



# **CERTIFICATE OF LIABILITY INSURANCE**

SE71SHOGGARTH

5/16/2025

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 have ADDITIONAL INSURED provisions or 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	CONTACT NAME:	
AssuredPartners of Florida LLC - LM1 300 Colonial Center Parkway, Suite 270	PHONE (A/C, No, Ext): (407) 203-9577 FAX (A/C, No): (407) 2	203-9577
Lake Mary, FL 32746	E-MAIL ADDRESS: coi@assuredpartners.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Cincinnati Specialty Underwriters Insurance Company	13037
INSURED	INSURER B: Greenwich Insurance Company	22322
Middlebrook Pines Condominium Association, Inc.	INSURER C: Pennsylvania Manufacturers' Association Insurance Company	12262
1360 N Goldenrod Road, Suite 12	INSURER D : Heritage Property and Casualty Insurance Company	14407
Orlando, FL 32807	INSURER E :	
	INSURER F:	
OCYCE A OFO		

COVERAGES CERTIFICATE NUMBER: 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	ADDL	SUBR WVD	POLICY NUMBER	POLICY EFF	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
A	Х	CLAIMS-MADE X OCCUR	INSD	WVD	CSU0255741	5/15/2025	5/15/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000 100,000
								MED EXP (Any one person) PERSONAL & ADV INJURY	\$	1,000,000
	GEI	VIL AGGREGATE LIMIT APPLIES PER: POLICY PRO- LOC						GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	\$ \$	2,000,000 2,000,000
Α	AUT	OTHER:						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
		ANY AUTO OWNED SCHEDULED			CSU0255741	5/15/2025	5/15/2026	BODILY INJURY (Per person)	\$	
	Х	AUTOS ONLY HIRED AUTOS ONLY  X AUTOS ONLY  AUTOS ONLY						BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	\$	
В	X	UMBRELLA LIAB X OCCUR			PPP744000112 - PPP7486644	5/15/2025	5/15/2026	EACH OCCURRENCE	\$	10,000,000
		EXCESS LIAB     CLAIMS-MADE       DED     X       RETENTION \$     0	-		FFF/44000112 - FFF/400044	3/13/2023	3/13/2020	AGGREGATE	\$	10,000,000
С	AND	RKERS COMPENSATION EMPLOYERS' LIABILITY PROPRIETOR/PARTNER/EXECUTIVE	N/A		2025011535475Y	5/15/2025	5/15/2026	X PER OTH- STATUTE ER	\$	500,000
	If yes	ICER/MEMBER EXCLUDED? Idatory in NH) s, describe under CRIPTION OF OPERATIONS below	N/A					E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT		500,000 500,000
D	_	perty			HCP008684-3	5/15/2025	5/15/2026	See Remarks	Ψ	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

RFF: For Information Only

REF: For Information Only

CERTIFICATE HOLDER	CANCELLATION

Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 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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### ADDITIONAL REMARKS SCHEDULE

Page 1 of 7

AGENCY		NAMED INSURED
Assured Partners of Florida LLC - LIVI1		Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange
SEE PAGE 1		Crange
CARRIER NAIC CODE		
SFF PAGF 1	SFF P 1	EFFECTIVE DATE: OFF DAGE 4

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM, FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

**Additional Coverages** 

General Liability policy includes separation of insureds provision.

**PROPERTY COVERAGE** 

**Insurer: Heritage Property and Casualty Insurance Company** 

Policy #: HCP008684-3

Effective: 5/15/2025 - 5/15/2026

Location 1: 5250-5256 Middle Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 2: 5258-5264 Middle Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 3: 5266-5272 Middle Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 4: 5274-5280 Middle Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 5: 5282-5288 Middle Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 6: 5359-5365 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 7: 5291-5297 Middle Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 8: 5274-5280 Brook Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 9: 5283-5289 Middle Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 10: 5275-5281 Middle Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 11: 5267-5273 Middle Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 12: 5259-5265 Middle Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 13: 5251-5257 Middle Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 14: 5266-5272 Brook Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 15: 5258-5264 Brook Court, Orlando, FL 32811 (4 Units)

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### ADDITIONAL REMARKS SCHEDULE

Page 2 of 7

AGENCY		NAMED INSURED
Assured Partners of Florida LLC - LIM1		Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange
SEE PAGE 1		or ange
CARRIER NAIC CODE		
SEE PAGE 1	SFF P 1	EFFECTIVE DATE: OFF DA OF 4

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

**Building Limit: \$667,680** 

Location 16: 5250-5256 Brook Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 17: 5251-5257 Brook Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 18: 5259-5265 Brook Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 19: 5267-5273 Brook Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 20: 5322-5328 Brook Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 21: 5314-5320 Brook Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 22: 5306-5312 Brook Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 23: 5290-5296 Brook Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 24: 5298-5304 Brook Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 25: 5282-5288 Brook Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 26: 5367-5373 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 27: 5375-5381 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 28: 5383-5389 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 29: 5391-5397 Elm Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 30: 5399-5405 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 31: 5390-5396 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 



### ADDITIONAL REMARKS SCHEDULE

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AGENCY	NAMED INSURED	
AssuredPartners of Florida LLC - LM1	Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange	
SEE PAGE 1	Orange	
CARRIER NAIC CODE		
SEE PAGE 1 SEE P 1		EFFECTIVE DATE: SEE PAGE 1

#### ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Location 32: 5382-5388 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 33: 5366-5372 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 34: 5374-5380 Elm Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 35: 5358-5364 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 36: 5350-5356 Elm Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 37: 5343-5349 Elm Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 38: 5351-5357 Elm Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 39: 5363-5369 Bamboo Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 40: 5371-5377 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 41: 5355-5361 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 42: 5347-5353 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 43: 5339-5345 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 44: 5331-5337 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 45: 5323-5329 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 46: 5298-5304 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 47: 5281-5287 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 48: 5290-5296 Cypress Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680



### ADDITIONAL REMARKS SCHEDULE

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AGENCY AssuredPartners of Florida LLC - LM1	NAMED INSURED Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12	
		Orlando, FL 32807
SEE PAGE 1	Orange	
CARRIER	NAIC CODE	
SEE PAGE 1 SEE P 1		EFFECTIVE DATE: SFF PAGE 1

#### ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Location 49: 5274-5280 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 50: 5282-5288 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 51: 5315-5321 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 52: 5301-5307 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 53: 5300-5306 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 54: 5308-5314 Bamboo Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 55: 5316-5322 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 56: 5324-5330 Bamboo Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 57: 5332-5338 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 58: 5340-5346 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 59: 5348-5654 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 60: 5356-5362 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 61: 5364-5370 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 62: 5372-5378 Bamboo Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 63: 5380-5386 Bamboo Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 64: 5290-5296 Willow Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 65: 5282-5288 Willow Court, Orlando, FL 32811 (4 Units)



### ADDITIONAL REMARKS SCHEDULE

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AGENCY		NAMED INSURED		
Assured Partners of Florida LLC - LIM1		Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange		
SEE PAGE 1				
CARRIER	NAIC CODE			
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: QCC DAGE 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

**Building Limit: \$667,680** 

Location 66: 5274-5280 Willow Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 67: 5266-5272 Willow Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 68: 5291-5297 Willow Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 69: 5258-5264 Willow Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 70: 5250-5256 Willow Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 71: 5275-5281 Coral Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 72: 5283-5289 Coral Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 73: 5250-5256 Coral Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 74: 5258-5264 Coral Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 75: 5266-5272 Coral Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 76: 5274-5280 Coral Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 77: 5282-5288 Coral Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 78: 5267-5273 Coral Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 79: 5259-5265 Coral Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 80: 5266-5272 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 81: 5250-5256 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 



### ADDITIONAL REMARKS SCHEDULE

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AGENCY		NAMED INSURED		
ASSUREGRATTHERS OF FIORIDA LLC - LW1 POLICY NUMBER		Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange		
			SEE PAGE 1	
CARRIER	NAIC CODE			
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: SEE DAGE 1		

#### ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Location 82: 5258-5264 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

**Additional Coverages** 

Location 83: 5251-5257 Coral Court, Orlando, FL 32811 (4 Units)

Building Limit: \$667,680

Location 84: 5257-5263 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 85: 5265-5271 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 86: 5273-5279 Cypress Court, Orlando, FL 32811 (4 Units)

**Building Limit: \$667,680** 

Location 87: 5255 Cypress Court, Orlando, FL 32811

Clubhouse Building Limit: \$216,811 Swimming Pool Limit: \$101,250 Tennis Courts Limit: \$75,000 Racquetball Courts Limit: \$75,000

Fence Limit: \$56,250

Replacement Cost Special Form

**Equipment Breakdown Included** 

**Coinsurance: Agreed Amount** 

Inflation Guard: 2%

**Deductibles:** 

\$5,000 All Other Perils, Per Occurrence

3% Hurricane, Per Calendar Year, Per Building/Item \$5,000 Equipment Breakdown, Per Occurrence

Ordinance or Law: Coverage A: Included

Coverage B & C Combined Limit: 5%

Walls-Out Coverage (No Coverage for Interior of Unit)

**CRIME COVERAGE** 

**Insurer: Hanover Insurance Company** 

Policy #: BDJ-D155119-08 Effective: 5/15/2025 - 5/15/2026

Employee Theft Limit: \$2,000,000-------Deductible: \$10,000 Forgery or Alteration Limit: \$2,000,000------Deductible: \$10,000



# ADDITIONAL REMARKS SCHEDULE

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AGENCY AssuredPartners of Florida LLC - LM1	NAMED INSURED Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12	
		Orlando, FL 32807
SEE PAGE 1	Orange	
CARRIER NAIC CODE		
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: QFF DAGF 1

#### **ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Funds Transfer Fraud Limit: \$2,000,000------- Deductible: \$10,000 Computer Fraud Limit: \$2,000,000-------Deductible: \$10,000 False Pretenses Limit: \$25,000------ Deductible: \$5,000 Investigative Expense Limit: \$10,000--------Deductible: \$0

**Property Manager Included as Employee** 

**DIRECTORS & OFFICERS COVERAGE** 

Insurer: Accredited Surety and Casualty Company, Inc

Policy #: 1-SKN-FL-01576745-00 Effective: 5/15/2025 - 5/15/2026

Each Claim/Aggregate Limit: \$1,000,000

Retention: \$5,000

**ENVIRONMENTAL IMPAIRMENT LIABILITY COVERAGE** 

Insurer: Indian Harbor Insurance Co Policy #: STC7205780-0030 Effective: 5/15/2025 - 5/15/2026

Each Condition/Aggregate Limit: \$250,000

Retention: \$5,000



# How to Request a Certificate of Insurance

Proof of insurance for this association is available for convenient **immediate download** at <a href="https://www.icerts.com">www.icerts.com</a> for **lenders** working on **new loans** and **refinancing loans**. This website allows for 24/7 access to certificates with no wait time.

If you are a **unit owner** and received a letter from your lender requesting a **renewal certificate of insurance on an existing loan**, please forward a copy of the letter from your lender to <u>cs@icerts.com</u>.

In order to request a certificate of insurance, the following information will be required so please make sure to have it ready:

- Name of the Association
- Unit Owners Name(s)
- Owners Address & Unit number (if applicable)
- Loan Number
- Mortgagee Clause that Includes the Name and Address of Bank

If you are a **property manager** and need a **generic certificate of insurance**, please email <a href="mailto:cs@icerts.com">cs@icerts.com</a> and provide them with the name of the association and request a "generic certificate."

Should you have any issues, please contact our team at <u>coi@assuredpartners.com</u> for assistance.