



**Lantana Oceanfront – Indian Harbour Beach, FL**

March 27, 2025

To: Policyholder: Lantana Oceanfront Condominium Association  
Property Management: Dependable Property Management (c/o Angela Phillips)  
Producer: AssuredPartners - Ranew (c/o Victor Dalrymple)  
Insurance Company: Orange Insurance Exchange

Re: Property Address(es): 1821 Highway A1A, Indian Harbour Beach, FL, 32937  
Property County: Brevard  
Policy/Account No: 33A0000013-001  
Policy Inception Date: December 31, 2023  
Current Policy Period: December 31, 2024 – December 31, 2025  
Deft Inspection Date(s): March 13, 2025  
Report Type: Risk Management Report (Year 2)

Please accept this Year 2 Risk Management Report based on Deft’s recent physical inspection of Lantana Oceanfront, discussions with those interested in its insurability, and our review of select documentation specific to said property.

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**DEFT RISK MANAGEMENT PROGRAM LINKS:**

- [Lantana Oceanfront - Deft Image Directory](#)
- [Deft Risk Management Program Brochure](#)
- [Deft Electric Vehicle Basics & Best Practices](#)
- Deft Hurricane Plan Template (available upon request)
- Deft Flood Mitigation Program Guide (available upon request)

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,

Matthew Overstreet – Regional Risk Consultant  
Offices. Tampa | New Orleans | Dallas | Los Angeles  
Direct. 706-781-9495 | moverstreet@thedeftgroup.com



## **RISK MANAGEMENT PROGRAM OVERVIEW**

<b>YEAR 1</b>	<b>STATUS</b>	<b>NOTES</b>
<b>Year 1 Property Inspection</b>	Complete	Deft completed its Year 1 inspection of Lantana Oceanfront on January 11, 2024 with community manager Angela Phillips and board president Steve Lindsey. During this consultant’s Year 1 time onsite, Mrs. Phillips escorted this consultant throughout the property including rooftop, mechanical, and unit interior access. Extensive exterior envelope imaging was also captured for each building to better realize risk hardening opportunities and building attributes and conditions in general.
<b>Year 1 Reporting</b>	Complete	Deft’s Year 1 Risk Management Report was shared with Orange Insurance Exchange which informed said carrier’s own risk hardening recommendations and requirements further shared with Lantana Oceanfront’s interested stakeholders.
<b>Year 1 Risk Management Consultation</b>	Incomplete	After learning that Deft’s Year 1 report and Orange Insurance Exchange’s risk hardening recommendations had been shared with Victor Dalrymple and Lantana Oceanfront in turn, Deft reached out to Mrs. Phillips offering a follow-up meeting with key board representation to discuss the content of said report and means to address said recommendations. Several emails and phone calls ensued in the coming months.
<b>Year 1 Conclusion</b>	After concluding our Year 1 follow-up meeting and recent policy renewal, this consultant remained in periodic communication with Mrs. Phillips over risk hardening recommendation status and looked in periodically to confirm no damages from severe convective storms which passed through the area.	
<b>YEAR 2</b>		
<b>Year 2 program goals:</b>		
<ul style="list-style-type: none"> <li>• Confirm the completion of Year 1 risk hardening recommendations.</li> <li>• Identify and communicate additional areas for risk hardening.</li> <li>• Capture additional imaging necessary to fully document pre-existing conditions.</li> <li>• Capture any outstanding measurement detail.</li> <li>• Obtain an even better understanding of Lantana Oceanfront’s attributes and conditions otherwise.</li> <li>• Meet with board representation to better introduce program benefits.</li> <li>• Work proactively with interested stakeholders to develop timelines associated with a tailored preventative maintenance strategy.</li> <li>• Lead discussions over customization of hurricane preparedness plan.</li> <li>• Ensure a relationship between the building and an emergency services contractor.</li> <li>• Work with involved stakeholders to being rounding out vetted vendor network otherwise.</li> </ul>		
<b>Year 2 pre-inspection</b>	Completed	Deft’s Risk Management Program Overview was shared on March 3, 2025 in introducing our goals for the policy period ahead while requesting access for our Year 2 inspection and certain documentation/participation.

<b>Year 2 property inspection</b>	Complete	Deft completed are Year 2 inspection on March 13, 2025 with Angela Phillips and select board members. We were able to inspect all roofs, building exteriors, and building mechanicals.
<b>Year 2 reporting</b>	Complete	This document will serve as our Year 2 report building on information gathered from Year 1, documents received in the past year, and new information gathered during our inspection.
<b>Year 2 follow-up meeting</b>	Pending	As in Year 1, this meeting is intended for the benefit of interested stakeholders in making the most out of this program.
<b>Year 2 conclusions</b>	Pending	
<b>YEAR 3</b>		
<b>YEAR 4</b>		
<b>YEAR 5</b>		

*In addition to the above table detail, Deft is standing by to address any questions presented by interested stakeholders at any time during the policy period. Furthermore, we stand ready to triage any type of damage sustained at the property. To the latter, we request to be notified when the property sustains significant damage of any kind so that we can promptly assist the policyholder and interested stakeholders make informed decisions specific to emergency services, mitigation/remediation, reconstruction, and claim filing if deemed in the best interest of the policyholder.*

## **PROPERTY & STAKEHOLDER STRENGTHS**

### **PROPERTY STRENGTHS**

- First and foremost, the property is visually beautiful, showcasing the efforts of the association leadership, owners, property management team, and key stakeholders otherwise.
- The association has completed Milestone requirements as of 2024.
- The association has fulfilled their SIRS requirements as of 2024.
- The property has proactively established and maintained maintenance agreements with multiple key contractors in addition to those required by statute to oversee key life safety and mechanical systems.
- The building has a relatively new spray foam roof system which, if well maintained, should have a useful life of 20 years.
- The tower's waterproofing is considerably above average and, if properly maintained, should yield a useful life of 7-10 years from the time of application. Furthermore, the association is under contract to waterproof all garages in 2025.
- Covered walkway horizontal surfaces were refinished relatively recently and appear resilient to water intrusion.
- The building has reached 100% opening protection with shutters installed on all fenestrations.
- All life safety and major mechanical systems were observed as compliant as of Deft's most recent inspection.
- Building security achieved through a combination of on-premises monitored video surveillance, building-level access/egress controls, and a full integrated alarm system.
- The community's careful planning in integrating electric vehicles is exceptional, including upgraded electrical, charger installation in detached garages, and protocols in place to move all EVs to higher ground or out from beneath the building in the event of an encroaching storm event.
- Interior common areas are well finished and maintained.
- Trees, landscaping, sidewalks and outdoor amenities otherwise are well maintained.

### **STAKEHOLDER STRENGTHS**

- Board representation has been engaged early, and there is no reason to believe they won't fully leverage the benefits of Deft's Risk Management Program.
- The association's property management team has been actively involved in discussions before, during, and since Deft's Year 2 inspection. We look forward to supporting their efforts to enhance the property's resilience over time.
- Both the board and property management have been transparent in sharing their existing vendor partners and are committed to establishing a pre-loss relationship with a qualified and dedicated emergency services contractor.
- Both the board and property management team embraced Deft's triage strategy over this past year which led to more informed decisions and timely recovery.
- Unit owner betterments and improvements require sign-off by association leadership and property management.
- Claim repairs from the prior year were completed timely and professionally.

## RISK HARDENING INSIGHTS

### PAST, ONGOING & UPCOMING PROJECTS\*

- Lobby interior renovation was completed in 2023.
- Balcony restoration was completed in 2024 which was part of a 2-year project.
- The towers underwent a full waterproofing project in 2024.
- Breezeways were recoated in 2024.
- Trash chutes were replaced in October of 2024.
- The mansard roof on building 4 is currently being replaced.
- Pool recoating is scheduled for 2025 to include tile repairs.
- Garages are under contract to be waterproofed in 2025.
- Additional knowledge of past, ongoing and future projects is pending as of the preparation of this report.

*\*Based on review of available documentation, permitting review, and discussions with key stakeholders.*

### SHORT-TERM ASSESSMENT & REPAIR RECOMMENDATIONS

#### SECTION OVERVIEW:

Deft did not observe any deficiencies that would require a short-term assessment or repair at the time of our Year 2 inspection.

### RESILIENCY PRIORITIES

#### SECTION OVERVIEW:

1. **Flood mitigation program development**
2. **Flood avoidance**
3. **Lightning protection system improvement**
4. **Electric vehicle safety awareness**
5. **Leak detection system improvement**
6. **Preferred contractor vetting**
7. **Risk transfer/recovery funding awareness**
8. **Data retention/safeguarding improvements**
9. **Owner education/oversight improvements**

1. **Flood mitigation program development** – Deft recommends curation, adoption and execution of a property-level flood mitigation program which addresses opportunities for flood avoidance through elevation of critical infrastructure, flood prevention device installations, grey infrastructure upkeep, and waterproofing improvements amongst other strategies.

The program should also include a robust flood action plan to serve as the playbook for actions taken in advance of, during, and after a significant flood event. Deft stands ready to support the development of such a program, including sharing the framework of the program we have developed internally based on years of field experience specific to flood resiliency.

2. **Flood avoidance** – Deft recommends the following types of flood avoidance be considered to prevent property exposure to catastrophic water rise:
  - a. Flood gate installation outside of doors to electric service components, the fire pump, and ground level elevator equipment, waterproofing of the door systems themselves, or both.
  - b. Increasing the inspection and correlated preventative maintenance schedules of grey infrastructure like roof drains, gutters, storm drains and sump pumps.
3. **Lightning protection system improvement** – Deft recommends discussions commence over installing a full building lightning protection system to supplement existing surge protection. Given the building’s height and relative isolation from other tall structures, combined with the frequency of lightning strikes in Florida, Deft finds this type of system necessary to decrease the potential for fire or damage to electrical systems resulting from direct or indirect strikes.
4. **Electric vehicle safety awareness** – With electric vehicle (including e-bikes, e-scooters, golf carts, and the like) adoption comes new hazards which property management, owners, and guests must be aware of and mitigate against. EV fires can result from improper or inadequate installation, battery exposure to saltwater during coastal water-rise events, or faulty manufacturing of components. While such fires are relatively rare, chemical thermal runaway fires burn hot and for extended durations of time resulting in much greater impacts. Thoughtful installation of charging stations, including elevating stations above flood susceptible areas, placement away from other critical infrastructure, and ensuring that a licensed electrician completes any necessary upgrades to electrical capacity, are paramount to reducing EV fire exposure. Involving your local fire marshal’s office and preferred fire sprinkler system contractor to ensure adequate fire suppression capabilities, proper spacing between EVs and other automobiles, and to provide formal education and training are equally critical. Deft stands ready to support the development of electric vehicle infrastructure and safety awareness while referring the reader to our “Electric Vehicle Basics & Best Practices” linked to the second page of this report.
5. **Leak detection system installation** – Deft recommends discussions commence between property management, association leadership, and owners over the benefits of installing building and unit-level leak detection systems to at best stop the flow of pressurized water when an anomaly is detected in the supply piping system, and at worst notify property management of an issue which may need to be further investigated. Systems for consideration range from more reliable “cut the pipe” options to simple “puck-style” monitoring devices. Deft stands ready to provide additional information over which system may be most suitable.
6. **Preferred contractor vetting** – Deft highly encourages alignment with an emergency services contractor well in advance of an event occurring. In our experience, having a master service agreement (MSA) established with the contractor most coveted in your time of need is vital to efficient recovery efforts. Furthermore, we recommend collaborative property management and board of directors’ review of the property’s preferred contract list otherwise, including their recent performance and their limits of liability, to determine where improvements are necessary.

- 7. Risk transfer/recovery funding awareness** – It is important that associations understand how current property attributes and conditions are viewed by insurers and the potential return on investment for resiliency projects when it comes to transferring or retaining risk. Equally important is that associations understand what their insurance policies cover and what they do not cover. Also, associations must consider the necessary self-funding for recovery efforts before any specific insurance policy's deductible is exceeded and thoughtfully fund reserve accounts to promote an efficient recovery independent of insurance benefits.
- 8. Data retention/safeguarding improvements** – Too many times have we observed unnecessary improvement costs and inefficiency in recovery due to insufficient record keeping and safeguarding. Deft recommends diligence in compiling and organizing as complete of building maintenance history as possible, a playbook for maintaining such organization moving forward, and the means to safeguard a digital record of the same, including redundancy afforded by cloud storage.
- 9. Owner education/oversight improvements** – While state-level statutes and association declarations are intended to define ownership and responsibilities specific to and between associations and owners, Deft challenges property management and association leadership to proactively and frequently communicate to owners their role in improving property resilience. We encourage associations to clearly communicate to owners best practices when it comes to emergency preparedness and routine maintenance. We also encourage property management to serve as a last defense when it comes to catastrophe management in lieu of trusting all owners to adhere to their assumed responsibilities.

## PREVENTATIVE & ROUTINE MAINTENANCE

### SECTION OVERVIEW:

- 1. Building enclosure**
- 2. Mechanical, electrical & plumbing (MEP)**
- 3. Owner responsibilities**

#### 1) Building enclosure

- Annual inspection of exterior cladding and waterproofing followed by necessary repairs, ideally as part of a preventative maintenance program in place with the association's waterproofing contractor of choice.
- Deft recommends that a full building waterproofing project, including replacement of sealants, take place every 7-10 years and that sealant is reapplied around penetrations, fenestrations, and interfaces prone to water rise exposure on more frequent intervals.
- Inspect door and window assemblies at a minimum annually to ensure weep systems are clear to accommodate proper drainage, in maintaining seals and weatherstripping to protect against wind-driven precipitation and undesired heat transfer, and to ensure that locking mechanisms are functioning properly.

- Redirect sprinkler heads away from the building's perimeter to not exacerbate cladding and waterproofing exposure to moisture.
- Regularly trim vegetation away from buildings as to not accelerate wear from direct contact or present additional hazard from impact in the event of high winds.

## 2) Mechanical, Electrical & Plumbing (MEP):

- While Deft defers to the recommended inspection timelines and repair requirements of state and local authorities and the association's established fire sprinkler and alarm system inspectors, we consider the following best practices to be adhered to:
  - Bi-weekly visual inspections of water temperature, heating systems, and control valves
  - Monthly tests of manual pull switches and a sample set of smoke detectors
  - Quarterly tests of supervised devices like water flow switches
  - Annual comprehensive inspection of both systems
  - Annual flushing and replacement of water sitting in fire sprinkler piping
  - Dry pipe sprinkler system should be inspected and flushed at minimum every 5 years
  - Immediate inspections and maintenance of other fire protection and notification systems or components when obstructions or deficiencies are otherwise suspected
- While Deft defers to the recommended inspection timelines and repair requirements of state and local authorities and the association's established elevator inspection and repair contractors, we consider the following best practices be adhered to:
  - Bi-weekly visual inspections of basic components
  - Quarterly inspections of supervised devices
  - Annual full system inspection by a certified, licensed elevator inspector
  - Full load-test every 5 years
- Specific to generators, Deft recommends:
  - Weekly exercising
  - Monthly exercising under load
  - Monthly testing of the automatic transfer switch
  - Annual comprehensive inspection, including changing oil and filters, checking coolant, and performing load bank testing
- Inspect and clean vertical sewer lines every 1-3 years depending on performance.
- Inspect and clean grey infrastructure piping every 1-3 years depending on performance.
- Replace pressurized hoses which feed fixtures and appliances on no greater than 5-year intervals with braided-style hoses.
- Maintain water heaters, including replacement on no greater than 10-year intervals.
- Cooking and dryer vents should be cleaned annually.
- Have air conditioning units serviced on semi-annual intervals, including clearing condensation drain lines of any blockage.
- Apply "Rust-oleum", or a similar product to fasteners between exterior mechanical and their platforms, to exposed piping hangers, and to other components quick to rust in high moisture climates otherwise on a minimum annual basis.
- All other primary electrical, plumbing, HVAC, and life safety systems should be:
  - Weekly visual inspections of basic components
  - Quarterly inspections of supervised devices
  - Annual full system inspection by a certified and licensed trade specific contractor

### 3) Owner/Occupant responsibilities:

- Owners should review community reserve studies and available condition reports, understand and appreciate the association's obligations to maintain the property, and participate in meeting reserve funding requirements as approved by the community's elected leadership.
- Owners should consult their insurance agent or carrier to fully understand the coverages, deductibles, exclusions, limitations, and conditions associated with their own insurance coverage. Furthermore, they should consider increasing their assessment coverage to the benefit of themselves and community at large in the event of catastrophic loss.
- Owners should utilize contractors previously vetted and approved by the property management on behalf of the association. This is for their own protection and the well-being of the community at large. It will often result in volume discounts as well.
- Owners should have access to and fully understand the association's emergency evacuation, flood action plan, and hurricane preparedness plan while understanding their own responsibilities in the event of a catastrophic weather event or emergency otherwise.
- Owners should notify property management or designated board of directors or committee representatives ahead of completing repairs or upgrades within their respective units regardless of scale. Furthermore, project plans, permitting, and contractor licensing and insurance confirmation should be collected before work is allowed to commence.
- Owners should promptly notify property management of any observed changes to the building's building enclosure, including reporting sticking doors and windows, elevated moisture levels, significant temperature changes, or abnormal noises.
- Owners should avoid penetrating the building's exterior envelope, including for the purpose of hanging decorations.
- Owners should regularly inspect and repair sliding glass door and window assemblies, including seals, weepholes, weatherstripping, and locking mechanisms.
- Owners should promptly notify property management of any known leaks or other forms of water intrusion as soon as issues are known. This includes abnormal increases in utilities bills.
- Owners should be aware of posted signage and notifications otherwise specific to shutting down and powering up building-level mechanical, electrical and plumbing systems. This includes water shutoffs at unit, floor, or building levels.
- Owners should promptly notify property management of any electrical anomalies such as flickering lights or excess heat radiating from any electrical component.
- Owners should take care as to not overload electrical capacity dedicated to their unit, or within common areas they may be utilizing.
- Owners should ensure GFIC outlets are installed in areas adjacent to pressurized water sources or prone to excess moisture otherwise.
- Owners should consider unit-level surge protection which can often be purchased from their utility provider.
- Owners should understand the hazards associated with electric vehicle charging and storage, including best practices ahead of a forecasted hurricane or flood event.
- Owners should also be aware of the hazards presented by e-bikes, e-scooters, golf carts, and the like being stored within their units or owned storage space (especially when they are out of town for extended periods of time).

Furthermore, owners should be reminded to avoid any lithium-ion battery components which are not approved by National Recognized Testing Laboratories (NRTLs) like Underwriters Laboratories (UL).

- Owners should replace storage tank water heaters on a 7–10-year basis. We also recommend consulting a plumber about replacing the anode rod on a 3–5-year basis which can prolong the useful life of a storage tank water heater by an additional 10 years.
- Owners should replace fixture and appliance supply hoses on a 5-year revolving basis. Braided stainless steel is the preferred replacement.
- Owners should shut off the water to their unit if they are going to be away for more than 3 consecutive days.
- Owners should check the expiration dates on unit-level fire extinguishers and replace them promptly when they are expired.
- Owners should ensure that dryer vents are clear of crimps and visible lint.
- Owners should clean cooking exhaust fan components accessible from the unit interior on an annual basis.
- When applicable, owners should have their entire central air system serviced and repaired bi-annually in addition to monthly filter changes.
- Owners should set their thermostats to 76-78 degrees while away from their unit for more than 3 consecutive days to prevent microbial growth.
- Owners should invest in leak detection and automatic water shutoffs devices to reduce their exposure to water damage via pressurized supply source. We also recommend installing smart devices to detect electrical arcing. Deft stands ready to share a list of proven solutions upon request.

## CONTACT & VETTED VENDOR TABLE

Role	Company	Contact	Phone	Email	
<b>Contacts</b>					
Board Member (Insurance Liaison)	N/A	Steve Lindsey	Pending	<a href="mailto:Steve-lindsey@live.com">Steve-lindsey@live.com</a>	
Board Member (Other)	N/A	Tony Falco	Pending	Pending	
Producer	Assured Partners - Ranew	Victor Dalrymple	321-802-4822	Victor.dalrymple@assuredpartners.com	
Account manager	Assured Partners - Ranew	Abbey Watkins	321-802-4822	<a href="mailto:Abbey.watkins@assuredpartners.com">Abbey.watkins@assuredpartners.com</a>	
Property Manager	Dependable Property Management	Angela Phillips	321-508-5431	angela@dependableproperty.com	
Maintenance Supervisor	Pending	Daniel	Pending	Pending	
Structural Engineer	Pending	Pending	Pending	Pending	
Developer	Lantana Development of Brevard, Inc.	Maurice Kodsi	Pending	Pending	
Builder	Pending	Pending	Pending	Pending	
Attorney	Pending	Pending	Pending	Pending	
<b>Vetted Vendors</b>					<b>Service Contract</b>
Emergency Services	ServPro of South Brevard	Pending	321-777-5131	Pending	N
General Contractor	Pending	Pending	Pending	Pending	?
Roof Installer	Pending	Pending	Pending	Pending	?
Current Roofer (if different)	Barfield Contracting	Pending	321-454-4531	Pending	Y
Concrete Restoration	Pending	Pending	Pending	Pending	?
Waterproofing	Keenan Painting	Gregory	321-794-4880	Pending	Y
Window & Door	Pending	Pending	Pending	Pending	?
Electrician	Pending	Pending	Pending	Pending	?
EV Charging	Pending	Pending	Pending	Pending	?
Plumber	Pending	Pending	Pending	Pending	?
Heating & Air	Pending	Pending	Pending	Pending	?
Elevator Technician	TKE	Pending	772-567-0001	Pending	Y

Fire Sprinkler	ADS Security LLC	G. Valdes	321-254-6877	Pending	Y
Fire Alarm	Integrated Systems Specialists	Pending	321-261-2000	Pending	Y
Security	Pending	Pending	Pending	Pending	?
Flood Mitigation Consultant	Pending	Pending	Pending	Pending	?
Window Cleaning	Pending	Pending	Pending	Pending	?
Dryer Vent Cleaning	Pending	Pending	Pending	Pending	?
Tree Service (Arborist)	U.S. Lawns	Pending	321-636-0655	Pending	Y
Landscaping	U.S. Lawns	Pending	321-636-0655	Pending	Y
Pool & Spa	Pending	Pending	Pending	Pending	?
Pest control	Pending	Pending	Pending	Pending	?

# PROPERTY ATTRIBUTES & CONDITIONS

## CONSTRUCTION, OCCUPANCY & EXPOSURE OVERVIEW

Building(s) type					Medium-rise (4-6 stories)							
Construction overview					The primary towers consist of a concrete slab over deep piling system, concrete floor decks, concrete exterior walls, and concrete roof deck.							
Number of primary buildings					9							
Number (per policy)	Address	Year Built	Number of stories	Units - residential	Conditioned area (owner)	Conditioned area (common)	Fully-enclosed, non-conditioned area	Partially-enclosed, non-conditioned area	Balconies, porches & covered walkways	Terraces (w/ water-proofing element)	Total building area	
1	1791 Highway A1A	2000	4	24	48,080	96	1,800	0	8,700	0	58,676	
2	1811 Highway A1A	2000	4	24	48,080	96	1,800	0	8,700	0	58,676	
3	1831 Highway A1A	2000	4	24	48,080	96	1,800	0	8,700	0	58,676	
4	1851 Highway A1A	2000	4	24	48,080	96	1,800	0	8,700	0	58,676	
5	1821 Highway A1A – Clubhouse	2000	2	0	0	1,665	0	0	282	0	1,947	
6	1791 – Garage 1	1999	1	0	0	0	4,266	0	0	0	4,266	
7	1811 – Garage 2	1999	1	0	0	0	4,266	0	0	0	4,266	
8	1831 – Garage 3	1999	1	0	0	0	4,266	0	0	0	4,266	
9	1851 – Garage 4	1999	1	0	0	0	4,266	0	0	0	4,266	
Other building construction comments:												
(1) Measurements were updated from Year 1 with information gathered from the “As-Builts”.												
Association type					Condominiums (718)							
Property management					Outsourced - Off-site							
Primary occupancy					Owners (seasonal)							
Minimum short-term rental period					No short-term rentals							
Common full/catering kitchen					No							
Commercial occupancy					No							
Percentage overall occupancy					91-100%							
Other occupancy comments: None												
Property location					Coast adjacent							

Exposure code	D (>60' tall, <1,000 from large open area)	
Wind zone (Building Category II)	>150 mph (HVHZ Zone)	
Hurricane risk (per FEMA – county-level)	Very high	
Structure(s) over water	No	
Distance to coast (miles)	0.0	
Flood source type	Coastline	
Distance to flood source (miles)	0.0	
Coastal flooding risk (per FEMA – county-level)	Relatively moderate	
Flood zone	VE	Coastal areas with a 1% or greater chance of flooding and additional hazard associated with storm waves.
Parking garage lowest elevation	<20' ASL (Class C)	16.46'
Finished area lowest elevation	<20' ASL (Class C)	
Owner unit lowest elevation	<20' ASL (Class C)	
Flood carrier	Information pending	
Other property insurance policies (explain)	The association carries a policy for glass breakage.	
Sinkhole risk (geological favorability)	Least favorable	
Earthquake risk (per FEMA – county-level)	Relatively low	
Wildfire risk (per FEMA – county-level)	Relatively high	
Lightning risk (per FEMA – county-level)	Very high	
Hail risk (per FEMA – county-level)	Very low	
Cold wave/freeze risk (per FEMA – county-level)	Very high	
10-Year catastrophe weather events (>\$100K)	0	
10-Year non-weather events (>\$100K)	0	
Adjacent construction	No	
Overspray risk	No	
Access issues	No	No more than any other beachfront tower separated from the mainland by the intracoastal.
Unit alterations require board/committee approval	Yes	
Ongoing construction/renovations	Yes (explain)	See “Ongoing projects” on page 7
Developer turnover year	2000	
Litigation (ongoing or ensuing)	No	Not that Deft is aware of at the time of reporting.
Other exposure comments: None.		

ROOF SYSTEM		
Primary roof predominate shape	Flat	
Primary roof predominate pitch	Flat (<1/12)	
Roof frame type (primary)	Poured reinforced concrete (Level C)	
Roof to wall attachment	Information pending	
Roof deck attachment	Poured concrete	
Roof ridge/hip nailer board	Not applicable	
Soffit frame construction	Not applicable	
Known roof framing deficiencies	None	
Lightweight concrete (LWIC) layer	Information pending	
Polyiso layer depth	Information pending	
Roof cover board type	Information pending	
Primary roof underlayment	Cover board only	
Primary roof system adherence	Fully adhered	
Primary roof covering	SPF (Spray foam)	
Primary covering age (years)	6 / 8	Roof coverings replaced in 2017 / 2019
Primary covering remaining useful life (years)	9 - 11	Deft views SPF as having a 15–20-year useful life if well maintained.
Primary covering % overall roof area	81-90%	
Vented roof system	No	
Primary covering termination	Coping (covering wraps parapet top)	
Parapet wall height	>4'	
Roof coating type	Silicone	
Coating age (years)	6 / 8	
Walk pads in high traffic areas	No	
Secondary roof covering(s)	Tile (concrete barrel)	
Roof inspection schedule	Semi-annually	
Extra roofing materials on-site	Yes (explain)	Additional concrete tiles are on site.
Known roof covering deficiencies	None	
Permanent swing stage	No	
Known rooftop mechanical attachment deficiencies	None	
Other roof system comments: None		
BUILDING ENCLOSURE		
Primary structural wall framing type	CMU block	
Primary framing type % overall	91-100%	
Secondary exterior wall framing type	Not applicable	
Podium construction	No	
Known wall framing deficiencies	None	
Predominate exterior cladding	Stucco applied to masonry/concrete	
Primary cladding % overall cladding	91-100%	

Secondary exterior cladding(s)	Not applicable	
Known wall cladding deficiencies	None	
Unit party walls	Information pending	
Interior partition walls	Metal frame	
Partition wall ownership	Information pending	
Average ceiling height (in feet)	9'	
Other wall construction comments: None		
Last full waterproofing project	2024	
Known paint deficiencies	None	
Known sealant deficiencies	None	
Balcony horizontal surface finish	Liquid applied	
Covered walkway finish	Liquid applied	
Covered walkway finish age (years)	1	
Terrace covering	Not applicable	
Waterproofing inspection schedule	Annually	
Known horizontal finish deficiencies	None	
Other waterproofing comments: None		
Window/sliding glass door density	11-20%	
Primary window assembly type	Panel slider (excluding sliding doors)	
Secondary window assembly type	None	
Primary window/sliding door frame type	Aluminum	
Primary window/sliding door glazing	Non-impact double-pane	
Exterior window seal type	Dry Seal (Gasket)	
Exterior window seal age (years)	1	
Number of skylights	0	
Verified shutter system (% openings)	100%	
Opening protection	Full	
Non-glazed doors rating (specific to geographic location)	Impact/fire	
Fenestration inspection schedule	Irregularly (explain)	An established timeline is yet to be determined.
Known fenestration deficiencies	None	Delamination of window tinting observed at lower-level glazed openings.
Other fenestration & opening protection comments: None		
Number of balconies	5	
Balcony support	Cantilevered (poured concrete)	
Balcony column type	None	
Balcony railing type	Aluminum balustrade	
Balcony screens	Not applicable	
Known balcony deficiencies	None	

Stair type	Enclosed	
Number of stairways	2	Per building
Stairway/stairwell deficiencies	None	
Other building enclosure attributes	None	
Other building enclosure attribute deficiencies (describe)	No deficiencies of significance observed.	
Other exterior building component comments: None		
Floor framing type	Poured concrete (non-post-tension)	
Subflooring type	Information pending	
Floor soundproofing component	Yes	
Foundation slab type	Information pending	Slab-on-grade, but type of slab yet to be determined.
Foundation footing type	Deep foundation (concrete pile/caisson)	
Floor framing & foundation inspection schedule	Irregularly (explain)	Outside of mandatory SIRS reporting, this consultant is not aware of routine structural inspections.
Known floor framing & foundation deficiencies	None	
Other floor system & foundation comments: None		
<b>MEP (MECHANICAL, ELECTRICAL, PLUMBING)</b>		
Electrical service entrance	Underground	
Location of primary power distribution	Ground level	
Primary power distribution shut off/power up instructions posted	No	
Primary wiring type	Copper	
Known service entrance conductors deficiencies	None	
Known branch circuit deficiencies	None	
Backup power supply	Standby generator (diesel)	
Lightning protection system	None	
Known lightning protection system deficiencies	No lightning protection	
Surge protection devices	Whole-building (Type 1)	
Lighting control system	Time-based	
Known obstruction beacon deficiencies	Not applicable	
Access control & intrusion avoidance system(s)	Combination (explain)	Fob access to building & amenities
Video surveillance system (CCTV)	Video surveillance (on-premisis monitoring)	

Egress control & notification system(s)	Information pending	
Known access/egress control & intrusion avoidance systems deficiencies	None	
Solar panel installations	Not applicable	
Known solar panel deficiencies	Not applicable	
Electric vehicle charger type(s)	Level 1 (120-volt)	Association has upgraded electrical panels and run additional underground lines to allow for EV charging in detached garages.
Known EV charging deficiencies	None	
Other electrical system comments: None		
Primary supply piping	CPVC	
Pressurized supply water shutoffs	Manual (per unit)	
Domestic water pump(s)	Yes	
Domestic water backflow preventor compliance	Compliant	
Water heating system(s)	Traditional storage tank	
Water heater replacement schedule	Information pending	
Fixture supply hose replacement schedule	Irregularly (explain)	The property does not currently track replacement schedules for unit or common area supply hoses.
Leak detection system(s)	Information pending	Deft is not aware of water loss avoidance
Known water supply deficiencies	Insufficient leak detection	Deft invites dialogue over how to improve building and unit-level leak detection.
Primary sewer/waste piping	PVC	
Sewer piping cleaning schedule	Information pending	
Known sewer piping deficiencies	None	
Primary plumbing component(s) shut off/power up instructions posted	No	
Gutter material	Not applicable	
Downspout termination type	Not applicable	
Primary drain piping	PVC	
Grey infrastructure cleaning schedule	Information pending	
Sump pump usage	No	
Known stormwater runoff deficiencies	None	
Natural gas on-site	No	
Other plumbing & stormwater runoff comments: None		
Primary heating & cooling system type	Decentralized (split)	

Predominate location of exterior HVAC components	Rooftop	
Primary ductwork type	Information pending	
Ductwork cleaning schedule	Information pending	
Fresh air supply system	None	
Air ventilation for non-climatized spaces	None	
Unit cooking ventilation type	Information pending	
Unit cooking ventilation cleaning schedule	Information pending	
Fireplace type	None	
Fireplace location	Not applicable	
Fireplace ventilation cleaning schedule	Not applicable	
Dryer ventilation cleaning schedule	Information pending	
Primary HVAC component(s) shutoff/on instructions posted	Not applicable	
Known HVAC deficiencies	None	
Other heating, air & ventilation comments: None		
Fire resistance rating	Information pending	
Fire station distance (miles)	<1	
Fire station type	Career	
Fire hydrant compliance	Yes (explain)	
Fire sprinkler system type	Wet pipe	
Fire pump location	Groud level (explain)	Located within garage 3.
Fire sprinkler system compliance	Compliant	
Primary fire sprinkler component(s) shutoff/on instructions posted	No	
Fire sprinkler system backflow preventor compliance	Compliant	
Known fire sprinkler system deficiencies	None	
Fire extinguisher compliance	Compliant	
Trash chute fire damper	Yes	
Other fire mitigation device deficiencies	None	
Fire alarm system	Conventional (automatic)	
Flood mitigation devices	None	
Environmental sensors	Not applicable	
Visible mold/microbial growth	No	
ADA compliance deficiencies	None	
Formal emergency plan(s)	Hurricane plan	
Onsite security guard	None	
Other life safety system comments: None		
Number of elevators	1	Per tower

Elevator type(s)	Hydraulic	
Location of elevator equipment	Ground level	
Elevator cab age (years)	25	Original construction.
Elevator certificate(s) compliance	Yes	
Known elevator deficiencies	None	
Other elevator comments: Association is in the beginning stages of approving an elevator refurbishment.		
<b>OTHER PROPERTY ATTRIBUTES &amp; CONDITIONS</b>		
Predominate overall interior common area finish	Above average	
Known interior common area finish deficiencies	None	
Other interior common area finish comments: None		
Predominate overall interior finish	Above average	
Known dwelling unit deficiencies	None	
Other dwelling unit comments: None		
Scheduled outdoor property	Swimming pool	Includes pool deck and equipment
	Masonry wall (LF)	Perimeter Wall
	Vinyl fencing (LF)	Pool Fencing
Non-scheduled outdoor property: None		
Known outdoor property deficiencies	None	
Other appurtenant structures comments: None		
Business personal property description: There is no coverage for business personal property.		
Other business personal property comments: None		



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