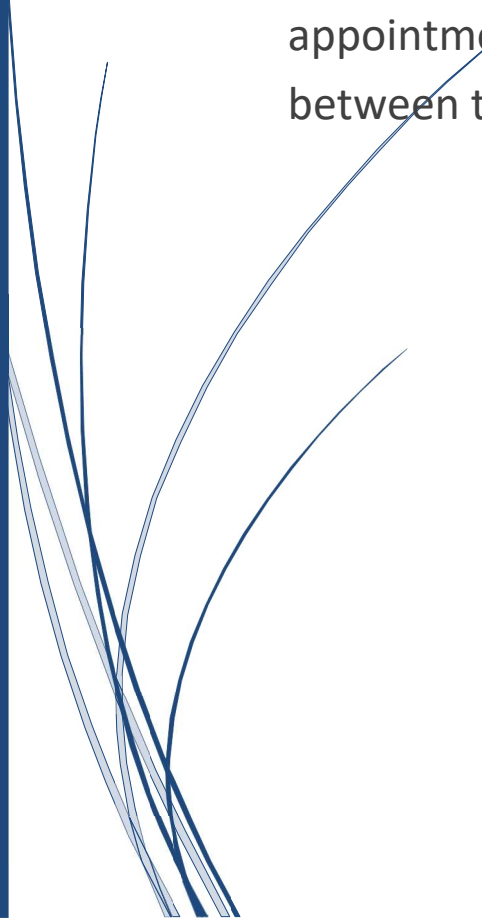


## **Business Requirements**

- General Liability
- Workers' Compensation
- Reference Letter
- Business Fee

Note: You must provide all documentation & payment upon appointment date. Business appointments are available Monday–Friday between the hours of 2:00 P.M. – 3:45 P.M.





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## Business Requirements and Regulations Package

### The Package Includes:

- Business Requirements to Register
- Contractors Rules
- Prices
- ORCA ID Cards Requirements
- Temporary Day Passes Requirements
- Parking Decals for Company's and Personal Vehicle
- Supervisor's List
- Business Leader Agreement
- Company Contact Sheet
- Ocean Reef Community Association Rules
- Sample COI



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**Business Requirements for Ocean Reef**  
Office (305) 367-4418 Email: [WelcomeCenter@Orcareef.com](mailto:WelcomeCenter@Orcareef.com)

All companies are required to provide the following documentation to the Welcome Center in order to register and be authorized to work on property.

**1. General Liability Insurance**

**Minimum Coverage:**

- \$1,000,000 per occurrence
- \$2,000,000 aggregate (including products-completed operations)

**Additional Insured Requirement:**

Vendors must name the following as **Additional Insured** on their Commercial General Liability policy:

**Ocean Reef Community Association**

**Attn: Welcome Center**

**24 Dockside Lane, Box 505**

**Key Largo, Florida 33037**

**Primary & Non-Contributory Requirement:**

Coverage provided by the vendor shall be **primary and non-contributory** with respect to the Additional Insured.

**Waiver of Subrogation Requirement:**

A **Waiver of Subrogation** shall apply in favor of Ocean Reef Community Association for General Liability where permitted by law.

**Certificate Requirements:**

These provisions must be reflected on the Certificate of Insurance (COI) and supported by applicable policy endorsements. ADDL INSD & SUBR WVD boxes must be checked and noted in the description. See sample COI.

**2. Proof of Workers' Compensation in the amount \$500,000 or more (each occurrence) which list Ocean Reef Community Association as the Certificate**

Holder, in accordance with state law.

**Ocean Reef Community Association**

**Attn: Welcome Center**

**24 Dockside Lane, Box 505**

**Key Largo, Florida 33037**

**Construction** - Must have worker's compensation insurance

**Non-Construction** - 3 employees or less, not required. 4 or more, required

**3. Waiver of Subrogation Requirement:**

A **Waiver of Subrogation** in favor of Ocean Reef Community Association is required where permitted by law.

**. Hold Harmless / Indemnification Agreement**

Registered companies are required to execute a **Hold Harmless and Indemnification Agreement** in favor of Ocean Reef Community Association as a condition of approval. See addendum.

**4. Must provide a reference letter from an Ocean Reef member and/or registered business.**

Annual Ocean Reef Business Fee: (Effective January 1, 2023)

\$200.00 for businesses that are Off-Site Companies.

\$600.00 for businesses that are On-Site Companies with 3 employees or less.

\$1,200.00 for businesses that are On-Site Companies and have more than 3 employees.

\* Business fees are due by **June 1<sup>st</sup>** of each year. You may mail your payment to the Welcome Center



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\* or pay in person. The Welcome Center can only accept cash, credit cards and checks.

\* Ocean Reef Chamber of Commerce members receive a 20% discount.

**Additional Fees:** See Price sheet for all additional charges

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## Contractors Rules and Regulation

1. Sleeveless Shirts are not authorized when entering Ocean Reef or at the worksite.
2. The following hours are the only hours authorized for contractors to work:
  - In-Season: November 1 – May 14
    - Monday – Friday 8:00am – 5:00pm
    - Saturday: Contractors are not authorized to work on Saturday.
  - Note: Employees are authorized to enter the property at 7:55am, but are not Authorized to commence work until 8:00am  
No deliveries on Saturdays or Sundays.
  - Off –Season May 15 – October 31
    - Monday – Saturday 7:00am – 6:00pm
    - Note: Employees are authorized to enter the property at 7:00am and commence work immediately.
    - Saturday deliveries only.
3. Per ORCA no work is authorized on Holidays. Holiday schedule will be posted for authorized hours leading to a specific holiday.
4. Everyone entering the property in a vehicle or walking in by foot or motorcycle rider must swipe their assigned ORCA ID card at the Front Gate when entering the property.
5. Per ORCA, no loud radios are authorized at any job site.
6. Per ORCA, no vehicle may park in the street where the job site is located at.
7. Authorized speed limit on Ocean Reef is 25mph, except in designated areas which the speed limit is 15 mph. Any vehicle caught over the authorized speed limit will receive a ticket.
8. Per ORCA, no trash may be brought on the property in trucks or trailers.
9. **Per ORCA, no company or individual may Solicit business on Ocean Reef property.**
10. All vehicles entering the property either company or personal, must obtain a Parking Decal from the Welcome Center.
11. All Contractors will be responsible to assure that the following documents are updated and current at the Welcome Center:
  - Insurance (Liability, Workers' Comp and Auto Insurance).
  - Company Supervisor list, current employee roster and company contact list.

**ANY VIOLATIONS OF THESE RULES MAY RESULT IN A TEMPORARY SUSPENSION  
FOR THE DAY AND CONTINUOUS VIOLATIONS MAY RESULT IN A  
PERMANENT SUSPENSION OF THE COMPANY**



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## Price List (as of January 1, 2025)

24 Dockside Lane Box 505, Key Largo, FL 33037  
Phone (305) 367-4418 Email [Welcomecenter@orcareef.com](mailto:Welcomecenter@orcareef.com)

### Annual Business Association Fees:

\$200.00 for businesses that are Off-Site Companies.

\$600.00 for businesses that are On-Site Companies with less than 3 employees.

\$1,200.00 for businesses that are On-Site Companies and has more than 4 employees.

\* Business fees are due by **June 1<sup>st</sup>** of each year and run until May 31 of the following year.

Payments can be mailed to the Welcome Center or paid in person:

Ocean Reef Community Association  
Attn: Welcome Center  
24 Dockside Lane Box 505  
Key Largo, Florida 33037

\* **Ocean Reef Chamber of Commerce members receive a 20% discount.**

**Note:** Any new business that registers at the Welcome Center from the months of July – May will be charged a prorated fee. Contact the Welcome Center for the listing of the prorated rates. Any business that registers during the months of July – May will still be required to pay the full amount of the appropriate fee on June 1<sup>st</sup> of each year.

### Prices: (Homeowner Employees, Social Member Employees, Contractors and Ocean Reef Club Employees)

<u>Item</u>	<u>Price</u>
New Employee I.D. Card	\$55.00
Out of State Driver's License check	\$35.00

**(This charge will be added to the cost of a new or renewal I.D. card for anyone applying with an out of state driver's license or ID card.)**

I.D. Card Yearly Renewal	\$45.00
Lost I.D. Card	\$30.00
Parking Decals (Permanent)	\$25.00
Temporary Day Pass	\$15.00

(Temporary day pass can be purchased for a total of 10 days per year from the initial date issued.)

Ocean Reef Club Employee I.D. Card	\$10.00
Ocean Reef Club Employee I.D. Card (Lost)	\$10.00



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## **Procedures for ID Cards, Temporary Day Pass and Parking Decals**

### **ORCA Annual ID Card**

Any individual that will be representing any company and working on property for more than 10 days in a given year will be required to obtain an ORCA ID. Card. The ID card will be valid for one year from the time it is issued and will have to be renewed annually after the first year.

#### Requirements for an ORCA ID Card:

- A request form for an Annual ORCA ID card must be completed in its entirety.
- A valid State Driver's License or Identification Card must be presented to the Welcome Center staff so a copy can be made.
- A valid Social Security Card must be presented to the Welcome Center staff so a copy can be made.
- A valid Employment Authorization Card must be presented to the Welcome Center staff so a copy can be made, if applicable.
- An American Passport or a valid passport from another country may be used, but it must have a valid U.S. Visa stamped in the passport.

#### Restriction of ORCA ID Card:

- All ORCA ID cards will have a specific time zone as to when they are authorized to enter the property.
- Only the individual whose name is shown on the ID card is authorized to use the card to enter the property.
- All cards are the property of ORCA and must be returned to the Welcome Center upon end of employment.
- All completed request forms for Annual ID cards turned into the Welcome Center will only be valid for 90 days (3 months). If an individual fail to pick up the card within the time limit, then a new form must be submitted and paid for again.

#### Notice to Companies:

- A complete Federal, State and Driver's License check will be complete on each individual that is applying for an ORCA ID card.
- If an individual does not pass his/her background check the individual will not be authorized to access the property.
- No refunds will be granted on any individual that does not pass his/her background check.

### **Temporary Day Pass**

A temporary day pass is a pass that can be obtained for an individual to work on a job site. The temporary day pass can be purchased for a total of 10 days per year from the initial date issued. The following requirements are needed to have a temporary day pass issued:

- Any company requesting a temporary day pass must have Workers' Comp Insurance. Any company that does not carry Workers' Comp Insurance will not be authorized to obtain a temporary daypass.
- An authorized agent (Owner or Supervisor) must be present at the Welcome Center to sign for the individual. This information is obtained from the Company's Supervisor List form.
- A request for Temporary Day Pass form must be completed and endorsed by the authorized agent.
- The individual obtaining the temporary day pass must have one of the following identifications presents to obtain a temporary pass:
  - ◇ A valid state driver's license or identification card.
  - ◇ A valid U.S. Passport or U.S. Armed Forces Card.
  - ◇ A valid foreign Passport will be accepted.
  - ◇ A valid Consulate Card from a foreign country will be accepted.



## Policy Change to Temporary Day Pass

**Note: Any other forms of ID will not be authorized, and a temporary day pass will not be issued.**

To ensure a more secure and safe environment for the Homeowners, Club Members and Contractors on Ocean Reef, effective immediately, Ocean Reef Community Association has made the following changes to the policies in regard to Temporary Day Pass.

### **New Policy for Temporary Day Pass (Effective Immediately):**

- The temporary day pass can be purchased for a total of 10 days per year from the initial date issued for now. The following requirements are needed to have a temporary day pass issued:
  1. Any company requesting a temporary day pass must have Workers' Comp Insurance. Any company that does not carry Workers' Comp Insurance will not be authorized to obtain a temporary day pass.
  2. **An authorized agent (Owner or Supervisor) must be present at the Welcome Center to sign for the individual.** This information is obtained from the Company's Supervisor List form.
  3. A request for Temporary Day Pass form must be completed and endorsed by the authorized agent.
  4. The individual obtaining the temporary day pass must have one of the following identifications presents to obtain a temporary pass:
    - a. A valid state driver's license or identification card
    - b. A valid U.S. Passport or U.S. Armed Forces Card.
    - c. A valid foreign Passport will be accepted.
    - d. A valid Consulate Card from a foreign country will be accepted.

**Note: Any other forms of ID will not be authorized, and a temporary day pass will not be issued.**

- A partial criminal background check will be conducted using the following websites to determine an individual eligibility to access the property.
  1. Monroe County Clerk of Courts.
  2. Miami-Dade County Clerk of Courts
  3. Florida Sexual Predator Registry.
  4. Florida Department of Highway Safety & Motor Vehicle Check
  5. Florida Wanted Persons
  6. Broward County Clerk of Courts
  7. Corresponding county in Florida according to their FL Driver's license
- Based on the findings on these websites the staff of the Welcome Center will make the determination if an individual may access the property.
- The following factors will be used to make the final determination whether an individual is authorized to access the property or be denied.
  1. Criminal arrest records over the past five years, not just convictions.
  2. Any open cases (Felony or Misdemeanors).
  3. If an individual is on the Florida Sexual Registry.
  4. Proper authorized identification at the time of obtaining the Temporary Day Pass.
  5. If a company is authorized to obtain a Temporary Day Pass.
- All decisions by the Welcome Center staff will be final and any individual that is determined not to be authorized to access the property must promptly leave the property.

If you have any questions regarding the new policy, please contact the Welcome Center at (305) 367-4418.



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### **Parking Decals**

Any vehicles (Commercial or Personal) entering the property must have a parking decal attached to the front windshield on the driver's side lower left corner. The following are the procedures for the parking decals:

- All parking decals will be permanent and assigned to a specific vehicle (Company or Personal).
- Parking decals are non-transferable. The vehicle registration will be required at the time of purchase.
- The initial parking decal can be purchased for \$25.00. Any additional parking decal that is needed by an individual will have to be purchased separately at the same cost.
- If a vehicle is found with an unauthorized vehicle decal a citation of \$100.00 will be issued. Continued violation will result in entry suspension until resolved.
- In the event that a vehicle with a parking decal is in an accident or stolen a replacement decal may be obtained at no charge. A police report will be required to obtain a free parking decal.

### **Lost I.D. Card**

- It is the responsibility of each individual to maintain possession of their ORCA ID card and in the event that an individual does lose their card, it must be reported to the Welcome Center immediately.
- A replacement card may be obtained at the Welcome Center at a cost of \$30.00.
- In the event that an ID card is stolen a police report will be required and a replacement card will be issued at no charge.

### **Contact Information**

Ocean Reef Community Association  
Attn: Welcome Center  
24 Dockside Lane Box 505  
Key Largo, Florida 33037  
Phone: (305) 367-4418

Access Control Supervisor: Sergeant Ericka Acree  
Director of Security: Christopher Hodges

Email Address: [Welcomecenter@orcareef.com](mailto:Welcomecenter@orcareef.com)



## Company Supervisor List

Company's Name: \_\_\_\_\_

Company's Owner: \_\_\_\_\_

The following Supervisors or Managers are authorized to sign for Company's I.D. Cards and Day Passes. I acknowledge by authorizing these Supervisors or Managers to sign on my behalf that I accept full responsibility for the actions of the individuals who are signed in by my designees. I also acknowledge that I am only authorized a maximum of three Supervisors to sign for the I.D. Cards and Day Passes.

Signature of Company's Owner/President: \_\_\_\_\_

SUPERVISOR

SUPERVISOR'S SIGNATURE

CONTACT NUMBER

\_\_\_\_\_  
Owner

\_\_\_\_\_  
Supervisor

\_\_\_\_\_  
Supervisor

\_\_\_\_\_  
Supervisor

Please complete this form and return it to the Welcome Center either in person or email.

Also, be sure to fill out a Business Leader Agreement per supervisor.



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## Business Leader Agreement for Applicants

Please note that a criminal history background is conducted for each person you request to have access to the Ocean Reef Community. Applicants found to have a criminal history may be denied access to Ocean Reef Community.

As a business leader, it is your responsibility to first interview all candidates that you sponsor for entry, confirming that the individual understands a criminal history background will be conducted, and that criminal charges will deny their entry to Ocean Reef Community.

If you determine that the applicant is suitable for entry to Ocean Reef, the applicant will complete an application for entry, where they will be asked to divulge criminal information prior to the background history process; omissions of criminal charges of any type will result in an immediate denial. It further should be recognized, all applicants receiving rights for access and entry must immediately self-report any criminal charges they face after the application process, failure to do so will result in revocation of access rights.

Signing of this form represents your understanding and enforcement of the rules for applicants and employees.

\_\_\_\_\_  
Business Name

\_\_\_\_\_  
Business Representative (Print)

\_\_\_\_\_  
Business Representative (Sign)

\_\_\_\_\_  
Date



**COMPANY CONTACT INFORMATION**

COMPANY NAME: \_\_\_\_\_

\*COMPANY ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

\*MAILING ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

OFFICE PHONE: ( \_\_\_\_\_ ) \_\_\_\_\_ FAX PHONE: ( \_\_\_\_\_ ) \_\_\_\_\_

COMPANY E-MAIL ADDRESS: \_\_\_\_\_

OWNER'S NAME: \_\_\_\_\_

**SUPERVISORS INFORMATION**

SUPERVISOR NAME: \_\_\_\_\_

PHONE: ( \_\_\_\_\_ ) \_\_\_\_\_

SUPERVISOR NAME: \_\_\_\_\_

PHONE: ( \_\_\_\_\_ ) \_\_\_\_\_

SUPERVISOR NAME: \_\_\_\_\_

PHONE: ( \_\_\_\_\_ ) \_\_\_\_\_

**EMERGENCY CONTACT INFORMATION**

FULL NAME: \_\_\_\_\_  
LAST FIRST M.I.

ADDRESS: \_\_\_\_\_  
STREET ADDRESS (APT. # or SUITE)

\_\_\_\_\_  
CITY STATE ZIP CODE

PRIMARY PHONE: ( \_\_\_\_\_ ) \_\_\_\_\_

ALTERNATIVE PHONE: ( \_\_\_\_\_ ) \_\_\_\_\_



The following are some of the Ocean Reef Community Association rules and regulations and this list is in no way to be considered all inclusive. A copy of the Ocean Reef Community Association Handbook and Building Regulations and Restrictions are available upon request.

**(Initial on each line)**

1. The **maximum speed limit** throughout Ocean Reef is **25 mph** with few exceptions, where it is then reduced to 15 mph. \_
2. Parking in travel lanes is prohibited. Vehicles at construction sites are required to park according to the submitted parking plan. Landscape vehicles may park in roadway when orange cones are placed in **front** and **behind** the truck and trailer. Vehicles may be parked in roadway during the installation of pavers. **Do not** park in a manner creating blind spots which are a safety risk to other vehicle- and pedestrians. \_\_\_
3. Gas powered blowers are not permitted as of January 1,2017. \_\_\_\_\_
4. Overnight parking of commercial vehicles in residential areas of Ocean Reef is not permitted. \_\_\_\_\_
5. Parking in natural areas, as well as golf course and sand areas, is prohibited. \_\_\_\_\_
6. All commercially licensed vehicles, as well as construction and service vehicles (trucks, vans, trailers, etc.) **MUST** have the name of the business and/or owner/operator, location and telephone number posted on the vehicle in neat and legible lettering.
7. The use of jackhammers, to include, chipper hammers and pile driving, is prohibited between November 1<sup>st</sup> and May 14<sup>th</sup>.
8. Permitted work hours are: 8 am **start** – 5 pm **exit** (off property) Monday-Friday from November 1<sup>st</sup> through May 14<sup>th</sup>; 7 am **start** – 6 pm **exit** (off property) Monday-Saturday from May 15<sup>th</sup> through October 31<sup>st</sup>. \_\_\_\_\_
9. All gates at construction sites **MUST** be secured at end of workday. \_\_\_\_\_
10. Sleeveless shirts are not permitted. \_\_\_\_\_
11. Overflowing dumpsters are not permitted; they must be emptied prior to reaching that condition. \_\_\_\_\_
12. Green screen is required on the outside of all construction site fencing prior to the commencement of construction, including renovations. The fence must be 6 foot in height with a top a top rail and surround the total perimeter of the construction site. \_
13. Vacant lots will not be used for storage of equipment unless there is an active construction site in the neighborhood; the owner of the lot has sent an email to the ORCA Business Office authorizing such and is approved by the Architectural Committee, prior to the storing of equipment. \_\_
14. Permits (County & ORCA) are required to be posted at each site. It is recommended that a copy of the parking plan be placed with the permits. \_\_\_

I acknowledge I have read and understood all the contents of this form.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



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## BUSINESS REQUIREMENTS AND REGULATIONS ADDENDUM

The following shall be submitted as part of compliance with the Business Requirements and Regulations by \_\_\_\_\_ (“Indemnitor”) in favor of the OCEAN REEF COMMUNITY ASSOCIATION, INC., a Florida not for profit corporation (“Indemnitee”).

### Hold Harmless and Indemnification

To the fullest extent permitted by the laws of the State of Florida, the Indemnitor shall defend, indemnify, and hold harmless the Indemnitee, and its officers, directors, members, managers, employees, agents, and representatives (collectively, the “Indemnitee Parties”), from and against any and all claims, demands, damages, losses, liabilities, fines, penalties, judgments, costs, and expenses (including, without limitation, reasonable attorneys’ fees and court costs at all levels, including appellate proceedings) arising out of or relating to:

- (a) the acts, errors, omissions, negligence, or willful misconduct of the Indemnitor or its employees, agents, contractors, or subcontractors;
- (b) any breach of the Business Requirements and Regulations by the Indemnitor; or
- (c) the Indemnitor’s use, occupancy, work, or operations in connection with the Agreement.

Notwithstanding the foregoing, the Indemnitor’s obligation to indemnify shall not apply to the extent a claim is caused by the gross negligence or intentional misconduct of the Indemnitee.

### Waiver of Subrogation

To the fullest extent permitted by Florida law, Indemnitor hereby waives all rights of subrogation against the Indemnitee for losses or damages covered by insurance required to be maintained or otherwise actually maintained, whether or not such insurance is sufficient to cover the full extent of such loss.

Indemnitor shall:

- (a) cause its insurers to endorse applicable policies to reflect this waiver of subrogation; and
- (b) ensure that such waiver is not invalidated by any act or omission of the insured.

This waiver applies to all policies of insurance, including but not limited to:

- Commercial General Liability
- Property Insurance
- Builder’s Risk (if applicable)
- Workers’ Compensation (to the extent permitted under Florida law)

**INDEMNITOR: [COMPANY NAME]** \_\_\_\_\_

\_\_\_\_\_

By: \_\_\_\_\_

Its: \_\_\_\_\_



**Sample COI:**



**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)  
4/21/2025

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Producer NAME	CONTACT NAME:	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED SAMPLE COMPANY LLC	INSURER A:	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES CERTIFICATE NUMBER: CL2542150937 REVISION NUMBER:

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADOL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
<input checked="" type="checkbox"/>	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Policy #	Term Dates	Term Dates	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJ-ECT <input type="checkbox"/> LOC OTHER:						
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS HIRED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB EXCESS LIAB						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Policy #	Term Dates	Term Dates	PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Certificate Holder is listed as Additional Insured. Both Primary & Non Contributory wording and Waiver of subrogation apply.

CERTIFICATE HOLDER  Ocean Reef Community Association 24 Dockside Lane, PO Box 505 Key Largo FL 33037	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.  AUTHORIZED REPRESENTATIVE
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