

# 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 Shared Condo Basement and External Works et al.  
USD 8,563,080.00 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 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:** Strata Shared Condo Basement and External Works et al.  
USD 98,475.42 (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 8,563,080

Item	Buildings	Professional Fees/ Demolition/Debris Removal	Ext. Works/ Hardscaping	Total Values at Risk
Strata Shared Condo Basement	USD 4,060,000.00	USD 456,080.00		USD 4,516,080.00
External Works et. al.		USD 491,000.00	USD 3,556,000.00	USD 4,047,000.00

Note: Business Income/Extra Expense/Rental Value (Blanket) values declared under Strata Building 1 & 2 Certificate

**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
100.00%	Island Heritage Insurance Co. Ltd.		HBAR00050