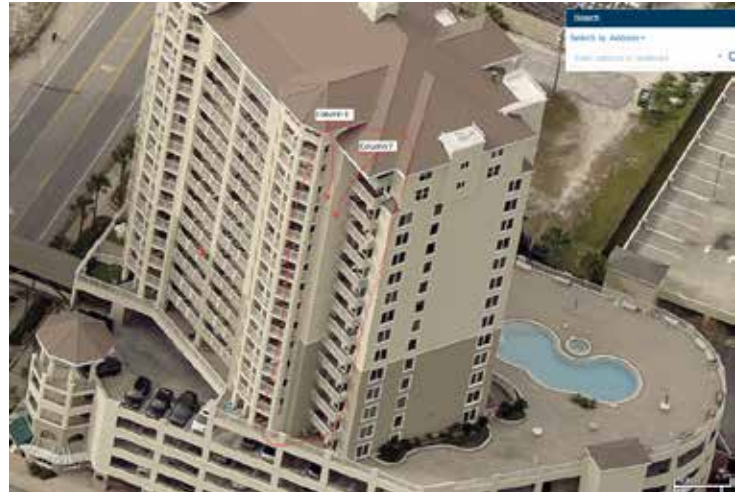
Larry LeBlanc  
Business Development Manager  
LLeBlanc@Valcourt.net  
850-737-0485



# Scope of Work

## Grand Panama Beach Resort

11807 Front Beach Rd.- Panama City Beach, FL 32407



This scope of work pertains to columns 1 and 9 on the South tower and columns 7 and 8 on the North tower.

### Base Bid:

- 1) Remove the existing stucco cladding at the columns 1 and 9 (North Tower) and 7 and 8 (South Tower) down to the sheathing.
- 2) Replace all sheathing and corroded metal framing (we have assumed 10% of the overall metal framing, or 275 LF) with like in-kind materials.
- 3) Install new pre-finished aluminum base of column flashings at all floors
- 4) Install fluid applied weather resistive barrier (Finestop RA or equal) over gypsum sheathing at columns to be tied in with new base to wall column flashings
- 5) Install new drainable conventional stucco cladding to match existing to columns

### Qualifications:

- 1) Our proposal includes 100% sheathing removal to allow full inspection of metal framing.
- 2) BE-CI to approve our scope of work prior to work commencing, at the cost of others, if required. Any altering of the current scope of work will be reflected in a change order.

## Grand Panama Beach Resort

11807 Front Beach Rd.- Panama City Beach, FL 32407

WE HEREBY PROPOSE to furnish labor, material, equipment and insurance – complete in accordance with this proposal dated **June 13<sup>th</sup>, 2025** for the following values:

**Base Bid:** **\$364,685.00**

Repairs will be quantified at a minimum of one (1) unit per location.

Permitting fees are not included. If required, Valcourt will procure and manage the permit application process. However, Owner is to pay all permitting costs direct to the applicable municipality. Permit administrative or expeditor fees that Valcourt incurs will be billed directly to the Owner.

Additionally, the "Proposal Price/Bid Price" (including all Alternate, Unit, and Time & Material pricing) for this Project has been calculated based on the current cost of component building materials and labor. The market for building materials and labor are currently experiencing unprecedented volatility, and the prices of materials and cost of labor are increasing at an uncontrolled rate and pace. Considering this, and notwithstanding any contrary or conflicting provision in the "Bid Documents", if there is an increase in the price of any applicable materials or cost of labor subsequent to the date of this Proposal/Bid, the Proposal Price/Bid Price, and the resulting Contract Sum/Price, will increase accordingly. Notwithstanding, any contrary or conflicting provision in the "Bid Documents", Valcourt submits the attached Proposal/Bid contingent upon Valcourt's right to increase the Proposal Price/Bid Price, and the resulting Contract Sum/Price, by the amount of any increased costs of materials and/or labor prior to, or during, the performance of the Work by Valcourt.

The General Conditions, attached hereto as "Exhibit A", are incorporated herein as if fully set forth herein, and performance of the Work as proposed in this Proposal is contingent upon the foregoing incorporation.

Owner/Manager

Valcourt Exterior Building Services of Florida, L.C.

By: \_\_\_\_\_

By: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_



**Exhibit "A" to the Proposal**  
**General Conditions**

**The following disclosure is provided pursuant to Chapter 713.015, Florida Statutes:**

**ACCORDING TO FLORIDA'S CONSTRUCTION LIEN LAW (SECTIONS 713.001-713.37, FLORIDA STATUTES). THOSE WHO WORK ON YOUR PROPERTY OR PROVIDE MATERIALS AND SERVICES AND ARE NOT PAID IN FULL HAVE A RIGHT TO ENFORCE THEIR CLAIM FOR PAYMENT AGAINST YOUR PROPERTY. THIS CLAIM IS KNOWN AS A CONSTRUCTION LIEN. IF YOUR CONTRACTOR OR A SUBCONTRACTOR FAILS TO PAY SUBCONTRACTORS, SUB-SUBCONTRACTORS, OR MATERIAL SUPPLIERS. THOSE PEOPLE WHO ARE OWED MONEY MAY LOOK TO YOUR PROPERTY FOR PAYMENT, EVEN IF YOU HAVE ALREADY PAID YOUR CONTRACTOR IN FULL. IF YOU FAIL TO PAY YOUR CONTRACTOR YOUR CONTRACTOR MAY ALSO HAVE A LIEN ON YOUR PROPERTY. THIS MEANS IF A LIEN IS FILED YOUR PROPERTY COULD BE SOLD AGAINST YOUR WILL TO PAY FOR LABOR, MATERIALS, OR OTHER SERVICES THAT YOUR CONTRACTOR OR A SUBCONTRACTOR MAY HAVE FAILED TO PAY. TO PROTECT YOURSELF, YOU SHOULD STIPULATE IN THIS CONTRACT THAT BEFORE ANY PAYMENT IS MADE YOUR CONTRACTOR IS REQUIRED TO PROVIDE YOU WITH A WRITTEN RELEASE OF LIEN FROM ANY PERSON OR COMPANY THAT HAS PROVIDED TO YOU A "NOTICE TO OWNER". FLORIDA'S CONSTRUCTION LIEN LAW IS COMPLEX AND IT IS RECOMMENDED THAT YOU CONSULT AN ATTORNEY.**

**A. Contract Documents**

1. The Contract Documents are (1) the Proposal dated **June 13<sup>th</sup>, 2025**, and (2) these General Conditions (which are Exhibit "A" to the Proposal and are incorporated into the Proposal). "Acceptance" of the Contract Documents by Owner/Manager constitutes a binding contract between Valcourt Exterior Building Services of Florida, L.C., ("Contractor") and **Grand Panama Beach Resort Condominium Association, Inc.** ("Owner/Manager"). The Contract Documents terms supersede all asserted agreements between the parties, written or oral. Owner/Manager acknowledges and agrees that the Proposal may be withdrawn if not Accepted by Owner/Manager within 30 days of the of the Proposal date.

2. "Acceptance" of the provisions of the Contract Documents by Owner/Manager, including these General Conditions, shall be conclusively evidenced by Owner/Manager's execution of the Proposal and/or upon "Ratification" by Owner/Manager. Ratification of the provisions of the Contract Documents by Owner/Manager shall occur when, upon Owner/Manager instruction, Contractor commences to perform the Work stated in the Proposal (regardless of whether the Proposal, or any other document, has been executed by Owner/Manager). Upon such Contractor commencement of Work, Owner/Manager shall be conclusively construed to have ratified, and shall be bound to, all the terms and provisions of all the Contract Documents.

3. Owner/Manager Acceptance of the Contract Documents constitutes Owner/Manager's agreement that the provisions of the Contract Documents shall supersede any conflicting terms in any other document referenced by the Contract Documents or executed between the parties, at any time, notwithstanding any provision of any such document purporting to supersede or cancel the provisions of the Contract Documents. Owner/Manager acknowledges and agrees that Contractor would not have undertaken to perform the Work unless all the provisions of all the Contract Documents were agreed by Owner/Manager to be binding on Owner/Manager and to supersede all terms of any other executed or non-executed document.

**B. Contractor Responsibilities**

1. Contractor shall supervise the Work, using Contractor's best skill and attention. Contractor shall be responsible for construction means and methods, and for coordinating the Work. Contractor will furnish the labor, materials, and equipment necessary to perform the Work in a workmanlike manner. Contractor shall appoint a Project Manager to supervise the Work. Contractor may subcontract portions of the Work and, if so, Contractor shall be responsible for the acts or omissions of its subcontractors in performance of the Work.

2. Contractor shall perform in compliance with applicable laws, codes and manufacturer's specifications, and shall be responsible for safety administration on the site, within its reasonable control. Contractor shall keep the site reasonably clean and free from accumulation of debris. Contractor shall be responsible for damages caused by Contractor, but only to the extent: (a) such damages are caused by Contractor, its subcontractors, or anyone for whom they bear legal responsibility, and (b) such damages are not excluded from Contractor's responsibility in the Contract Documents.

3. If applicable, Contractor shall secure, and Owner/Manager shall pay for (in addition to the Contract Sum), any required building permits.

4. Contractor has visited the site and has become reasonably familiar with the visible conditions under which the Work is to be performed. If, however, Contractor encounters any hidden, changed or latent conditions and/or obstructions not visible prior to performance of the Work, or any aspect thereof (including, but not limited to, substrate conditions), which delays, hinders, or obstructs the Work, or materially increases the cost of the Work,

Contractor shall not be held responsible for such conditions, any expenses or delay caused thereby shall not be the responsibility of Contractor, and Contractor shall be entitled to a change order for an extension of time and/or increase in the Contract Sum as the circumstances may equitably dictate.

### **C. Warranty**

Contingent upon payment of the Contract Sum to Contractor in accordance with the Contract Documents, Contractor warrants to Owner/Manager, for a period of one year from completion, that the materials furnished under the Contract Documents will be new and that the workmanship will be free from defects. Contractor's warranty excludes liability for design defect, or damage or defect caused by misuse, abuse, modifications not executed by Contractor, improper or insufficient maintenance, improper operation, or normal wear and tear and normal usage. Liability under this warranty shall be limited to defects in workmanship and shall not include any implied, consequential or resultant damages of any nature. Liability shall be limited to an amount not to exceed the Contract Sum. The warranty is not transferable or assignable without the written consent of Contractor. Owner/Manager's sole and exclusive remedy for any claims for defects in workmanship shall be pursuant to this warranty or for breach of warranty. This warranty shall not be effective unless and until all monies due under the Contract Documents have been paid to Contractor in full.

### **D. Insurance**

1. Contractor shall furnish to Owner/Manager a Certificate of Insurance evidencing that the following insurance coverage and limits are in force:

- |                                  |  |
|----------------------------------|--|
| A. Commercial General Liability: | Each Occurrence/General Aggregate \$1,000,000/\$2,000,000<br>Products/Completed Operations Aggregate \$1,000,000<br>Personal & Advertising Injury \$ 1,000,000 |
| B. Automobile Liability:         | Bodily Injury/Property Damage \$1,000,000  |
| C. Excess Liability/Umbrella:    | Each Occurrence/Aggregate \$10,000,000/\$10,000,000  |
| D. Workers' Compensation:        | Per Statute  |
| E. Employers Liability:          | Each Accident \$1,000,000  |

2. Owner/Manager and Contractor waive all rights and claims against each other for damages caused by fire or other causes of loss to the extent those losses are covered by policies of property insurance. The policies shall provide such waivers of subrogation by endorsement or otherwise. The foregoing waiver of subrogation shall be effective as to a person or entity even though that person or entity would otherwise have a duty of indemnification, did not pay the insurance premium directly or indirectly, or whether or not the person or entity had an insurable interest in the property damaged.

### **E. Contract Time**

1. Contractor shall progress diligently in the performance of the Work and pursuant to the Contract Time stated in the Proposal.

2. If Contractor is delayed or disrupted in the commencement or progress of the Work, by any act or omission of Owner/Manager or its representatives, suppliers or other contractors, or by hidden or latent conditions, or by changes in the Work, or by any acts of force majeure including wars, flood, earthquake, unavailability of materials, epidemic, quarantine, riot, insurrection, governmental order, labor disputes, fire, unusual delay in transportation, unavoidable casualties, weather, or any other causes beyond Contractor's reasonable control, then the Contract Time shall be extended by written Change Order for such time that Contractor's schedule has been delayed thereby. Any Saturday, Sunday or holiday performance of the Work shall not be considered a "make-up day" which offsets justifiable delay event days accrued throughout the performance of the Work and, instead, any justifiable delay event shall result in an extension of the schedule of performance, the Contract Time and the completion date.

3. Owner/Manager acknowledges that Contractor is a non-union contractor and, as such, does not have any agreements with labor organizations. Contractor shall not be responsible or liable for any delays, damages or disruptions resulting from any labor dispute.

4. If Owner/Manager and Contractor have agreed to the assessment of Liquidated Damages for delay, then Owner/Manager shall not, under any circumstance, be entitled to any claim or demand for, or payment for, any losses or damages (or alleged losses or damages) on account of (or allegedly on account of) hindrances or delays (or allegedly arising from hindrances or delays) other than its entitlement to such Liquidated Damages.

5. Should Contractor's commencement or performance of the Work be delayed or disrupted by any acts or omissions of Owner/Manager or its representatives, design professionals, separate contractors, or any of their representatives or suppliers, Owner/Manager acknowledges and agrees that, to the extent that such delay subjects Contractor to an increase in the prices of materials that are purchased for use in performance of Contractor's Work, over and above prices for materials that were in place by Contractor's usual and ordinary suppliers prior to such delay or hindrance, or causes additional expense of equipment rental, or causes additional demobilization and remobilization, then Owner/Manager agrees to pay that cost increase to Contractor in addition to the Contract Sum.

### **F. Contract Sum and Payment**

1. Owner/Manager shall pay Contractor for the performance of the Work in accordance with, and pursuant to, the terms of the Proposal, which may include a lump sum amount, unit-pricing, "time and material", daily rate, or a combination thereof. Collectively, the costs to be paid to Contractor for performance of the Work is the "Contract Sum."



2. If applicable, sales and/or use tax will be added to the Contract Sum unless Contractor is provided with an appropriate certificate of sales tax exemption. Although Contractor will pay sales tax levied on materials at the point of purchase, Owner/Manager shall be responsible for those taxes. Should a sales tax be levied on the Contract Sum, or any portion, said tax will be added to the invoicing, and shall be paid by Owner/Manager.
3. Based on periodic Invoices submitted by Contractor, Owner/Manager shall make payment of the Contract Sum (or applicable portion) to Contractor within 30 days of invoicing. Payments due and unpaid shall bear interest from the date payment is due at the rate of 1.5% per month, plus reasonable attorney's fees and collection costs which shall be paid by Owner/Manager to Contractor on demand, in addition to the Contract Sum.
4. If Owner/Manager fails to make payment of any invoice due and owing, or fails to agree to a change order for increase in the Contract Sum or Contract Time required by the Contract Documents, Contractor may, after seven (7) days written notice to Owner/Manager, suspend or terminate the Contract Documents and the Work, and recover from Owner/Manager payment for all Work executed and the cost of any purchased or leased materials and equipment (including a reasonable profit thereon of twenty percent (20%)), as well as Contractor's incurred costs arising from such suspension or early termination and, in the case of suspension, Contractor's incurred costs of demobilization and remobilization.
5. Contractor shall not be required to execute any document not approved by Contractor as a condition of receipt of payment due and owing. The form for any releases of lien shall be as provided in Section 713.20, Florida Statutes. The form for any final contractor's affidavit shall be as provided in Section 713.06(2), Florida Statutes.
6. The cost of any bonds is not included in the Contract Sum, and should Owner/Manager elect to obtain any bonds, such bonds will be provided at an additional cost of two percent (2%) of the Contract Sum (as it may increase), and Owner/Manager acknowledges that any bonds are for the duration of the project only, and if any additional maintenance or warranty bonds are requested, additional charges shall apply.
7. As required, Contractor will supply pigtails for each swing stage, but Owner/Manager shall contract separately with its electrician and all electrical costs and installation charges related to installation of the pigtails shall be the expense of Owner/Manager in addition to the Contract Sum.
8. If, prior to commencement, or during performance, of the Work, the cost of materials to be used in performance of Contractor's Work increases over the prices for materials that were in place as of the date of Contractor's Proposal, then Owner/Manager agrees to pay such material cost increase(s) to Contractor, and the Contract Sum shall be adjusted by the direct amount of any such increase in the cost of materials. Contractor will provide written notice to Owner/Manager stating the increased cost, the materials at issue, and the source of supply. Such increase in material costs shall be documented through quotes, invoices, or receipts. Should the delivery of materials be delayed due to shortage or unavailability of such materials, Contractor shall not be liable for any costs or damages associated with such delay(s).

#### **G. Owner/Manager Responsibilities**

1. Owner/Manager shall appoint a representative with the power to bind Owner/Manager. Contractor shall be entitled to rely on the accuracy of information furnished by Owner/Manager.
2. Owner/Manager shall secure and pay for any necessary permits (other than building permit, if applicable, which shall be secured by Contractor and paid for by Owner/Manager), approvals, easements, assessments, and charges required for the construction, change, use or occupancy of its structures. Owner/Manager shall complete and record Notice of Commencement in accordance with the requirements of Chapter 713.13, Florida Statutes, prior to commencement of the Work, and a certified copy posted prominently upon the property.
3. Owner/Manager shall: (a) grant access to the site (including, but not limited to, during nights, weekends and holidays) and assign acceptable parking spaces, loading docks and service elevators to Contractor; (b) provide water and electricity at the site of the Work at Owner/Manager's cost and expense; (c) remove or protect personal property and items in the work area (Contractor will not be responsible for any damages to personal property or items remaining in the work area); (d) clean dirt and water spots from windows after the work is completed unless specifically included in the scope of Work under the Proposal; (e) make notification of the Work being performed in order to avoid any injuries or damages to personal belongings and be responsible for enforcement of restricted areas (Contractor will pay no compensation for damages or injuries occurring within the zoned areas); (f) perform any trimming or pruning of foliage which may interfere with the Work; (g) remove and replace any shutters or other protective devices impeding the Work, and; (h) advise residents/tenants/unit owners of potential damage that may occur in the normal course of work, such as from vibrations or dust, and the required precautions to be taken by such individuals.
4. Owner/Manager shall be responsible for assessment of potential plant, foliage or tree damage from unavoidable exposure to fumes, over spray and/or residue of materials, and shall protect or replace plants accordingly. Protection and replacement of plants, foliage or trees shall be performed by Owner/Manager, solely at the discretion and expense of Owner/Manager.
5. Owner/Manager shall be responsible for rerouting or diversion of power or utility lines and any cost or expense associated with, or arising from, any required rerouting or diverting of any power or utility line is in addition to the Contract Sum.

#### **H. Damages and Risk of Loss**

1. Owner/Manager acknowledges and agrees that minor interior wall damage, including but not limited to "nail pops", drywall cracking/separation, or drywall tape dislocation; (2) damage to personal effects in contact with interior walls (including but not limited to hanging pictures and items on shelves), or; (3) damage to any personal property remaining on balconies or in the work area during the performance of the Work, are all anticipated

and common events arising from performance of the Work, and that such interior wall damage or damage to personal effects will arise despite compliant, non-negligent and workmanlike performance by Contractor. The foregoing interior wall damage and/or damage to personal effects shall not be, and shall not be construed as, damages caused by Contractor's negligence or willful acts or breach of the Contract Documents and shall not give rise to any liability (contractual or otherwise) or responsibility to repair damages, or replace items, on the part of Contractor.

2. Owner/Manager acknowledges and agrees that certain equipment is required to perform the Work and, despite best commercially reasonable efforts undertaken by Contractor, landscaping and/or asphalt or concrete surfaces may inevitably be damaged by the use of such equipment, and, in accordance with the foregoing, Contractor shall not be responsible, or bear any liability, for any loss, cost, expense or damage arising from damage to landscaping and/or asphalt or concrete surfaces by use of Contractor equipment in performance of the Work. To the fullest extent permitted by law, Owner/Manager shall indemnify, defend and hold harmless Contractor, its officers, directors, members, shareholders, agents and employees from liability, damages, losses and costs, including, but not limited to, reasonable attorney's fees, arising from damage to landscaping and/or asphalt or concrete surfaces owned by third parties, by use of Contractor equipment in performance of the Work. To the extent that Owner/Manager's obligation to indemnify as set forth herein arises in whole or in part by the acts, omissions, or defaults of the indemnified parties, such obligation shall be limited to One Million Dollars (\$1,000,000.00) per occurrence which sum the parties acknowledge bears a reasonable commercial relationship to the Contract Documents.

3. Owner/Manager acknowledges and agrees that the Work requires that areas being treated remain undisturbed for periods of time, and that aspects of the Work create potentially unsafe conditions, so restrictions of access to certain areas of the property will be required during portions of the Work, Contractor shall not be responsible or liable for damages to items located or parked within the restricted areas and shall not be liable for injuries or damages to persons, property, or the Work as a result of unauthorized activity by any person within the restricted areas.

4. Owner/Manager acknowledges and agrees that performance of the Work will generate noise and/or dust throughout the performance of the Work.

5. Owner/Manager acknowledges and agrees that once Contractor has completed installation of its materials in a particular location and those aspects of the Work have been inspected and approved by Owner/Manager, or its representatives, Contractor assumes no further responsibilities for protection of those aspects of the Work, except from damage that may occur as a result of completion of the balance of the Work, but only to the extent caused by the act or omission of Contractor or by Contractor's subcontractors.

6. Owner/Manager acknowledges and agrees that Owner/Manager bears the risk of loss to the property and the Work for any damage caused to the building, the site, the Work or the materials used in the performance of the Work, which is caused by any flood, storm, hurricane, tornado, fire, earthquake, natural disaster, or any event beyond Contractor's control.

7. If Contractor provides Owner/Manager or its representatives access to the Work by use of access equipment, then prior to use of Contractor access equipment, Owner/Manager and its representatives will execute Contractor's Standard Release for Use of Contractor Access Equipment which releases Contractor for damages or injuries arising from Owner/Manager and/or its representatives' use of Contractor access equipment.

## **I. Liability and Indemnification**

1. Contractor shall indemnify Owner/Manager from and against claims, damages and losses to the extent arising out of or resulting from performance of the Work, provided that such claim, damage or loss is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the Work itself), but only to the extent caused by the negligent acts or omissions of Contractor, a subcontractor, anyone directly or indirectly employed by them, or anyone for whose acts they may be liable. Notwithstanding any conflicting provision of any other document, or any provision of any other document, which purports to obligate Contractor to a contractual duty to indemnify and hold Owner/Manager harmless from any claim, damage, loss, or expense attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property, this provision shall be the sole and only contractual indemnification and hold harmless provision binding Contractor and/or obligating Contractor to indemnify for such claims, damages, losses or expenses.

2. Owner/Manager shall have a duty to cooperate with Contractor and/or its third-party administrator or insurance carrier in the investigation of any damages, injury or claims alleged to arise from the Contract Documents and/or the Work performed under the Contract Documents.

3. Owner/Manager represents and warrants that there is no pending litigation and/or claim(s), brought by Owner/Manager or any third-party, arising from or regarding the building envelope, façade or roof, or related to alleged moisture intrusion. The foregoing representation and warranty is material to the Contract Documents and Contractor agrees to perform the Work, and enters into the Contract Documents, in reliance on Owner/Manager's representation and warranty.

4. It is not the intention of the parties hereto to create or impute any contractual obligation to any third parties, including, but not limited to, any tenants, homeowners, unit owners or residents, and such parties shall not be, and shall not be construed as, third-party beneficiaries of the Contract Documents. For the avoidance of doubt, if Owner/Manager is a Condominium or Homeowners Association, Owner/Manager's constituent unit owners and/or residents are not intended by the parties hereto as third-party beneficiaries of the Contract Documents, it is not the intention of the parties hereto to create or impute any contractual obligation to the constituent unit owners and/or residents arising from the Contract Documents, and such constituent unit owners and/or residents shall not be, and shall not be construed as, third-party beneficiaries of the Contract Documents.

5. Contractor and Owner/Manager waive all claims against each other for consequential or incidental damages arising out of or relating to the Contract Documents or the Work, including, but not limited to, claims for consequential damages arising from delay. This mutual waiver includes damages incurred by Owner/Manager for actual or alleged losses of use, income, profit, financing, business, and for loss of management or employee

productivity, and damages incurred by Contractor for losses of financing, business, and for loss of profit except anticipated profit arising directly from the Work. This mutual waiver is applicable to all consequential damages due to either party's termination in accordance with the Contract Documents.

6. To the fullest extent permitted by law, Owner/Manager shall indemnify, defend and hold harmless Contractor, its officers, directors, members, shareholders, agents and employees from liability, damages, losses and costs, including, but not limited to, reasonable attorney's fees, but only to the extent caused in whole or in part by any act, omission or default of Owner/Manager, or any of its representatives or agents, or their respective employees, or anyone for whom Owner/Manager bears legal responsibility. Owner/Manager agrees that, in addition to other good and valuable consideration, the first \$100.00 of the Contract Sum shall serve as adequate consideration for Owner/Manager's indemnification obligation hereunder.

7. Owner/Manager acknowledges and agrees that the Work to be performed by Contractor arises from pre-existing defects present in the building prior to performance of the Work, and these pre-existing conditions may be the subject of current or future claim, dispute, or litigation. In recognition of the foregoing, therefore, to the fullest extent permitted by law, Owner/Manager shall indemnify, defend, reimburse and hold harmless Contractor, and its agents, members, affiliates and employees, from and against any and all costs, claims, damages, losses and expenses, including but not limited to attorneys' fees (and including but not limited to the cost and expense of Contractor subpoena response and/or Contractor witness testimony in deposition, trial or otherwise), when such costs, claims, damages, losses and expenses are caused, or occasioned by, or related to pre-existing defects, or alleged pre-existing defects, or arise from claims, disputes or litigation, but only to the extent such costs, claims, damages, losses and expenses are not caused by the negligent act or omission of Contractor, its subcontractors, anyone directly or indirectly employed by them or anyone for whose acts they may be liable.

8. If Contractor encounters a hazardous material or substance (including but not limited to asbestos containing materials, lead, silica, and polychlorinated biphenyl (PCBs)) Contractor shall immediately stop Work in the affected area and Owner/Manager shall bear full responsibility for rendering the material and/or site harmless. Work in the affected area shall resume only upon written agreement of Owner/Manager and Contractor. By change order, the Contract Time shall be extended appropriately, and the Contract Sum shall be increased in the amount of Contractor's reasonable additional costs of shutdown, delay and start-up. To the fullest extent permitted by law, Owner/Manager shall indemnify and hold harmless Contractor, and its agents and employees from and against claims, damages, losses and expenses, including but not limited to attorneys' fees, arising out of or resulting from performance of the Work in an area affected by hazardous materials present at the site (and not brought to the site by Contractor). To the extent allowable by law, if Contractor is held liable by a government agency for any costs (including, but not limited to, the cost of remediation of a hazardous material or substance, or costs arising from worker exposure) by reason of performing Work as required by the Contract Documents, Owner/Manager shall indemnify Contractor for all cost and expense thereby incurred. To the extent that Owner/Manager's obligation to indemnify as set forth herein arises in whole or in part by the acts, omissions, or defaults of the indemnified parties, such obligation shall be limited to One Million Dollars (\$1,000,000.00) per occurrence which sum the parties acknowledge bears a reasonable commercial relationship to the Contract Documents.

9. Owner/Manager acknowledges and agrees that moisture infiltration issues at the building exist, and pre-exist the Work, and, as a result, it is possible that fungi/mold/organic pathogens or other contaminants (airborne and otherwise) may already be present in or about the building/job site. The parties acknowledge that Contractor has been retained to perform limited and defined installation work on the building as delineated in the Proposal scope of Work, and Contractor has not agreed to perform the prevention, detection, removal or eradication of mold/fungi/organic pathogens and other contaminants. Contractor shall be indemnified, defended and held harmless, by Owner/Manager, from and against any and all claims, suits or damages resulting in anyway from any mold/fungi/organic pathogens or other contaminants present at the job site before, during and after Contractor has completed its Work pursuant to the Contract Documents. To the extent that Owner/Manager's obligation to indemnify as set forth herein arises in whole or in part by the acts, omissions, or defaults of the indemnified parties, such obligation shall be limited to One Million Dollars (\$1,000,000.00) per occurrence which sum the parties hereto acknowledge bears a reasonable commercial relationship to the Contract Documents.

10. None of Owner/Manager's or Contractor's covenants, undertakings or agreements herein are made or intended as personal covenants, undertakings or agreements by Owner/Manager's or Contractor's partners, members, managers, shareholders, officers, directors, employees or other representatives, and no personal liability is assumed by, nor may at any time be asserted against, any of them, all such liability, if any, being expressly waived or released by Contractor and Owner/Manager.

11. In connection with any litigation arising out of the Work or Contract Documents, the prevailing party shall be entitled to recover its reasonable attorney's fees and costs.

#### **J. Reservations**

1. Owner/Manager acknowledges and agrees that the Proposal was prepared by Contractor utilizing only initial visual inspections of Owner/Manager's building and property and based upon Owner/Manager's representations. Owner/Manager acknowledges and agrees that: (a) Contractor does not provide professional, design or consulting services of any kind, and (b) Contractor provision of any drawing, "site plan", "layout" (or any drawing) shall be interpreted as only a contractor's depiction which is not the product of any exercise of the "learned professions" and shall not be relied upon by Owner/Manager unless reviewed and certified by Owner/Manager's retained design professional. Owner/Manager is encouraged to obtain the services of a licensed design professional to determine the condition of Owner/Manager's structures.

2. Owner/Manager acknowledges and agrees that the Work consists of defined, limited and specific installation and repairs to specific areas of the building envelope, arising from actual or suspected water and moisture infiltration. Owner/Manager acknowledges that the building envelope is, prior to the Work, suffering from moisture infiltration and that this moisture infiltration may arise from various sources included, or not included, in the scope of Work. The Work to be performed by Contractor is not any guarantee or warranty that moisture will cease to infiltrate the structure following



completion of the Work, or that the result of the Work will be a “moisture-proof”, “water-proof” or “leak-proof” building (and any such guarantee or warranty, express or implied, is hereby disclaimed).

3. Owner/Manager acknowledges and agrees that: (a) the Work is limited in scope (as detailed in the Proposal); (b) the Work arises from and/or relates to pre-existing building defects or conditions, and that other defects or conditions exist at the building which will not be addressed by the limited scope of the Work; (c) the Work will not remediate all existing building conditions that may require remediation, and; (d) the Work will not result in a “water-proof”, “moisture-proof” or “leak-proof” building. Owner/Manager accepts the foregoing limitations of scope, and releases Contractor on account of any loss, expense, damage or claims arising from the limitations of the limited scope of Work and/or from any claims of moisture or water intrusion arising from causes outside the limited scope of Work under the Proposal.

#### **K. Miscellaneous**

The Contract Documents shall be governed by the law of the place where the Project/Building is located. All obligations of these General Conditions shall survive the completion of the Work or earlier termination of the Contract Documents. If a provision of these General Conditions is ruled invalid or unenforceable in any jurisdiction, that shall not affect the validity or enforceability in that jurisdiction of the remainder of the provision or any other provision of these General Conditions.

### **CHAPTER 558 NOTICE OF CLAIM**

The Owner/Manager and Contractor have agreed that the requirements set forth in Chapter 558, Florida Statutes, apply to the Contract Documents.

**CHAPTER 558, FLORIDA STATUTES, CONTAINS IMPORTANT REQUIREMENTS YOU MUST FOLLOW BEFORE YOU MAY BRING ANY LEGAL ACTION FOR AN ALLEGED CONSTRUCTION DEFECT. SIXTY DAYS BEFORE YOU BRING ANY LEGAL ACTION, YOU MUST DELIVER TO THE OTHER PARTY TO THIS CONTRACT A WRITTEN NOTICE, REFERRING TO CHAPTER 558, OF ANY CONSTRUCTION CONDITIONS YOU ALLEGE ARE DEFECTIVE AND PROVIDE SUCH PERSON THE OPPORTUNITY TO INSPECT THE ALLEGED CONSTRUCTION DEFECTS AND TO CONSIDER MAKING AN OFFER TO REPAIR OR PAY FOR THE ALLEGED CONSTRUCTION DEFECTS. YOU ARE NOT OBLIGATED TO ACCEPT ANY OFFER WHICH MAY BE MADE. THERE ARE STRICT DEADLINES AND PROCEDURES UNDER THIS FLORIDA LAW WHICH MUST BE MET AND FOLLOWED TO PROTECT YOUR INTERESTS.**

**Grand Panama Beach Condominium Association Inc.**

11800 Front Beach Rd.

Panama City Beach, FL 32407



July 17, 2025

**American Security Associates, INC.**

4394 Seminole Dr.

Acworth, GA 30101

**Subject: Notice of Termination of Security Services Agreement**

Dear American Security Associates, INC.,

This letter serves as formal notice that Grand Panama Beach Resort Condominium Association, Inc. will be terminating our service agreement with American Security Associates, INC., effective **30 days from the date of this letter**, as per the terms outlined in our contract.

This decision was not made lightly. However, after ongoing concerns and repeated observations, the Board of Directors and the Community Association Manager have determined that the level of service provided does not meet the expectations or needs of our community. The following issues have been documented:

- Security officers have been observed, on numerous occasions, watching streaming content on personal devices while on duty.
- Officers have frequently needed to be prompted to leave the office and actively patrol the property.
- There have been multiple instances where officers failed to enforce guest identification protocols, such as verifying armbands.
- During peak periods, including July, officers have been largely absent from high-traffic areas such as pools and parking lots.
- Despite a formal request made in May for a second officer during the 3 PM to 11 PM shift, this request has not been fulfilled.

These issues, among others, have led to a loss of confidence in your company's ability to provide the proactive and professional security presence our community requires.

We appreciate the services provided to date and request your cooperation in ensuring a smooth transition over the next 30 days.

Sincerely,

**Lindsay Williams**

A handwritten signature in black ink that reads 'Lindsay Williams'.

Community Association Manager

On behalf of the Grand Panama Beach Resort Board of Directors

Lindsay Williams [lindsay.williams@fsresidential.com](mailto:lindsay.williams@fsresidential.com) 850-585-7015

# PROPOSAL FOR SECURITY SERVICES



**L. LANCE**  
**Security Service, LLC**

Prepared for Grand Panama Beach  
Resort Condominium Association, INC

July 16, 2025



## **Contractor Summary**

L. Lance Security Service, LLC  
P.O. Box 9985  
Panama City Beach, FL. 32417  
Office Phone: (850) 960-5437  
[LLance7695@aol.com](mailto:LLance7695@aol.com)  
License Number: B 2900197

L. Lance Security Service, LLC was founded in 2009 by Charles Lance Sr. and Linda Evans. These Panama City Beach natives noticed a gap in the market of security companies who provide professional, reliable security officers to the Panama City Beach area. L. Lance Security Service, LLC is the only locally owned and operated State of Florida “B” licensed security company whose owners live and work in Bay County. They have over 75 years combined law enforcement, corrections, and security experience. They are highly trained and experienced in executing security details and managing issues relating to protecting the public and property.

Currently, we are partnered with over 15 job sites. These include Condominium Associations, neighborhood communities, apartment complexes and Bay County Sheriff Dept. jail division. Due to our extensive expertise in the security industry, we have been involved in these partnerships for many years. Along with our full-time partnerships, we provide crowd control/security for special events, such as weddings, bonfires, concerts, and festivals.

L. Lance Security Service, LLC currently has 70 employees. 80% of these employees have been employed with the company for 5 or more years. As a result, we are able to provide well trained and experienced officers to all of our clients. All L. Lance Security Service, LLC officers possess a current state of Florida class “D” security license. All armed L. Lance Security Service, LLC officers have previous law enforcement experience and/or previous corrections experience and a State of Florida class “G” firearms license. Since L. Lance Security Service, LLC is locally owned and operated we do not utilize contract or temporary labor.

Chief Executive Officer – Linda Evans- Authorized to sign contracts  
Chief Operations Officer – Jared Abel-Lance- Authorized to sign contracts  
Managing Member – Charles Lance Sr.- Authorized to sign contracts  
Director of Field Operations – Charles Lance Jr.

## **Capabilities, Methodology and Expected Results**

L. Lance Security Service, LLC specializes in gulf front condominium high rises that have a mixture of full-time residents, vacationers and short-term guests. These properties present

unique requirements, as they will have multiple entry points, multiple pools, lobby/owners lounge, multiple beach accesses and other amenities that must be patrolled. Along with patrolling the amenities, gulf front high rises typically have a major project that occurs once or twice a year. These projects could be as simple as replacing tile in a lobby, to as complicated as renovating the parking garage. For the duration of these projects, special security plans need to be implemented to minimize the inconvenience to guest/owners.

The main points of entry for Grand Panama are the unsecured entrances attached to Front Beach Road from the north and south side of the road. To secure these points of entry, we recommend utilizing physical security presence to check all persons entering the property are approved and have the necessary documentation allowing entry. This includes verifying vendors via parking passes, ensuring all pedestrians have the required armbands, and reviewing rental/check-in paperwork. Once the person has been verified, they will be granted access to the property. L. Lance Security Service, LLC keeps detailed logs on vendors and visitors that have been granted access to the association's property. These logs are stored on the condominium's property by month and year and can be easily accessed by the CAM or security manager. In the event a vendor, guest, or unauthorized guest is found parked in an incorrect manner, we will issue a parking boot preventing them from leaving until they pay the necessary fine and agree to abide by the rules and regulations in the future.

The other points of entry onto the property are the gates behind the north parking lot (to Grand Panama Flats), the east and west property boundary, and the beach access on the south side of the pool deck. All five of these access points cannot be locked due to egress, prior agreements with third parties, or financial feasibility. In the event an unauthorized person has gained access to the property, our security officers are well trained to swiftly escort the unauthorized individual off property. In the event an unauthorized individual attempts to gain access to the condominium's property multiple times, we will contact the Panama City Beach Police Department to issue a formal trespass warning.

The vertical build of high-rises poses many unique issues. Some of the issues are water leaks damaging multiple units when they occur, tracking security guard's movements on property, condominium unit fires being able to spread to other units, and main electrical breakers being in a centralized location. L. Lance Security Service, LLC does not solely focus on securing the property from unauthorized visitors and enforce property rules. We also do everything in our power to prevent further damage to the building when issues do arise. Since L. Lance Security Service, LLC is on site 24/7/365, we are able to find water leaks when they occur and call the party responsible for the leak. We reset breakers for owners/authorized vendors, and we also go into units on fire to ensure all guest have vacated and work to control and extinguish the fire prior to the fire department arriving. This not only stops further damage to the association's property, it also saves the association valuable resources.

We have found through extensive trial and error, tracking security officers' location on a high rise is best done through a deggy system. GPS tracking is not beneficial due to the property being built vertical rather than horizontal. The deggy system works by touching a wand to a button, in a specified location, to record the guards' movements throughout the property. This system is the most reliable during natural disasters, cell tower outages, and prolonged power/internet outages.

## **Executives, Staffing and Management**

### **Linda Lance Evans – Chief Executive Officer**

Linda Lance Evans graduated from Brenau University with a degree in Public Administration and Criminal Justice. She worked for the Georgia Department of Corrections for 14 years. She was a member of the executive management team and a P.O.S.T. certified training instructor. She worked within the Care and Custody division developing programs used at each prison to manage and move the inmates in the most secure manner. She developed policies and procedures regarding security of inmates and staff. She currently holds a Florida class "D" security license and Florida Private Investigator license. She is a founding member of the company.

### **Charles Lance Sr. – Manager**

Charles Lance Sr. graduated from the University of Georgia with a degree in Criminal Justice/Political Science. He has worked in Law Enforcement for 30 years. He began his career as patrol officer for the Athens-Clarke County Police Department. He was also a member of the SWAT team. He was hired by the Georgia Department of Corrections as Director of Special Operations. This included the statewide K-9 program and the SWAT and CERT teams. The last assignment was a special task force assigned to the 1996 Olympic games held in Atlanta. He is a P.O.S.T. certified LEO and P.O.S.T. certified correctional officer. He is a licensed Private Investigator and Security Officer in the State of Florida. He also has a Florida Statewide Firearms "G" license. He is a founding member of the company.

### **Jared Abel-Lance – Chief Operations Officer**

Jared Abel-Lance graduated from the University of Central Florida with a degree in Business Management. Upon graduation, he moved back to his home town of Panama City Beach, FL and assumed the role of Chief Operations Officer. He has worked in the security industry for 9 years, starting as a security officer. Since his time in security, he has revamped how schedules are made, supervised 70+ employees, worked as a site supervisor at multiple sites, and trained employees at newly acquired sites. He has been with the company since 2015.

### **Charles Lance, Jr. – Director of Field Operations**

Charles Lance, Jr. graduated from the Gulf Coast Criminal Justice Academy and obtained his State of Florida Certified Peace Officer Certification in 2013. He was employed with the



Panama City Beach Police Department as a law enforcement officer for 7 years. During his time with the Beach PD, he worked patrol, protecting our local beach area and enforcing laws and ordinances. He was also a Field Training Officer, Certified Standard Field Sobriety Testing Officer and obtained experience working with the investigation's unit. He currently works as our Director of Field Operations, managing multiple job sites. He works closely with the CAM managers, to ensure that our employees, as well as guests, adhere to the rules and operations run seamlessly.

L. Lance Security Service, LLC currently employs 70 licensed security officers. To meet the requirements of Grand Panama, there will be a minimum of 1 officer on duty 24 hours a day 7 days a week. In season, the number of officers will fluctuate depending on the needs of the property - never going below 1 officer. L. Lance Security Service, LLC strives for consistency with the individuals assigned to their properties. Supervisors will work closely with the manager to curate a staff to fill the required number of hours. Once the officers have been assigned to Grand Panama, it will become their primary assigned property. Along with the assigned guards, L. Lance Security Service, LLC will have a team of trained fill-in guards. The fill-in guards will be prepared to cover any emergency shift added by the board or property manager or any un-scheduled time-off request such as illness.

L. Lance Security Service, LLC is the only locally owned and operated security company in Panama City Beach; we have deep rooted connections in this market we can call upon to obtain new security officers. Many of our current security officers have been stationed at their assigned property for many years. In the event an officer departs from our company, we are easily able to have them replaced.

The security officers will be supervised by a designated full time Site Supervisor. The Site Supervisor will be closely monitored by our Chief Operations Officer and Director of Field Operations. Below are our current Chief Operations Officer and Director of Field Operations.

- Chief Operations Officer: Jared Abel-Lance – (850) 960-0146
- Director of Field Operations: Charles Lance Jr. - (850) 381-9353

Every security officer employed with L. Lance Security Service, LLC possesses a Class “D” license. To obtain this license, individuals are required to attend and pass a 42-hour class taught by state of Florida licensed “K” instructors and pass an extensive background check performed by the State of Florida. One third of our staff possess a Class “G” license. This license allows the security officers to carry duty issued weapons while on duty, if it is ever deemed necessary by the property. Along with Class “D” and Class “G” license, the Chief Operations Officer closely monitors their eligibility to continue being a licensed security officer by performing background checks and license checks throughout their employment. The supervisors at L. Lance Security Service, LLC are continuously improving protocols. Once protocols have been added or improved, every officer is trained on the

new protocol through demonstrations. At L. Lance Security Service, LLC training never stops.

Scheduling of the required security personnel is done weekly. This allows L. Lance Security Service, LLC to be flexible enough to add security officers above the required amount on a moment's notice. A copy of the security schedule is available to the security guards once drafted and the property manager upon request.

Due to L. Lance Security Service, LLC having over 75 years combined law enforcement and security service experience, we are able to tailor an emergency and holiday plan specific to your needs. We will provide additional officers for every major holiday week, as well as having reserve officers available to add in the event of a security emergency or natural disaster.

## **Communication**

The owners of L. Lance Security Service, LLC can be reached 24/7/365. We achieve this by giving our direct numbers to any board members that request it, as well as the property manager. You will never call a number provided by our company and reach a call center; you will always reach an owner of the company. Along with always being accessible by phone, the owners of L. Lance Security Service, LLC live within a 6.5-mile radius of Grand Panama. This allows them to be able to respond to events/issues in person, at moment's notice.

The site supervisor will meet with the CAM manager every Monday to address any events that have occurred over the weekend, as well as review the previous week's deggy wand information. Throughout the week, the security officers update the CAM about the property as needed.

The key to having a successful security plan implemented is to get a clear and concise message to everyone. This is done through site wide memos. Along with the memos, the site supervisor will go over the message with all guards.

L. Lance Security Service, LLC's managers plan to be in a group message with the CAM manager, site phone, and maintenance supervisor to be able to get a consistent message to all parties.

## **Expense Breakdown**

	Standard Staff	Site Supervisor
Hourly Rate	\$ 25.00	\$ 27.00
Holiday Hourly Rate	\$ 37.50	\$ 40.50

L. Lance Security Service, LLC charges one set fee priced per hour worked. This one fee includes all administrative costs required to execute the contract. This includes Worker Compensation insurance, general liability insurance, uniforms, administration and payroll cost. L. Lance Security Service, LLC does not charge the client for overtime cost. If officers incur overtime, we assume that cost. We do charge a time and a half rate of \$37.50 for the following holidays: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day and Christmas Day. L. Lance Security Service, LLC understands that there are times that an extra shift or extra security hours need to be added by the association that were not anticipated. If L. Lance Security Service, LLC has the ability to accommodate these requests, we do not increase the rate when these things happen, due to the nature of the industry.

## **Terms Of Agreement**

The proposed contract length would be 36 months with a 90-day termination clause by either party with or without cause. The annual agreement price is subject to adjustment only on each anniversary of the commencement date to reflect increases/decreases in labor or other cost. The annual price adjustment will be provided to Grand Panama during their budgeting process. The proposed contract will automatically renew 90 days before the expiration date, unless written notice is provided by either Client or Contractor.



## **Licensing and Bonding**

See Appendix A for copies of the license and certificates of insurance.

## **Uniforms**

L. Lance Security Service, LLC currently has four authorized shirts.

1. Classic Class A shirt
2. Lightweight Class A shirt
3. Support staff shirt
4. Black polos

L. Lance Security Service, LLC has 4 authorized bottoms

1. Black long pants
2. Black shorts
3. Khaki long pants
4. Khaki shorts

L. Lance Security Service, LLC has 2 authorized outer layer jackets

1. Lightweight company jacket
2. Heavyweight company jacket

As required by the department of Agriculture, we have embroidered all uniforms to be in compliance with their regulations.

## **Unique Requirements**

Every security officer employed with L. Lance Security Service, LLC possesses a Class “D” license. To obtain this license, individuals are required to attend and pass a 42-hour class taught by state of Florida licensed “K” instructors and pass an extensive background check performed by the State of Florida. One third of our staff possess a Class “G” license. This license allows the security officers to carry duty issued weapons while on duty, if it is ever deemed necessary by the property. Along with Class “D” and Class “G” license, the Chief Operations Officer closely monitors their eligibility to continue being a licensed security officer by performing background checks and license checks throughout their employment.

L. Lance Security Service, LLC partners with Gulf Coast State College to perform our Class “D” and Class “G” classes. This partnership allows us to utilize all of our resources on the condominium properties.

L. Lance Security Service, LLC has a plethora of protocols ready to implement in the event there is a natural disaster or uptick in crime. One third of L. Lance Security Service, LLC is class "G" certified. This means we can carry duty issued weapons while on duty. This service is necessary to deter looters after a devastating natural disaster, or if there is an uptick in crime. This service is performed at the request of the property. Along with the class "G" licenses, our company "rides out" hurricanes on site. We have never abandoned a property in the event a hurricane threatens Panama City Beach. The owners of L. Lance Security Service, LLC were on site before during and after Hurricane Michael, the most recent hurricane that devastated this town.

Due to L. Lance Security Service, LLC being the only locally owned and operated security company in Panama City Beach, we are able to deploy a backup staff to assist the main guards in the event an emergency arises. This is beneficial to the property because we can perform Firewatch within a 24 hour notice, crowd control in the event there is unruly guest, and assist the CAM/maintenance with emergencies.

## **Insurance**

L. Lance Security Service, LLC is an independent contractor in the legal sense of that term. The Contractor shall obtain and maintain all workers compensation, unemployment insurance, public liability insurance, company vehicle insurance, and any other insurance required by law, including general liability insurance coverage of not less than \$1,000,000.00 per occurrence. We will provide the association with written copies of all insurance policies yearly.

## **References**

See Appendix B for our references.

## APPENDIX A



**FLORIDA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES**

**WILTON SIMPSON**  
**COMMISSIONER**

## DIVISION OF LICENSING

08/14/24  
DATE ISSUED

09/30/27  
DATE OF EXPIRATION

**B 2900197**  
LICENSE NUMBER

L. LANCE SECURITY SERVICE, LLC

7113 LAGOON DR

PANAMA CITY BEACH, FL 32408

LANCE, CHARLES R., OTHER  
 EVANS, LINDA G., OTHER

THE *SECURITY AGENCY* NAMED ABOVE IS LICENSED AND REGULATED UNDER THE PROVISIONS OF CHAPTER 493, FLORIDA STATUTES.



~~Handwritten signature~~

WILTON SIMPSON  
COMMISSIONER

**FLORIDA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES**

**NICOLE "NIKKI" FRIED  
COMMISSIONER**

**DIVISION OF LICENSING**

**08/01/22**  
DATE ISSUED

**08/01/25**  
DATE OF EXPIRATION

**A 2400009**  
LICENSE NUMBER

**L. LANCE & ASSOCIATES, LLC**

7113 LAGOON DR

PANAMA CITY BCH, FL 32408

EVANS, LINDA G., PRESIDENT  
LANCE, JARED W, OTHER

THE *PRIVATE INVESTIGATIVE AGENCY* NAMED ABOVE IS LICENSED AND REGULATED UNDER THE  
PROVISIONS OF CHAPTER 493, FLORIDA STATUTES.



*nicole fried*

**NICOLE "NIKKI" FRIED  
COMMISSIONER**





[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

## Detail by Entity Name

Florida Limited Liability Company  
L. LANCE SECURITY SERVICE, LLC

### Filing Information

<b>Document Number</b>	L11000103302
<b>FEI/EIN Number</b>	45-3219545
<b>Date Filed</b>	09/09/2011
<b>Effective Date</b>	09/04/2011
<b>State</b>	FL
<b>Status</b>	ACTIVE

### Principal Address

7113 LAGOON DR  
PANAMA CITY BEACH, FL 32408

Changed: 06/08/2020

### Mailing Address

P.O. BOX 9985  
PANAMA CITY BEACH, FL 32417

### Registered Agent Name & Address

EVANS, LINDA G  
7113 LAGOON DR  
PANAMA CITY BEACH, FL 32408

Name Changed: 01/24/2017

Address Changed: 06/08/2020

### Authorized Person(s) Detail

#### **Name & Address**

Title CEO

EVANS, LINDA G  
7113 LAGOON DR  
PANAMA CITY BEACH, FL 32408

Title COO

LANCE, JARED W  
2415 PELICAN BAY CT  
PANAMA CITY BEACH, FL 32408

Title DIRECTOR OF FIELD OPERATIONS

LANCE JR, CHARLES R  
6409 PINE DR  
Panama City BEACH, FL 32408

Annual Reports

Report Year	Filed Date
2023	03/20/2023
2024	02/01/2024
2025	03/06/2025

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# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/6/2025

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

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Acentria Insurance - Panama City 501 W 11th Street Panama City FL 32401		<b>CONTACT NAME:</b> Jan Nelson <b>PHONE (A/C, No, Ext):</b> 470.750.1894 <b>E-MAIL ADDRESS:</b> Jan.nelson@acentria.com		
<b>INSURED</b> L Lance Security Service LLC POB 9985 Panama City Beach FL 32417		<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
		<b>INSURER A:</b> BusinessFirst Insurance Company		11697
<b>License#:</b> L100460 <b>LLANCES-01</b>		<b>INSURER B:</b>		
		<b>INSURER C:</b>		
		<b>INSURER D:</b>		
		<b>INSURER E:</b>		
		<b>INSURER F:</b>		

**COVERAGES****CERTIFICATE NUMBER:** 1442328552**REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE	\$
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$
							MED EXP (Any one person)	\$
							PERSONAL & ADV INJURY	\$
							GENERAL AGGREGATE	\$
							PRODUCTS - COMP/OP AGG	\$
								\$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE	\$
							AGGREGATE	\$
								\$
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N Y	N/A	521-22456	11/1/2024	11/1/2025	X PER STATUTE	
							E.L. EACH ACCIDENT	\$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	\$ 1,000,000

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Officer Excluded: Linda Evans

Certificate of Insurance is provided as evidence of coverage for the operations of the insured only.

**CERTIFICATE HOLDER****CANCELLATION**

Broadwalk Beach Resort  
9450 S Thomas Drive  
Panama City Beach FL 32408

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/7/2025

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> El Dorado Insurance Agency, Inc. El Dorado Sec Svcs Ins Agy 3673 Westcenter Drive Houston TX 77042		<b>CONTACT NAME:</b> Certificate Department <b>PHONE (A/C, No, Ext):</b> (713) 521-9251 <b>FAX (A/C, No):</b> (713) 521-0125 <b>E-MAIL ADDRESS:</b> certificates@eldoradoinsurance.com															
<b>INSURED</b> L Lance Security Service, LLC PO Box 9985 Panama City Beach FL 32417		<table border="1"><thead><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr></thead><tbody><tr><td>INSURER A: Champlain Specialty Insurance Co</td><td>16834</td></tr><tr><td>INSURER B:</td><td></td></tr><tr><td>INSURER C:</td><td></td></tr><tr><td>INSURER D:</td><td></td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></tbody></table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Champlain Specialty Insurance Co	16834	INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
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INSURER C:																	
INSURER D:																	
INSURER E:																	
INSURER F:																	

**COVERAGES****CERTIFICATE NUMBER: CERTIFICATE (1/25)****REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY			CSSE-CGL-0003925-01	1/28/2025	1/28/2026	EACH OCCURRENCE	\$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
	<input checked="" type="checkbox"/> Errors & Omissions						MED EXP (Any one person)	\$ 10,000
	GEN'L AGGREGATE LIMIT APPLIES PER:							PERSONAL & ADV INJURY
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						GENERAL AGGREGATE	\$ 2,000,000
	OTHER:						PRODUCTS - COMP/OP AGG	\$ 2,000,000
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS	<input type="checkbox"/> SCHEDULED AUTOS					BODILY INJURY (Per accident)	\$
	<input type="checkbox"/> HIRED AUTOS	<input type="checkbox"/> NON-OWNED AUTOS					PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB						EACH OCCURRENCE	\$
	EXCESS LIAB	<input type="checkbox"/> OCCUR					AGGREGATE	\$
		<input type="checkbox"/> CLAIMS-MADE						\$
	DED	RETENTION \$						\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER STATUTE	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	<input type="checkbox"/> Y/N	N/A				OTH-ER	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

Boardwalk Beach Resort Condominiums  
9450 S Thomas Dr.  
Panama City Beach, FL 32408

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

R.L. Ring, Jr./ASHLEY

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## APPENDIX B

# CARILLON BEACH



12/10/24

Re: L Lance Security

Greetings,

This letter should serve as an endorsement for L Lance Security, as one of our valued vendor partnerships in our community.

I have been on staff as GM in Carillon Beach since 2018 and the relationship with L Lance Security goes back before that time. Over my years in the community, this partnership has been one of the most valuable.

Working with Chase and the management team has always been easy, accommodating, very proactive and reactive for our unique community needs. The on-site team feels like family, and while there are people who come and go for temporary shifts, we have always had consistent team leads that are like "Staff with in-depth history and mastery of the property.

Feel free to reach out if you want to discuss L Lance Security as an organization and our partnership.

Sincerely,

Rob Braniff, LCAM

General Manger

Carillon Beach Association

850-234-7819 x2

[rob@carillonbeach.com](mailto:rob@carillonbeach.com)



September, 2024

To Whom It May Concern:

This communication serves as a letter of recommendation for L. Lance Security Services.

I have been in the community management industry for 30 years, in several states, and know how difficult it is to find a good security provider. L. Lance Services exceeds the industry standards, in professionalism, aptitude, training, efficiency and more than anything, the Team mentality to do whatever it takes to secure the community and accommodate management's goals and requests.

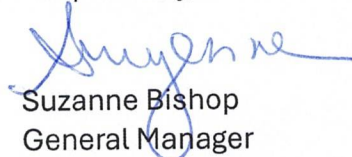
Venture Out is a land condominium with 735 homes with a constant stream of owners, family members, guests, renters, contractors and service providers. L. Lance Services has been instrumental in helping us to execute a new registration and entry system successfully.

The Community has narrow streets, and a new parking, towing and emergency access system has recently been implemented. L. Lance Services has been diligent, cooperative, proactive and excellent in execution and oversight. Even to the point that they provide weekly reports on all tickets, violations and fines.

Another proactive action has been L. Lance Services upgrading the appearance of their uniforms and designing metrics and a training course for new hires. All you need to do is discuss the initiative and intended goal and L. Lance Services will offer input and ideas to achieve this.

We are very pleased with the security service we receive, and I would be happy to answer any questions you may have.

Respectfully,



Suzanne Bishop  
General Manager

Venture Out at Panama City Beach, Inc.  
4345 Thomas Drive, Panama City Beach, FL 32408  
[Suzanne.bishop@ventureoutatpcb.com](mailto:Suzanne.bishop@ventureoutatpcb.com)



8715 Surf Drive, Panama City Beach, Florida 32408 · Tel: 850-233-9369

1, October 2024

To Whom It May Concern,

I am writing to provide a reference for L. Lance Security Service, LLC, a company that has provided security services to Gulf Crest Condominiums for several years.

Throughout our professional relationship, we have been consistently pleased with the high level of service, professionalism, and reliability demonstrated by their staff and management team. While no service is without occasional issues, L. Lance Security has always responded promptly and effectively to any concerns or requests we have raised.

Their management team is readily accessible and ensures that any problems are swiftly resolved to our satisfaction. This dedication to customer service has been a key factor in our continued satisfaction with their work.

L. Lance Security Service has consistently provided proper security coverage during all agreed-upon hours, ensuring that our property and guests are well-protected. Their staff is professional, courteous, and vigilant, contributing significantly to the safety and security of our condominium.

Based on our experience, I can confidently recommend L. Lance Security Service, LLC, for any security needs. Their commitment to providing quality service and addressing concerns makes them a dependable choice for security services.

A handwritten signature in black ink that reads 'Courtney Harris'.

Courtney V. Harris  
Gulf Crest Condominium Association, Inc.  
Licensed Community Association Manager  
courtney@gulfcrestcondominiums.com  
(850) 233.9369, option 1

Melissa Edwards, General Manager/CAM  
Watercrest Owners Association  
6201 Thomas Dr  
Panama City Beach, FL 32408

January 31, 2025

To Whom It May Concern,

It is my pleasure to recommend Lance Security for their outstanding professional services. Over the past 8 months (they have been here longer, but this is how long I have been in my position at Watercrest), our company, Watercrest Owners Association, has utilized their security services, and we have been consistently impressed with their level of expertise, commitment, and reliability.

Lance Security provides highly trained security personnel who are vigilant, well-prepared, and dedicated to ensuring the safety and security of our premises. Their team has demonstrated excellent problem-solving skills and a proactive approach, whether managing routine patrols or responding to unexpected situations. We have noticed a marked improvement in overall security since we partnered with them.

Their attention to detail, professionalism, and willingness to adapt to our specific needs have been invaluable. Lance Security consistently exceeds expectations in terms of reliability, punctuality, and effective communication, which has provided us with peace of mind, knowing that our staff and property are in good hands.

I highly recommend Lance Security to any organization seeking a trustworthy and capable security provider. Their commitment to excellence in security management is exemplary, and I am confident they will continue to deliver exceptional service to all their clients.

One of Lance Security's greatest strengths is its low turnover rate, setting it apart from the competition. The guards at my site are top-notch, consistently providing reliable service. They remain the same each week, ensuring continuity and eliminating any uncertainty about who is on site at any given time.

If you require any further information regarding our experience with Lance Security, please feel free to contact me at [generalmanager@watercrestpcb.com](mailto:generalmanager@watercrestpcb.com) or 850-238-1128.

Sincerely,



Melissa Edwards





OF  
PANAMA CITY BEACH OWNERS' ASSOCIATION, INC.

December 11, 2024

L. Lance Security Service, LLC  
Attn: Jared Able-Lance  
Post Office Box 9985  
Panama City Beach, FL 32417-0365

To Whom It May Concern:

I am writing to recommend L. Lance Security Service, LLC as your provider of security services. Lance has provided security service for the Sunbird of Panama City Beach for over 3 years. I have nothing but praise for Jared and his security guards.

L. Lance Security Service is not considered to be our security company, they are part of our Sunbird team. L. Lance Security's management and the security guards always go the extra mile for our owners, guests, and assisting other staff. The security guards are polite, professional, and dependable.

When L. Lance started as our security service, the Sunbird did not have a written security manual. Jared worked with our Board of Directors to customize a complete written security plan and implement the procedures. But L. Lance Security Services provides far more than simply basic security services.

On the occasion when our elevators have been out of service, I have personally witnessed the L. Lance security guards helping guests or owners up the stairs and carrying items for them. If we have a maintenance emergency during the night, security has usually contacted our maintenance staff almost before any Board Members are aware of the issue.

During Spring Break, L. Lance Security provides extra guards to manage the crowds. When the crowds surge or become unruly, L. Lance is able to quickly move guards from other properties to manage the problem.

My personal experience with Jared Abel-Lance is that he is available 24/7/365 to tackle any problem that has occurred. Jared and L. Lance Security Service are a valued partner. Without hesitation, I can recommend L. Lance Security Service, LLC. If you have any questions or concerns, please feel free to contact me at 770-310-5142.

Best regards,  
*Denise Burks*  
Denise Burks, Secretary  
Sunbird Board of Directors

9850 S Thomas Drive  
Panama City Beach, FL 32408