Client#: 1004590 570CASADEL6

ACORD...

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 3/26/2024

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 any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT Pamela R Lasher CPCU CIC AAI				
McGriff Insurance Services LLC	PHONE (A/C, No, Ext): 727 327-7070	FAX (A/C, No): 888 63	632-8457		
12485 28th St. North, Third FI	E-MAIL ADDRESS: FLCondoCert@McGriff.com				
St Petersburg, FL 33716	INSURER(S) AFFORDING COVERAG	NAIC #			
	INSURER A: Southern-Owners Insurance Company	10190			
INSURED	INSURER B: Heritage Property Casualty Insurance	14407			
Casa Del Sol Association Inc	INSURER C: Travelers Casualty & Surety Co of Am	31194			
c/o Ameri-Tech Community Management	INSURER D : Hartford Fire Insurance Company	19682			
24701 US Hwy 19 N Suite 102	INSURER E :				
Clearwater, FL 33763-4086	INSURER F:				

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 SU		POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
Α	X	COMMERCIAL GENERAL LIABILITY			2023122045460524			EACH OCCURRENCE	\$1,000,000
		CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$50,000
	X	Separation of Insds						MED EXP (Any one person)	\$5,000
								PERSONAL & ADV INJURY	\$1,000,000
	GEN'I	L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$2,000,000
	X	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
		OTHER:							\$
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$
	ANY AUTO							BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS							BODILY INJURY (Per accident)	\$
	;	HIRED AUTOS ONLY NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
									\$
	- 1	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
	ı	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
		DED RETENTION \$							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER OTH- STATUTE ER	
	ANY F	PROPRIETOR/PARTNER/EXECUTIVE CER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	\$
	(Manc	datory in NH)						E.L. DISEASE - EA EMPLOYEE	\$
		describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$
В	B Property				HCP0031788	01/10/2024	01/10/2025	See Below	
С	D&C)	107974445 01/10/2024 01/10/2025 \$1,000,000 / \$5,000 Ded		Ded				
D	Fide	elity			21BDDHC6968	05/29/2023	05/29/2024	4 \$600,000 / \$3,000 Ded	

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

Per Florida Statute, condo association master hazard insurance covers structures up to and including the unfinished drywall of the units. Unit owners are responsible for all other structural elements.

Property coverage is Special Perils including wind/hail, Replacement Cost subject to policy limits, 5% Calendar Year Hurricane Deductible, \$5,000 All Other Perils Deductible. Equipment (See Attached Descriptions)

CERTIFICATE	HOLDER
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**Casa Del Sol Association Inc. c/o Ameri-Tech Community Mgmt. 24701 US Hwy 19 N Suite 102

Clearwater, FL 33763-4086

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

Davil M. Josem

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DESCRIPTIONS (Continued from Page 1)

Breakdown coverage included. Agreed Amount applies. 2% Inflation Guard. Sinkhole is excluded and Catastrophic Ground Collapse is included.

Ordinance or Law coverage as follows:

Coverage A: Included

Coverages B and C: \$500,000 Sub-Limit

102 Units.

Property Limits as follows:

2420A Winding Creek Blvd, Clearwater FL 33761: \$2,699,324, 18 Units 2420B Winding Creek Blvd, Clearwater FL 33761: \$1,147,835, 6 Units 2440 Winding Creek Blvd, Clearwater FL 33761: \$5,327,791, 24 Units 3055 Casa Del Sol Circle, Clearwater FL 33761: \$4,664,033, 27 Units 3077 Casa Del Sol Circle, Clearwater FL 33761: \$5,660,859, 27 Units

Property coverage includes waiver of subrogation in favor of unit-owners.

Property Management Company is included on Fidelity coverage.

Per Florida Statue: 45 days notice of cancellation except 10 days notice for nonpayment of premium.

McGriff Insurance Services, Inc. does not provide flood insurance to Casa Del Sol Association Inc.

Due to an addition to Florida Statute 626.9551, effective July 1, 2021, no one (including a lender) may require an insurance agency or agent provide a replacement cost estimator (RCE) or other insurance underwriting information in connection with a loan. Additionally, an insurance agent or agency is prohibited from supplying the RCE to anyone, even the customer. We are, therefore, unable to provide a copy of the Replacement Cost Estimator / Appraisal.