



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/14/2021

**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.**

<b>PRODUCER</b> Aegis Insurance Group, LLC 13555 Automobile Blvd., Suite 420  Clearwater FL 33762		<b>CONTACT NAME:</b> Patrick C Sanders <b>PHONE (A/C, No, Ext):</b> 727-216-4088 <b>FAX (A/C, No):</b> 727-608-5930 <b>E-MAIL ADDRESS:</b> service@aigfla.com <b>PRODUCER CUSTOMER ID:</b> 104544															
<b>INSURED</b> Sandal Cove Association, Inc c/o Ameri-Tech Realty, Inc 24701 US HWY 19 N, 102 Clearwater FL 33763		<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Avatar Insurance Co</td> <td></td> </tr> <tr> <td>INSURER B: Aspen Specialty Insurance Company</td> <td></td> </tr> <tr> <td>INSURER C: Lloyds of London</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Avatar Insurance Co		INSURER B: Aspen Specialty Insurance Company		INSURER C: Lloyds of London		INSURER D:		INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC #																
INSURER A: Avatar Insurance Co																	
INSURER B: Aspen Specialty Insurance Company																	
INSURER C: Lloyds of London																	
INSURER D:																	
INSURER E:																	
INSURER F:																	

**COVERAGES****CERTIFICATE NUMBER:** 20190620115856931**REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

- 1001 S Bayshore Blvd, Safety Harbor, FL 34695

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS		
A	<input checked="" type="checkbox"/> PROPERTY	COM2019003497	12/9/2021	12/9/2022	<input checked="" type="checkbox"/> BUILDING	\$ 1,655,977		
	CAUSES OF LOSS					DEDUCTIBLES	<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC					BUILDING AOP - 2,500	<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD					CONTENTS	<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL						<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE						<input type="checkbox"/> BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND					3%	<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD						<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> CoIns 100%				\$			
	<input checked="" type="checkbox"/> Ord & Law A,B&C			<input checked="" type="checkbox"/> Ord & Law	\$ 1,000,000			
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY			\$			
	CAUSES OF LOSS	POLICY NUMBER			\$			
	<input type="checkbox"/> NAMED PERILS				\$			
					\$			
B	<input checked="" type="checkbox"/> CRIME	CIUCAP008596-00	12/9/2021	12/9/2022		\$ 250,000		
	TYPE OF POLICY					\$		
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$		
C	Flood	PFD08666	12/9/2021	12/9/2022	<input checked="" type="checkbox"/> Bldg - 100% RC Deduct	\$ 2,312,016		
						\$ 10,000		

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

3 Buildings in Association 16 Units per Building Valuation Based on 2019 Appraisal Total TIV = 4,967,931 Hazard Total TIV = 6,936,048 Flood General Liability - Aspen Specialty Insurance Co. - Policy # CIUCAP008596-00 Limits: 1,000,000 per Occ, 2,000,000 Agg - Effective: 12/9/2021 to 12/9/2022. Inflation Guard = Yes Severability of Interests / Separation of Insureds = Yes Mold & Sewer Back up - 25,000 Equipment Breakdown - Included Walls-Out Property Policy Property Manager is considered an Employee on the Crime Policy Standard number of days for Cancellation

**CERTIFICATE HOLDER**

Ameri-Tech Realty, Inc  
24701 US HWY 19 N, 102  
Clearwater, FL 33763

**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

© 1995-2015 ACORD CORPORATION. All rights reserved.



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/14/2021

**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.**

<b>PRODUCER</b> Aegis Insurance Group, LLC 13555 Automobile Blvd., Suite 420 Clearwater FL 33762		<b>CONTACT NAME:</b> Patrick C Sanders <b>PHONE (A/C, No, Ext):</b> 727-216-4088 <b>E-MAIL ADDRESS:</b> service@aigfla.com <b>PRODUCER CUSTOMER ID:</b> 104544		<b>FAX (A/C, No):</b> 727-608-5930	
<b>INSURED</b> Sandal Cove Association, Inc c/o Ameri-Tech Realty, Inc 24701 US HWY 19 N, 102 Clearwater FL 33763		<b>INSURER A:</b> Avatar Insurance Co <b>INSURER B:</b> Aspen Specialty Insurance Company <b>INSURER C:</b> Lloyds of London <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>		<b>INSURER(S) AFFORDING COVERAGE</b> <b>NAIC #</b>	

**COVERAGES**

CERTIFICATE NUMBER: 20190620115856931

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

- 1003 S Bayshore Blvd, Safety Harbor, FL 34695

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/> PROPERTY	COM2019003497	12/9/2021	12/9/2022	<input checked="" type="checkbox"/> BUILDING	\$ 1,655,977	
	CAUSES OF LOSS				DEDUCTIBLES	<input type="checkbox"/> PERSONAL PROPERTY	\$
	BASIC				BUILDING AOP - 2,500	<input type="checkbox"/> BUSINESS INCOME	\$
	BROAD				CONTENTS	<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL					<input type="checkbox"/> RENTAL VALUE	\$
	EARTHQUAKE					<input type="checkbox"/> BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND				3%	<input type="checkbox"/> BLANKET PERS PROP	\$
	FLOOD					<input type="checkbox"/> BLANKET BLDG & PP	\$
<input checked="" type="checkbox"/> CoIns	100%		\$				
<input checked="" type="checkbox"/> Ord & Law	A,B&C			<input checked="" type="checkbox"/> Ord & Law	\$ 1,000,000		
	<b>INLAND MARINE</b>	TYPE OF POLICY				\$	
	CAUSES OF LOSS	POLICY NUMBER				\$	
	NAMED PERILS					\$	
						\$	
B	<input checked="" type="checkbox"/> CRIME	CIUCAP008596-00	12/9/2021	12/9/2022		\$ 250,000	
	TYPE OF POLICY					\$	
						\$	
	<b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$	
						\$	
C	Flood	PFD08665	12/9/2021	12/9/2022	<input checked="" type="checkbox"/> Bldg - 100% RC Deduct	\$ 2,312,016 \$ 10,000	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

3 Buildings in Association 16 Units per Building Valuation Based on 2019 Appraisal Total TIV = 4,967,931 Hazard Total TIV = 6,936,048 Flood General Liability - Aspen Specialty Insurance Co. - Policy # CIUCAP008596-00 Limits: 1,000,000 per Occ, 2,000,000 Agg - Effective: 12/9/2021 to 12/9/2022. Inflation Guard = Yes Severability of Interests / Separation of Insureds = Yes Mold & Sewer Back up - 25,000 Equipment Breakdown - Included Walls-Out Property Policy Property Manager is considered an Employee on the Crime Policy Standard number of days for Cancellation

**CERTIFICATE HOLDER**

Ameri-Tech Realty, Inc  
24701 US HWY 19 N, 102  
Clearwater, FL 33763

**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

© 1995-2015 ACORD CORPORATION. All rights reserved.

