

CERTIFICATE

TYPE: ALL RISKS OF DIRECT PHYSICAL LOSS OR DAMAGE AND BUSINESS INTERRUPTION RESULTING THEREFROM INSURANCE

INSURED: Strata Corporation # 125, The Shore Club, The Shore Club Management Company Limited, Long Bay Beach Development Company Limited, 172 Limited and The Owners of Individual Condominium Apartments for their Respective Rights and Interests

INSURED ADDRESS: Long Bay, Providenciales, Turks and Caicos

PERIOD: From: 31 January 2025 at 00:01 Local Standard Time at the address of the Insured
To: 31 January 2026 at 00:01 Local Standard Time at the address of the Insured

INTEREST: Real and personal property of every kind and description belonging to or used by the Original Insured or in their care, custody or control or for which they can be held legally liable including Consequential Loss/ Business Interruption and as defined in the policy

LIMITS OF LIABILITY (100%): Strata Buildings 1 and 2
USD 43,801,260.00 Combined Single Limit Each and Every Occurrence

In excess of original Policy Deductibles

DEDUCTIBLES: Natural Catastrophe Perils (namely: Hurricane, Windstorm, Earthquake and Flood): 5% of the Total Sum Insured per Item or unit as listed in the Schedule of Values each and every occurrence.
All Other Perils: USD 2,500 each and every occurrence

INDEMNITY PERIOD: 12 Months

EXCLUSIONS: As per policy wording

SITUATION: Turks and Caicos and as further defined in the Policy(ies)

CONDITIONS: As per Commercial Policy Wording plus Business Interruption Extension

CHOICE OF LAW AND JURISDICTION: This Insurance shall be governed by and construed in accordance with the law of Turks and Caicos and each party agrees to submit to the exclusive jurisdiction of the Courts of Turks and Caicos

ANNUAL INSURANCE PREMIUM: Buildings 1 and 2
USD 503,714.49 (100%) per annum (and pro rata for period)

TAXES PAYABLE BY INSURED AND ADMINISTERED BY INSURER(S): 2.50% Insurance Premium Sales Tax

INFORMATION: Hartling Group is a preeminent real estate sales and development firm specializing in luxury Caribbean condominiums and villas.

Total Values at Risk: USD 43,801,260.00

Item	Buildings	Professional Fees/ Demolition/Debris Removal	Business Income / Extra Expense	Total Values at Risk
Strata Building 1	USD 18,881,000.00	USD 2,120,960.00	USD 1,797,340.00	USD 22,799,300.00
Strata Building 2	USD 18,881,000.00	USD 2,120,960.00	Included	USD 21,001,960.00

SECURITY: (Re)insurer's liability several not joint per LMA3333 21 June 2007

ORDER HEREON: 100% of 100%

WRITTEN LINE	Insurer	Signature/Stamp	Policy Number
60.61%	Island Heritage Insurance Co. Ltd.		HBAR00049
<u>39.39%</u>	CG United Insurance Ltd		
100.00%			