



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
4/25/2022

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:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc # 1, Bldg # 1, 815 Plantation Drive, Gulf Shores, AL 36542 - Kiva Lodge
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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, Bldg # 1 Kiva Lodge - Building, Special (Including theft)	\$12,000,000	\$5,000	

REMARKS (Including Special Conditions)


Special Conditions:
 (Primary Tier) Carrier: Westchester Surplus Lines Insurance Company; Policy Number: D42266644-003; 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: ESP30005494600; Limit: \$2,500,000
 (Fourth Tier) Carrier: Landmark American Insurance; Policy Number: LHT9177594; Limit: \$19,645,911

Deductibles:
 \$5,000 Per Occurrence All Other Perils Except; \$25,000 Per Occurrence All Other Wind/Hail
 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 D42266644-004			
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:
Co-Insurance: NIL

Coverage Options:
Building: Replacement Cost
Personal Property: Replacement Cost

Remarks:
Additional Policy Coverages
Coverage:
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 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.