



January 15, 2024

To: Policyholder: Lantana Oceanfront Condominium Association, Inc. (c/o board of directors)  
 Property Management: Dependable Management  
 Producer: AssuredPartners  
 Insurance Company: Orange Insurance Exchange

Re: Property Address(es): Multiple - 1821 Highway A1A Indian Harbour Beach, FL 32937  
 Property County: Brevard  
 Policy/Account No: 33A0000013-000  
 Policy Inception Date: December 31, 2023  
 Deft Inspection Date(s): January 11, 2024  
 Report Type: Risk Management Report (Year 1)

Please accept this Year 1 Risk Management Report based on Deft’s recent physical inspection of Lantana Oceanfront, discussions with those interested in its insurability, and review of select documentation specific to said property.

**INCLUDED WITHIN REPORT:**

- Risk Management Program Overview.....Page 2
- Risk Hardening Recommendations.....Page 3
- Preventative Maintenance Strategy.....Page 6
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**ATTACHMENT LINKS:**

- [Deft Image Directory](#)
- [HOVER Report](#)

Thank you for your participation in this program which we are confident will result in both a hardened physical property and a more informed group of stakeholders!

Sincerely,

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# RISK MANAGEMENT PROGRAM OVERVIEW

## YEAR 1

Program Focus:

- Introduce program to interested stakeholders (policyholder, producer, property management).
- Complete an initial physical inspection of the subject property to obtain a general understanding of its attributes and conditions.
- Prepare this Risk Management Report to reflect our initial understanding of the risk and those interested in it to be shared with said stakeholders.
- Complete a follow-up meeting with interested stakeholders to discuss the specifics of risk hardening recommendations, preventative maintenance strategy, and hurricane preparedness plan while further discussing property attribute or condition specifics.

<u>Program Outline</u>	<u>Completed</u>	<u>Notes</u>
Program Introduction	X	
Deft Property Inspection	X	
Deft Year 1 Report	X	
Risk Management Meeting	Pending	Deft requests the opportunity to lead or participate in a meeting (virtual or in-person) with interested stakeholders within 90 days of this report's preparation to review its content, answer applicable questions, and strategize how to maximize Deft's risk management program offering moving forward.

## YEAR 2

Program Focus:

- Work proactively with interested stakeholders to develop timelines associated with a tailored preventative maintenance strategy.
- Support initial discussions over customization of hurricane preparedness plan.
- Work with involved stakeholders to being rounding out vetted vendor network.
- Access building interiors as necessary to fully understand attributes and conditions beginning with MEP (mechanical, electrical, and plumbing).
- Work to complete full imaging dataset of property's attributes and conditions.

<u>Program Outline</u>	<u>Completed</u>	<u>Notes</u>
Year 2 Program Outline	Pending	Deft plans to present interested stakeholders with an outline of our Year 1 objectives in unison with policy renewal.
Deft Property Inspection	Pending	Deft intends to complete our Year 2 property inspection within 30 days of policy renewal (inspection focus will be communicated as part of the above discussed outline).
Deft Year 2 report	Pending	
Risk Management Meeting	Pending	

## YEAR 3

## YEAR 4

## YEAR 5

\*\*In addition to the above outlined, Deft is standing by to address any questions presented by involved stakeholders. Furthermore, we stand ready to respond to any claims related matters as applicable. To the latter, we request to be notified of any property loss so that we can assist the policyholder and interested stakeholders make informed decisions.

## ***RISK HARDENING RECOMMENDATIONS***

### **OVERVIEW:**

1. Waterproofing repairs
2. Roof repairs
3. Elevator inspection compliance

1. **Waterproofing repairs** – We noted wear/tear to the exterior painting and waterproofing, which is expected due to the age of the waterproofing and oceanfront location; however, we found that building 1 had significantly more wear. We noted missing painting/stucco on the parapet wall above where the tile roof section was replaced along with bubbling of paint on all elevations. With a full waterproofing project not projected for a year or two and we recommend addressing these areas/issues until a full waterproofing and painting project can be completed.



*Damage to parapet wall on Bldg 1. Note that this is from the recent replacement of the tiles roof section.*



*Paint was found to be bubbling throughout the exterior of Bldg 1.*

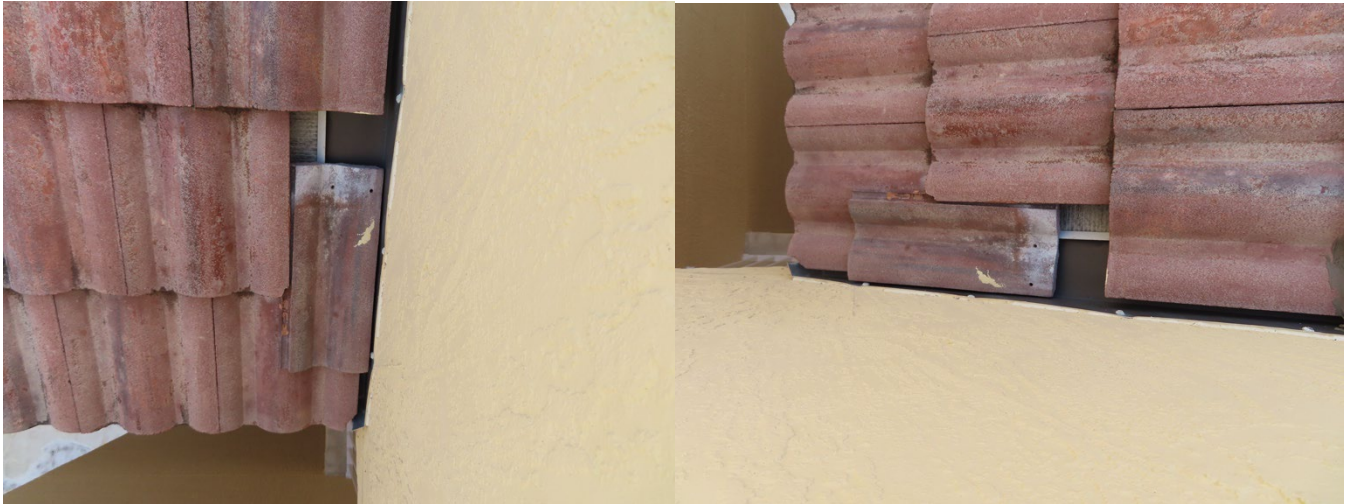


*Further examples of bubbling Bldg 1.*



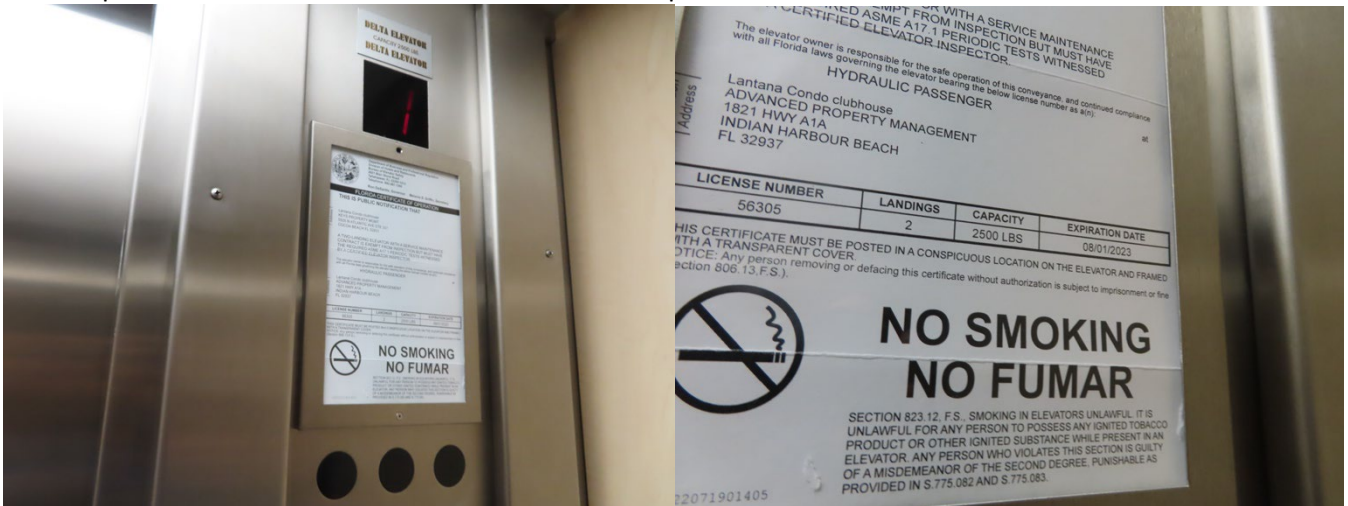
*While much less of a concern, several areas were noted on Bldg 3 where paint is bubbling.*

2. **Roof repair** – Building 3 has a loose concrete tile at the front slope. It is noted that this section of roof is scheduled for replacement in 2024. We recommend repairing this loose tile to prevent injury or further damage.



Bldg 3 loose tile

3. **Elevator inspection compliance** – Within the clubhouse, we noted the elevator inspection tag to be out of compliance. All others were found to be within compliance.



Certificate expired 8.1.2023.



## ***PREVENTATIVE MAINTENANCE STRATEGY***

### **PAST PROJECTS:**

- Buildings 1 & 2 flat roofs were replaced in 2019, and buildings 3 & 4 in 2017.
- Tiled sections on buildings 1 & 2 were replaced in 2022-2023
- Handrailing's were repainted within the last year.
- Balcony restoration was just completed. This was a two-year project.

### **ONGOING PROJECTS:**

- We are not aware of any ongoing projects.

### **SCHEDULED PROJECTS:**

- Walkways are scheduled to be painted in February of 2024.
- Tile roof on building 3 is planned for replacement this year and building 5's tiled sections in 2025.

### **SUGGESTED (ADDITIONAL) ROUTINE MAINTENANCE:**

- Dryer vent cleaning (annually)

### **VENDOR NETWORK DEVELOPMENT PRIORITIES:**

- As of the preparation of this Year 1 risk management report, Deft continues to gain an understanding of the contractors considered as vetted and a part of the policyholder's network. Deft hopes for the opportunity to assist the association and property management establish go-to vendors for a multitude of trades over time while not wanting to interfere with established vendor relationships. We do, however, find it critical that communities know who to call upon in catastrophic situations as opposed to lining up for a shortage of available qualified contractors after the fact.

## CONTACT & VETTED VENDOR TABLE

Role	Company	Contact	Phone	Email	SC*
<b>Contacts</b>					
Board representative	N/A	Steve Lindsey	Pending	<a href="mailto:steve-lindsey@live.com">steve-lindsey@live.com</a>	N/A
Board representative	N/A	Pending	Pending	Pending	N/A
Producer account manager	AssuredPartners	Abbey Watkins	(321) 802-4822	<a href="mailto:abbey.watkins@assuredpartners.com">abbey.watkins@assuredpartners.com</a>	N/A
Property manager	Dependable Management	Angela Phillips	(321) 508-5431	<a href="mailto:angela@dependableproperty.com">angela@dependableproperty.com</a>	N/A
Assistant property manager	Pending	Pending	Pending	Pending	N/A
Maintenance supervisor	Pending	Daniel	Pending	Pending	N/A
Structural Engineer	Pending	Pending	Pending	Pending	N/A
Developer	Pending	Pending	Pending	Pending	N/A
Builder	Pending	Pending	Pending	Pending	N/A
<b>Vetted Vendors</b>					
Mitigation	Pending	Pending	Pending	Pending	
Roofing	Barfield Contracting	Pending	(321) 454-4531	Pending	X
Fenestrations	Pending	Pending	Pending	Pending	
Window cleaning	Pending	Pending	Pending	Pending	
Waterproofing	Keenan Painting	Pending	(321) 794-4880	Pending	
Electrical	Pending	Pending	Pending	Pending	
Plumbing	Pending	Pending	Pending	Pending	
HVAC	N/A	N/A	N/A	N/A	
Elevator (repair)	TKE	Pending	(772) 567-0001	Pending	X
Elevator (inspection)	TKE	Pending	(772) 567-0001	Pending	X
Fire suppression	Vector	Pending	(321) 254-8877	Pending	X
Security system	N/A	N/A	N/A	N/A	
Generator	Pending	Pending	Pending	Pending	
Lightning suppression	N/A	N/A	N/A	N/A	
Arborist	U.S. Lawns	Pending	(321) 636-0655	Pending	
Swimming pool	Pending	Pending	Pending	Pending	

\*Service contract

---While Deft always defers to established vendor relationships, recommendations for qualified and vetted vendors are available upon request---



## ***HURRICANE PREPAREDNESS STRATEGY***

Per communications with property manager Angela Phillips at the time of Deft's Year 1 inspection, Lantana Oceanfront has a formal hurricane preparedness plan and management are diligent about being prepared. It consists of emails being sent to unit owners each year by property management and includes instructions to clear balconies/patios of anything not permanently attached ahead of an ensuing storm. Property management also ensures that all exterior furniture or contents are secure ahead of any approaching storm.

Deft hopes for the opportunity to work with the association's board and property management moving forward to better understand all specifics of Lantana Oceanfront hurricane plan while contributing suggestions to make it both more bespoke and all encompassing.

## PROPERTY ATTRIBUTES & CONDITIONS



Property type	Medium-rise (4-6 stories)	
Property usage	Condominiums	
Property location	Urban	
Construction type	Fire resistive (ISO-6)	Refers to condo buildings while clubhouse and garages are joisted masonry (ISO-2)
Podium construction	No	
Foundation type	Reinforced concrete piling	Over reinforced concrete piling system
Floor framing type(s)	Reinforced/cast-in-place slab	
Roof framing type	Reinforced/cast-in-place slab	
Unit party walls	Concrete	
Interior partition walls	Metal frame	
Interior finish quality	Standard	

Number of buildings (primary)	8	4 primary condominium buildings, clubhouse, and 4 garages
Average story height (in feet)	9'	
Exposure code	D (>60' tall, <1,000 from large open area)	
Wind Zone (Building Category III or IV)	>160 mph	
Flood zone	AE	
Access issues	No	No more than any other ocean front property
Work restrictions	Information pending	
Adjacent construction	No	
Primary occupancy	Owners (seasonal)	
Short-term rentals allowed	No	
Unit alterations require HOA approval	Yes	
Property management	Outsourced	
Litigation (ongoing or ensuing)	Information pending	

**Building-by-building\_**

Number	Address	Year Built	Stories	Units	SF-Conditioned (Unit)	SF-Conditioned	SF-Enclosed	SF-Balcony	SF-Covered	SF-Gross
1	1791 Highway A1A (Condominium)	2000	4	24	51,783	96	0	5,868	2,748*	60,495
2	1811 Highway A1A (Condominium)	2000	4	24	51,783	96	0	5,868	2,748*	60,495
3	1831 Highway A1A (Condominium)	2000	4	24	51,783	96	0	5,868	2,748*	60,495
4	1851 Highway A1A (Condominium)	2000	4	24	51,783	96	0	5,868	2,748*	60,495
5	1791 Highway A1A (Clubhouse)	2000	2	0	0	2,048	0	282	0	2,330
6-9	Garages	1999		0	0	0	16,000**	0	0	16,000

Building overview comments: \*accounts for walkways. \*\* total square footage for all 4 garages  
 This consultant used a combination of onsite measurements, floorplans and the HOVER report to extrapolate balcony and walkway SF and hopes to get more accurate SF measurements at the time of year 2 inspection.

**Scheduled outdoor property\_**

Swimming pool	1	
Perimeter Wall	LF pending	
Pool Fence	LF pending	

Non-scheduled outdoor property: None

Appurtenant structures comments: None

**Business personal property\_**

Business personal property description: None

Business personal property comments: Not applicable

**ROOFING**

Primary roof predominate shape	Flat	
Primary roof predominate pitch	Flat (<1/12)	HOVER confirmed
Primary roof predominate covering	Spray foam	
Primary covering age (years)	7/5	Roof coverings replaced in 2017/2019
Primary covering remaining useful life (years)	10-12	Similar materials have a 20-year normal lifespan; however, location can affect life span. Yearly monitoring will be required, and this number updated as necessary
Coating age (years)	Not applicable	
Underlayment type	Information pending	
Underlayment age (years)	7/5	
Secondary attributes: Tile roof system on eaves of front slope		
Rooftop mechanical	Yes (explain)	AC condensers
Gutter fasteners through drip	Yes	
Tile roof adhesive material	Information pending	
Extra roofing materials on-site	Information pending	
Code deficiencies (explain): None specifically known at the time of Deft's Year 1 reporting.		
Roofing comments: None		
<b>EXTERIOR CLADDING &amp; WATERPROOFING</b>		
Predominate exterior cladding	Traditional stucco	
EIFS present	No (explain)	As confirmed via physical inspection
Decorative Styrofoam trim	No	
Last waterproofing project	2017	
Fenestration sealant age (years)	4	
Waterproofing remaining useful life (years)	1-2	Considering a 7-8 year waterproofing cycle
Balcony finish	Urethane coating	
Covered walkway finish	Urethane coating	
Exterior cladding & Waterproofing comments: Please refer to the "Risk Hardening Recommendations" section.		
<b>FENESTRATIONS &amp; OPENING PROTECTION (including sliding glass doors unless otherwise specified)</b>		
Window density	11-20%	HOVER confirmed
Predominate window assembly type	Panel slider (excluding sliding doors)	
Window frame type	Aluminum	
Window glazing	Non-impact double-pane	
Window assembly class (building type II & III)	Information pending (explain)	
Non-glazed doors class (building type II & III)	Information pending (explain)	Further inspection of non-glazed doors will be completed Year 2
Verified shutter system (% units with)	100%	
Exterior window seal type	Wet Seal	
Exterior window seal age (years)	7	Assumed
Fenestration & Opening protection comments: None		
<b>EXTERIOR ENVELOPE - OTHER</b>		

Adequate stormwater runoff	Information pending (explain)	We assume so, but are yet to observe the risk during a heavy downpour
Downspout termination type	Subterranean drain	
Overspray risk	No	
Vegetation well-maintained	Yes	
Walkways well-maintained	Yes	
Other exterior envelope comments: None		
<b>VERTICAL TRANSPORTATION</b>		
Elevators (#)	4	1 per condo building
Elevator type	Hydraulic	
Elevator equipment room(s) climatized	Yes	
Elevator cab age (years)	Information pending	Assumed original to building – 24 yrs
Elevator certificate(s) current	No (explain)	Clubhouse certificate expired 8.1.23
Fire stairwells (#)	6	2 per condo building
Exterior stairwells (#)	2	Clubhouse
Vertical transportation comments: None.		
<b>ELECTRICAL</b>		
Utility feed	Underground	
Wiring Material	Copper	
Distribution panel brand	Schneider	
Breaker panels labeled	Yes	
Generator	No	
EV charging station location	No EV charger	
Solar panel location	No solar panels	
Surge Protection (full building)	Yes	
Lightning Suppression	No	
Electrical comments: Deft does not see any obvious red flags with accessible components; however, we defer to a licensed electrical contractor to make any formal determinations.		
<b>PLUMBING (including natural gas)</b>		
Supply piping type	Information pending	Deft was unable to determine PVC or CPVC at time of Year 1 inspection
Waste piping type	Information pending	See comment above
Domestic water pump	No	
Automatic water shutoff	Information pending	
Water heating system	Individual water heaters (common & units)	
Sump pump	Information pending	
Sump pump redundancy	Information pending	
Plumbing comments: Deft does not see any obvious red flags with accessible components; however, we defer to a licensed plumbing contractor to make any formal determinations.		
<b>HEATING &amp; COOLING</b>		
System type	Split	
Heat source	Heat pump	
Condenser location	Rooftop	
Heat distribution	Forced air	

Fireplace(s)	No fireplaces	
HVAC comments: Deft does not see any obvious red flags with accessible components; however, we defer to a licensed HVAC contractor to make any formal determinations.		
<b>OTHER HAZARD PROTECTION</b>		
Adequate fire hydrant access	Yes	
Fire suppression inspection tags	Current/compliant	Two extinguishers found to be expired
Sprinkler system	Yes	
Centralized fire & alarm system	Yes	
Security system	No	
Mechanical below grade	No	
Shutoff instructions posted	No	
Automatic shutoffs on mechanical drain pans	Information pending	
Paint cans properly stored	Yes	
Outdoor grill restrictions	Yes	

**Disclaimers:**

- 1) *This report was prepared with information collected from on-site inspection, interviews, and documentation available to Deft otherwise. While Deft’s inspections are extensive, inspections are not exhaustive in identifying all potential hazards, material conditions, material ages, nor risk vulnerabilities. Client should contact Deft if inconsistencies are found that require more information. Should additional information become available, Deft reserves the right to determine the impact, if any, the new information may have on our opinions and conclusions and to revise our opinions and conclusions if necessary and warranted.*
- 2) *Furthermore, and specific to “Risk Hardening Recommendations”, Deft always defers to qualified, licensed, and trade specific contractors and experts when it comes to determining the severity and extent of damages observed and the timeline for which repairs are best aligned with desired outcome. Our recommendations, or lack thereof, are based solely on our surface level observations.*
- 3) *Lastly, if for any reason a link is inaccessible, please email [tech@thedeftgroup.com](mailto:tech@thedeftgroup.com) and we will promptly address accessibility. Note that links will expire after a prescribed period for security purposes. As a best practice, we recommend downloading shared data to your own secure server upon receipt.*