

## SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, Franklin Hamilton Insurance has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Hillcrest No. 3 Condos, Inc.

Named Insured

DocuSigned by:  
By James Bowers  
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6/25/2025

Signature of Named Insured

Date

James Bowers

President HOA

Printed Name and Title of Person Signing

Westchester Surplus Lines Insurance Company

Name of Excess and Surplus Lines Carrier

General Liability

Type of Insurance

7/1/2025

Effective Date of Coverage