CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 5/12/2026

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.

PRODUCER
Acentria, Inc - Myrtle Beach
36 Business Center Dr
Pawleys Island SC 29585

CONTACT NAME: Carson McCall Gurtler
PHONE (A/C, No, Ext): 843-804-6033 **FAX (A/C, No):** 843-804-6033
E-MAIL ADDRESS: carson.gurtler@acentria.com
PRODUCER CUSTOMER ID: PAWLPLA-01

INSURED
Pawleys Place Homeowners Association, Inc.
c/o FirstService Residential
11822 Highway 17 Bypass S
Murrells Inlet SC 29576

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Continental Casualty Company	20443
INSURER B : Lloyds	0
INSURER C : Westchester Surplus Lines Insurance Company	10172
INSURER D :	
INSURER E :	
INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** 109028981 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
10, 11, 12, 13, 14, 15, 16, 17, 40, 41, 42, 43, 44, 45, 46, 47, 48, 50, 101, 103, 105, 107, 109, 171, 173, 175, 177, 179, 181 Pawleys Place Drive; 21, 23, 25, 27, 29, 40, 42, 44, 46, 54, 56, 58, 60, 63, 65, 67, 69, 71, 73, 84, 86, 88, 90, 92, 94, 111, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 124, 147, 149, 151, 153, See Attached...

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
B	X **PROPERTY**	AQS-261359	5/12/2026	5/12/2027	X BUILDING	$ 40,821,990
	CAUSES OF LOSS / DEDUCTIBLES				PERSONAL PROPERTY	$
	BASIC — BUILDING $5,000				BUSINESS INCOME	$
	BROAD — CONTENTS				EXTRA EXPENSE	$
	X SPECIAL				RENTAL VALUE	$
	X EARTHQUAKE — 2%50K Min				BLANKET BUILDING	$
	X WIND — 2%$50k Min				BLANKET PERS PROP	$
	FLOOD				BLANKET BLDG & PP	$
	X AOWH — $25,000				X Outdoor Prop	$ 285,700
						$
	INLAND MARINE	TYPE OF POLICY				$
	CAUSES OF LOSS					$
	NAMED PERILS	POLICY NUMBER				$
						$
A	X **CRIME**	618732486	5/12/2026	5/12/2027	X Employee	$ 350,000
A	TYPE OF POLICY: CCRM & CDO	618732486	5/12/2026	5/12/2027	X Forgery	$ 350,000
					X Fraud	$ 250,000
B	X **BOILER & MACHINERY / EQUIPMENT BREAKDOWN**	AQS-261359	5/12/2026	5/12/2027	X Building	$ 15,000,000
					X Deductible	$ 5,000
C	General Liability	GLWF1910896A 001	5/12/2026	5/12/2027	X Gen. Agg.	$ 2,000,000
					X Each Occurrence	$ 1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Total Units: 181
110% Replacement Cost
Flood Zone: X
Wind Driven Rain Limit: $2,000,000; Deductible: 2% $50,000 Min
Separation of Insureds Included
See Attached...

CERTIFICATE HOLDER

Evidence of Insurance

CANCELLATION

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

AUTHORIZED REPRESENTATIVE

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AGENCY CUSTOMER ID: PAWLPLA-01

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY	NAMED INSURED
Acentria, Inc - Myrtle Beach	Pawleys Place Homeowners Association, Inc. c/o FirstService Residential 11822 Highway 17 Bypass S Murrells Inlet SC 29576
POLICY NUMBER	
CARRIER / NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE

DESCRIPTION OF PROPERTY:

155, 159, 188, 189, 191, 192, 193, 194, 195, 196, 198, 200, 211, 213, 215, 217, 219 Pembrook Lane; 15, 17, 19, 21, 23, 84, 86, 88, 90, 91, 93, 95, 97, 110, 112, 114, 116, 118, 120, 140, 142, 144, 146, 154, 156, 158, 160, 162, 164, 169,171, 173, 175, 177, 179, 188, 190, 192, 194, 196 Palisade Loop; 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 70, 72, 74, 76, 78, 80, 102, 104, 106, 108 Pond View Drive; 11, 13, 15, 17, 19, 51, 53, 55, 57, 59, 60, 61, 62, 64, 66, 68, 70, 81, 83, 85, 87, 102, 104, 106, 108 Portrait Lane, Pawleys Island, SC 29585

SPECIAL CONDITIONS:

Rights of Recovery Included
Inflation Guard Excluded Not Available/Reviewed Annually
Betterments and Improvements Not Included
Ordinance or Law Coverage A included. Coverages B & C limit combined $2,000,000
Cancellation 10 days for non-payment, 30 days for anything else.
Property Management, etc. is included in Crime Coverage
D&O Policy Limit: $1,000,000 Policy #:618732486
Umbrella Policy Limit: $10,000,000 Policy #PRP-229824000-02-1883821
Workers Compensation Limit: $500,000 Policy #2026010885566Y
146 Palisade Loop, Pawleys Island, SC 29585

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