



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
06/01/2026

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 Marshall & Sterling St. Croix, Inc. 5021 Anchor Way Gallows Bay Christiansted VI 00820	CONTACT NAME: O'Neil Canton PHONE (A/C, No, Ext): (340) 773-2170 E-MAIL ADDRESS: ocanton@marshallsterling.vi PRODUCER CUSTOMER ID: 00003915	FAX (A/C, No): (340) 773-9550
INSURED Schooner Bay Condominium Association & Schooner Bay Recreation Association P.O. Box 25531 Christiansted VI 00824	INSURER(S) AFFORDING COVERAGE INSURER A: Lloyd's Syndicate #0609 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES

CERTIFICATE NUMBER: CP266106107

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Blanket Premise
See Attached Overflow Pages

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
A	☒ PROPERTY	B1230GP06403A26	05/21/2026	05/21/2027		
	CAUSES OF LOSS				BUILDING	\$
					PERSONAL PROPERTY	\$
	☐ BASIC				BUSINESS INCOME	\$
	☐ BROAD				EXTRA EXPENSE	\$
	☒ SPECIAL				RENTAL VALUE	\$
					BLANKET BUILDING	\$
	☐ EARTHQUAKE				BLANKET PERS PROP	\$
	☐ WIND				BLANKET BLDG & PP	\$
	☐ FLOOD				☒ Business Personal	\$ 26,856.90
	☒ Special Form				☒ Extra Expense	\$ 52,500
	☐ INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS	POLICY NUMBER				\$
	☐ NAMED PERILS					\$
	☐ CRIME					\$
	TYPE OF POLICY					\$
	☐ BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
						\$
						\$
						\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

UNIT NUMBERS: 101-102, 201-202, 109-113, 209-213, 114-118, 214-218, 103-108, 203-208, 119-122, 219-222, 139-143, 239-243, 144-147, 244-247, 141
*DEDUCTIBLE: Three percent (3%) deductible of the Total Sum insured, per building, in any one occurrence for the peril of Windstorm, Earthquake, Volcanic Eruption and Flood each and every loss. \$2,500. All Other Perils, each and every loss.

CERTIFICATE HOLDER

Proof 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

M. R. S. E.

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ADDITIONAL COVERAGES

Ref # 1	Description America Building (Units 101-202)				Coverage Code SPC	Form No.	Edition Date
Limit 1 1,209,521.25	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref # 1	Description Courageous Building (Units 103-208)				Coverage Code SPC	Form No.	Edition Date
Limit 1 3,218,424.30	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref # 1	Description Defender Building (Units 109-213)				Coverage Code SPC	Form No.	Edition Date
Limit 1 2,568,052.20	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref # 1	Description Enterprise Building (Units 114-218)				Coverage Code SPC	Form No.	Edition Date
Limit 1 2,577,647.10	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref # 1	Description Freedom Building (Units 119-222)				Coverage Code SPC	Form No.	Edition Date
Limit 1 2,064,641.25	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref # 1	Description Vigilant Building (Units 139-243)				Coverage Code SPC	Form No.	Edition Date
Limit 1 2,265,571.35	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref # 1	Description Weatherly Building (144-247)				Coverage Code SPC	Form No.	Edition Date
Limit 1 2,858,824.50	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref # 1	Description Office Building & Generators				Coverage Code SPC	Form No.	Edition Date
Limit 1 834,442.35	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref # 1	Description Pool Restrooms & Cabanas				Coverage Code SPC	Form No.	Edition Date
Limit 1 56,927.85	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref # 1	Description Maintenance Building & Workshop				Coverage Code SPC	Form No.	Edition Date
Limit 1 73,855.95	Limit 2	Limit 3	Deductible Amount 2,500	Deductible Type Flat	Premium		
Ref #	Description				Coverage Code	Form No.	Edition Date
Limit 1	Limit 2	Limit 3	Deductible Amount	Deductible Type	Premium		

AGENCY CUSTOMER ID: 00003915

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page ____ of ____

AGENCY Marshall & Sterling St. Croix, Inc.		NAMED INSURED Schooner Bay Condominium Association & Schooner Bay Recreation Association
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

*DEDUCTIBLE: Three percent (3%) deductible of the Total Sum insured, per building, in any one occurrence for the peril of Windstorm, Earthquake, Volcanic Eruption and Flood each and every loss. \$2,500. All Other Perils, each and every loss.

Municipal Ordinance Extension - Limit 10% of the total building sum insured.
 Replacement Cost Values based on 2025 Appraisal