



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
7/28/2021

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Byars Wright, Inc. 1700 4th Avenue South P.O. Box 1309 Jasper, AL 35501	PHONE (A/C, No, Ext): (205) 221-3621	COMPANY Westchester Surplus Lines Insurance Company
FAX (A/C, No): (205) 221-8700	E-MAIL ADDRESS: insuranceservices@byarswright.com	
CODE: AGENCY CUSTOMER ID #: D&EINVE-01	SUB CODE:	
INSURED D & E Investments, LLC DBA Kiva Dunes 815 Plantation Drive Gulf Shores, AL 36542	LOAN NUMBER	POLICY NUMBER D42266644-003
	EFFECTIVE DATE 4/1/2021	EXPIRATION DATE 4/1/2022
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION Kiva Village - Condo A - 7861 Kiva Way, Gulf Shores, AL 36542 Kiva Village - Condo B - 7791 Kiva Way, Gulf Shores, AL 36542
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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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE	
			PERILS INSURED
Loc # 1 Kiva Village - Condo Village A and B - Building, Special (Including theft)	\$12,300,000	\$5,000	

REMARKS (Including Special Conditions)


Special Conditions:
Kiva Village, LLC
Condo Village A - Building Limit \$6,150,000
Condo Village B - Building Limit \$6,150,000

(Primary Tier) Carrier: Westchester Surplus Lines Insurance Company; Policy Number: D42266644-003; Limit: \$5,000,000
(Second Tier) Carrier: Colony Insurance Company; Policy Number: XP1471321-0; Limit: \$2,500,000
(Third Tier) Carrier: Endurance American Specialty; Policy Number: ESP30005494600; Limit: \$2,500,000
SEE ATTACHED ACORD 101

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.

ADDITIONAL INTEREST

NAME AND ADDRESS Proof of Coverage	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
LOAN #			
AUTHORIZED REPRESENTATIVE 			

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Byars Wright, Inc.		NAMED INSURED D & E Investments, LLC DBA Kiva Dunes 815 Plantation Drive Gulf Shores, AL 36542	
POLICY NUMBER D42266644-003		EFFECTIVE DATE: 04/01/2021	
CARRIER Westchester Surplus Lines Insurance Company	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Special Conditions:

(Fourth Tier) Carrier: Landmark American Insurance; Policy Number: LHT9177594; Limit: \$19,645,911

Remarks:**Covered Property****a. Building**

Any of the following types of property contained within a unit, regardless of ownership, as required by the Condominium Association Agreement:

- a. Fixtures, improvements and alterations that are a part of the building or structure; and
- b. Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping. But Building does not include the personal property owned by, used by or in the care, custody or control of a unit-owner except for personal property listed above.