



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
4/19/2022

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 D42266644-004
	EFFECTIVE DATE 4/1/2022	EXPIRATION DATE 4/1/2023
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
	THIS REPLACES PRIOR EVIDENCE DATED: 07/28/2021	

PROPERTY INFORMATION

LOCATION/DESCRIPTION 7861 Kiva Way, Gulf Shores, AL 36542 - Kiva Village - Condo Village A; 7791 Kiva Way, Gulf Shores, AL 36542 - Kiva Village - Condo Village B

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

PERILS INSURED	BASIC	BROAD	SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
Kiva Village - Condo Village A and B - Building, Special (Including theft)				\$12,300,000	\$5,000

REMARKS (Including Special Conditions)

Special Conditions:
 Condo Village A - Building Limit \$6,150,000 (15 Condo Units)
 Condo Village B - Building Limit \$6,150,000 (15 Condo Units)

(Primary Tier) Carrier: Westchester Surplus Lines Insurance Company; Policy Number: D42266644-004; Limit: \$5,000,000
 (Second Tier) Carrier: Palms Insurance Company; Policy Number: PLM-00140-00; Limit: \$2,500,000
 (Third Tier) Carrier: Endurance American Specialty; Policy Number: ESP30017890100; Limit: \$2,500,000
 (Fourth Tier) Carrier: Landmark American Insurance; Policy Number: LHT923439; Limit: \$19,6,295,911
 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 INSURANCE	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 D42266644-004			
CARRIER Westchester Surplus Lines Insurance Company	NAIC CODE	EFFECTIVE DATE: 04/01/2022	

ADDITIONAL REMARKS

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

Special Conditions:

Ordinance or Law Coverage A: Included
Ordinance or Law Coverage B+C: \$2,500,000 Limit

Co-insurance: NIL

Flood Coverage Included In Property Policy. See Property Policy and Flood Endorsement amending flood zones covered.

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.

Additional Named Insureds:

Kiva Dunes
Kiva Dunes Properties, LLC
Kiva Beach, LLC
Kiva Village, LLC
Kiva Lodge, LLC
Kiva Beach Condo, LLC
Kiva Lodge COA, Inc.
Kiva Dunes HOA, Inc.
Kiva Dunes MOA, Inc.
D & E Investments, LLC
Kiva Village Buildings I & II Condominium Owner's Association, Inc.