

## CERTIFICATE OF LIABILITY INSURANCE

**DATE (MM/DD/YYYY)**03/11/2024

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 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).

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PRODUCER	CONTACT NAME: Jessica Lopes				
Franklin Hamilton Insurance	PHONE (A/C, No, Ext): 561-918-1113 FAX (A/C, No):				
1690 S. Congress Ave Suite 205A	E-MAIL ADDRESS: jlopes@fhinsure.com				
Delray Beach, FL 33445	INSURER(S) AFFORDING COVERAGE	NAIC#			
(561) 774-8164	INSURER A: United National Insurance Company				
INSURED	INSURER B: Certain Underwriters at Lloyds London				
Springwood Villas II, Inc.	INSURER C: Travelers Casualty & Surety Co				
c/o Ameri-Tech Community Management	INSURER D: Accredited Surety & Casualty Co.				
24701 US Highway 19 N, # 102	INSURER E :				
Clearwater, FL 33763	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.

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INSR LTR		TYPE OF INSURANCE	ADDL S		POLICY NUMBER	(MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
Α	Х	COMMERCIAL GENERAL LIABILITY			WKF0001765	03/01/2024	03/01/2025		1,000,000
		CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	100,000
								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
		POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG \$	2,000,000
		OTHER:							6
	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	1,000,000
		ANY AUTO						BODILY INJURY (Per person) \$	5
		ALL OWNED SCHEDULED AUTOS						BODILY INJURY (Per accident) \$	5
А	Х	HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	5
					1			\$	3
		UMBRELLA LIAB OCCUR						EACH OCCURRENCE \$	\$
		EXCESS LIAB CLAIMS-MADE						AGGREGATE \$	3
		DED RETENTION \$						9	\$
		RKERS COMPENSATION EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANY	PROPRIETOR/PARTNER/EXECUTIVE	N/A					E.L. EACH ACCIDENT \$	\$
	(Mar	CER/MEMBER EXCLUDED?						E.L. DISEASE - EA EMPLOYEE \$	5
	If yes	s, describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT \$	\$
В	Pro	pperty			B1230AP00596A24	3/1/2024	3/1/2025	\$39,986,558	
С	Cri	me			108003501	3/1/2024	3/1/2025	\$1,200,000	
D	Dia	rectors & Officers			1-SKN-FL-01462842-00	3/1/2024	3/1/2025	\$1,000,000	

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

Springwood Villas II, 24701 US HIGHWAY 19 N, Pinellas Park, FL 33763

219 Unit Residential Condominium Association

Valuation: 100% Replacement Cost / Coinsurance: NA Agreed Amount / Perils Covered: ISO Special

Deductibles: Named Storm (wind) 5% per occurrence, \$50,000 all other perils

Equipment Breakdown: Policy #4W287155 Limit: \$36,644,777

Walls-In / Betterments & Improvements not included

Property Manager included in Crime/Fidelity

CERTIFICATE HOLDER	CANCELLATION			
SPRINGWOOD VILLAS II, INC.				
1st Mortgagee	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.			
24701 US HIGHWAY 19 N				
Clearwater, FL 33763				
Loan Number: 12345678	AUTHORIZED REPRESENTATIVE			
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