

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. 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 McGriff Insurance Services 12485 28th Street N 3rd Floor St Petersburg, FL 33716 727 823-5551		CONTACT Melissa McRoberts			
		PHONE (A/C, No, Ext): 727-803-8105 FAX (A/C, No)		866-881-5271	
		E-MAIL ADDRESS: FLCONDOCERT@McGriff.com			
		INSURER(S) AFFORDING (	NAIC #		
		INSURER A : Northfield Insurance Company	27987		
Windrush Cove Inc. c/o Ameri-Tech		INSURER B : Landmark American Insurance	33138		
		INSURER C : Frontline Insurance Unlimited	10074		
		INSURER D : Travelers Casualty & Surety Co	31194		
•	Highway 19 N. Ste 102 er, FL 33763-4086	INSURER E : Philadelphia Indemnity Insuran	18058		
Clearwater, i		INSURER F :			
COVERAGES CERTIFICATE NUMBER:		REVISIO	N NUMBER:		

NSF	XCL	USIONS AND CONDITIONS OF SUCH	PERTAIN, 1 I POLICIES ADDLISUBR		BEEN REDUCED	BY PAID CLAI	HEREIN IS SUBJECT TO A MS.	TO WHICH THIS ALL THE TERMS,
TH	i L	TYPE OF INSURANCE	INSA WYD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S
A	)	CLAIMS-MADE X OCCUR		WS541066	02/26/2024	02/26/2025	EACH OCCURRENCE DAMAGE TO RENTED	\$1,000,000
	>	CLAIMS-MADE X OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person)	\$100,000 \$5,000
		of Insureds					PERSONAL & ADV INJURY	\$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$2,000,000
		POLICY JECT LOC					PRODUCTS - COMP/OP AGG	\$2,000,000
	AL	OTHER: JTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$
		ANY AUTO					BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS AUTOS						\$
	L	HIRED NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$
	+	UMBRELLA LIAB OSCUP						\$
		- OCCOH					EACH OCCURRENCE	\$
		DED RETENTION \$					AGGREGATE	\$
		PRKERS COMPENSATION					PER OTH-	3
	ANY PROPRIETORY PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
В				LHD930135	00/00/0004	00/00/0005	E.L. DISEASE - POLICY LIMIT	
D				106051831			* See Description Bo \$1,000,000/\$1,000 De	
D Crime			106051831			\$650.000/\$2.500 Ded		

GERTIFICATE HOLDER	CANCELLATION		
Windrush Cove Inc. C/O Ameri-Tech 24701 US Highway 19 N. Suite	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.		
#102	AUTHORIZED REPRESENTATIVE		
Clearwater, FL 33763-4086			

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### **DESCRIPTIONS (Continued from Page 1)**

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Bldg T - Units #29-32-4 Units
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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 Bullding 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 - RCBAP 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