



Client#: 898248

570WINDRCOV

ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 02/20/2024

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.

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.

Table with 2 main sections: PRODUCER (McGriff Insurance Services) and CONTACT NAME (Melissa McRoberts), and INSURED (Windrush Cove Inc.). Includes a table of Insurer(s) Affording Coverage with NAIC #.

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.

Main coverage table with columns: INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFF, POLICY EXP, LIMITS. Includes Commercial General Liability, Automobile Liability, Umbrella Liab, Workers Compensation, Property CL, D&O Liability, and Crime.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Property Located at 1 Windrush Boulevard, Indian Rocks Beach, FL. Total Number of Units: 100.

Bldg P - Units #99-104-6 units
Bldg Q - Units #93-98-6 Units
Bldg R - Units #87-92-6 Units
Bldg S - Units #81-86-6 Units
(See Attached Descriptions)

CERTIFICATE HOLDER CANCELLATION

Table with 2 columns: CERTIFICATE HOLDER (Windrush Cove Inc.) and CANCELLATION (SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF...)

## DESCRIPTIONS (Continued from Page 1)

Bldg T - Units #29-32-4 Units  
 Bldg V - Units #67-80-13 Units  
 Bldg W - Units #47-66-18 Units  
 Bldg X - Units #33-46-13 Units  
 Bldg Y - Units #15-28-14 Units  
 Bldg Z - Units #-1-14-14 Units

B) \*Property-Special Form Excluding Wind/Replacement Cost/Agreed Value. Deductibles: \$10,000 All Other Perils. Ordinance or Law: Coverage \$100,000 Limit

### PROPERTY INSURANCE BREAKOUT:

Bldg #, No Units, Subject of Insurance Limit of Coverage

1 6 Building P \$768,399  
 2 6 Building Q \$768,399  
 3 6 Building R \$768,399  
 4 6 Building S \$768,399  
 5 4 Building T \$445,923  
 6 13 Building V \$1,377,272  
 7 18 Building W \$1,769,268  
 8 13 Building X \$1,377,272  
 9 14 Building Y \$1,540,793  
 10 14 Building Z \$1,540,793  
 11 Building (Clubhouse) \$515,082  
 11 Contents \$15,000  
 12 Swimming Pool \$127,000  
 13 Carport 3 spaces \$17,400  
 14 Carport 3 spaces \$17,400  
 15 Carport 4 spaces \$23,200  
 16 Carport 4 spaces \$23,200  
 17 Carport 5 spaces \$29,000  
 18 Carport 5 spaces \$29,000  
 19 Carport 5 spaces \$29,000  
 20 Carport 10 spaces \$58,000  
 21 Carport 12 spaces \$69,600  
 22 Carport 12 spaces \$69,600  
 23 Carport 17 spaces \$98,600  
 24 Carport 20 spaces \$116,000

C) \*\*Wind Only. Deductibles: \$10,000 All Other Wind/5% Hurricane /Agreed Amount. Ordinance or Law: Coverage \$500,000 Limit. Policy # 0456845838. Effective 02/26/2024- 02/26/2025.

### WIND INSURANCE BREAKOUT:

Bldg #, No Units, Subject of Insurance Limit of Coverage

1 6 Building P \$768,399  
 2 6 Building Q \$768,399  
 3 6 Building R \$768,399  
 4 6 Building S \$768,399  
 5 4 Building T \$445,923  
 6 13 Building V \$1,377,272  
 7 18 Building W \$1,769,268  
 8 13 Building X \$1,377,272  
 9 14 Building Y \$1,540,793  
 10 14 Building Z \$1,540,793  
 11 Building (Clubhouse) \$515,082 Contents \$15,000  
 12 Swimming Pool \$127,000  
 13 Carport 3 spaces \$17,400  
 14 Carport 3 spaces \$17,400  
 15 Carport 4 spaces \$23,200

## DESCRIPTIONS (Continued from Page 1)

16 Carport 4 spaces \$23,200  
 17 Carport 5 spaces \$29,000  
 18 Carport 5 spaces \$29,000  
 19 Carport 5 spaces \$29,000  
 20 Carport 10 spaces \$58,000  
 21 Carport 12 spaces \$69,600  
 22 Carport 12 spaces \$69,600  
 23 Carport 17 spaces \$98,600  
 24 Carport 20 spaces \$116,000

Directors & Officers and Fidelity Bond Policies include Property Management Company.

E) Flood thru Philadelphia Indemnity - RCBP policies, Effective: 08/02/2023 thru 08/02/2024; \$10,000 Deductible per policy; Flood Zone is AE on all buildings

### FLOOD INSURANCE BREAKOUT:

Bldg P - 6 Units - Pol# 18058020682021, Limit \$1,092,000  
 Bldg Q - 6 Units - Pol# 18058020582021, Limit \$1,092,000  
 Bldg R - 6 Units - Pol# 18058020592021, Limit \$1,092,000  
 Bldg S - 6 Units - Pol# 18058020602021, Limit \$1,092,000  
 Bldg T - 4 Units - Pol# 18058020612021, Limit \$641,000  
 Bldg V - 13 Units - Pol# 18058020622021, Limit \$1,990,000  
 Bldg W - 18 Units - Pol# 18058020632021, Limit \$2,556,000  
 Bldg X - 13 Units - Pol# 18058020642021, Limit \$1,990,000  
 Bldg Y - 14 Units - Pol# 18058020652021, Limit \$2,195,000  
 Bldg Z - 14 Units - Pol# 18058020662021, Limit \$2,195,000  
 Clubhouse, Pol# 18058020672021 Limit \$200,000

For Informational Purposes Only