



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
9/1/2023

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

<b>PRODUCER</b> Bouchard Insurance 101 N Starcrest DR Clearwater FL 33765	<b>CONTACT NAME:</b> PHONE (A/C. No. Ext): 727-447-6481		FAX (A/C. No): 727-449-1267
	<b>E-MAIL ADDRESS:</b> Condos@bouchardinsurance.com <b>PRODUCER CUSTOMER ID:</b> VILLASDE		
<b>INSURED</b> Villas de Golf Association Inc. C/O Resource Property Mgmt. 7300 Park St. N SEMINOLE FL 33777	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
	<b>INSURER A :</b> Citizens Property Insurance Corporation		10064
	<b>INSURER B :</b> Trisura Specialty Insurance Company		16188
	<b>INSURER C :</b>		
	<b>INSURER D :</b>		
	<b>INSURER E :</b>		

**COVERAGES**

CERTIFICATE NUMBER: 672563542

REVISION NUMBER:

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

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"/> <b>PROPERTY</b> CAUSES OF LOSS <input checked="" type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input type="checkbox"/> SPECIAL <input type="checkbox"/> EARTHQUAKE <input checked="" type="checkbox"/> WIND <input type="checkbox"/> FLOOD <input checked="" type="checkbox"/> ORD & LAW	DEDUCTIBLES BUILDING 1,000 AOP CONTENTS 5% HURRICANE SEE BELOW	07774439	6/30/2023	6/30/2024	<input checked="" type="checkbox"/> BUILDING <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> RENTAL VALUE <input type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP <input checked="" type="checkbox"/> REPLACEMENT COST	\$ SEE ATTACHED \$ \$ \$ \$ \$ \$ \$
	<input checked="" type="checkbox"/> <b>INLAND MARINE</b> CAUSES OF LOSS <input type="checkbox"/> NAMED PERILS <input checked="" type="checkbox"/> SPECIAL PERILS	TYPE OF POLICY DIFFERENCE IN CONDITIONS POLICY NUMBER			<input checked="" type="checkbox"/> BUILDING <input checked="" type="checkbox"/> AOP DED: \$5,000 <input checked="" type="checkbox"/> REPLACEMENT COST <input checked="" type="checkbox"/> AGREED AMOUNT	\$ SEE ATTACHED \$ \$ \$	
B	<input checked="" type="checkbox"/> <b>CRIME</b> TYPE OF POLICY CRIME/FIDELITY	CIUHOA40181900	6/30/2023	6/30/2024	<input checked="" type="checkbox"/> EMPLOYEE THEFT <input checked="" type="checkbox"/> DEDUCTIBLE	\$900,000 \$0 \$	
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$	

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

PROPERTY: ORD & LAW COVERAGE \$10,000 DEBRIS REMOVAL \$10,000 INCREASED COST OF CONSTRUCTION.  
 CRIME/FIDELITY BOND: PROPERTY MANAGER IS INCLUDED AS ADDITIONAL INSURED.  
 WALLS OUT POLICY; DOES NOT INCLUDE BETTERMENTS & IMPROVEMENTS.

**CERTIFICATE HOLDER****CANCELLATION**

FOR INFORMATIONAL PURPOSES ONLY

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

© 1995-2009 ACORD CORPORATION. All rights reserved.

## ADDITIONAL REMARKS SCHEDULE

<b>AGENCY</b>	<b>NAMED INSURED: Villas De Golf Assoc. Inc.</b>
Bouchard Insurance	
20223 to 2024 Policy Period	

**ADDITIONAL REMARKS**  
**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE ATTACHED TO THE ACORD FORM**

*Special Conditions:*

Street Address	City, State Zip	Subject	# Units	Citizens Property Ins Limits	Misc Prop Trisura Specialty Insurance Co Limits
12300 Vonn Rd (1101-1209)	Largo, FL 33774	Building 1	18	\$2,522,500	
12300 Vonn Rd (2101-2205)	Largo, FL 33774	Building 2	10	\$1,535,300	
12300 Vonn Rd (3101-3207)	Largo, FL 33774	Building 3	14	\$1,993,700	
12300 Vonn Rd (4101-4307)	Largo, FL 33774	Building 4	21	\$3,273,000	
12300 Vonn Rd (5101-5308)	Largo, FL 33774	Building 5	24	\$4,372,300	
12300 Vonn Rd (6101-6308)	Largo, FL 33774	Building 6	24	\$4,372,300	
12300 Vonn Rd (7101-7307)	Largo, FL 33774	Building 7	21	\$3,273,000	
12300 Vonn Rd (8101-8207)	Largo, FL 33774	Building 8	14	\$1,993,700	
12300 Vonn Rd (9101-9205)	Largo, FL 33774	Building 9	10	\$1,535,300	
12300 Vonn Rd (10101-10209)	Largo, FL 33774	Building 10	18	\$2,522,500	
12300 Vonn Rd	Largo, FL 33774	Clubhouse		\$449,900	
12300 Vonn Rd	Largo, FL 33774	Swimming Pool, Deck, Heaters		\$188,400	
12300 Vonn Rd	Largo, FL 33774	Pool Fence			\$14,827
12300 Vonn Rd	Largo, FL 33774	Pool Restroom Building			\$238,421
12300 Vonn Rd	Largo, FL 33774	Office & Maintenance Building			\$176,649
12300 Vonn Rd	Largo, FL 33774	Guardhouse			\$7,660
12300 Vonn Rd	Largo, FL 33774	(4) Shuffleboard Courts			\$30,200
12300 Vonn Rd	Largo, FL 33774	Tennis Courts			\$48,500
12300 Vonn Rd	Largo, FL 33774	4" Tennis Fencing			\$4,353
12300 Vonn Rd	Largo, FL 33774	10" Tennis Fencing			\$10,336
12300 Vonn Rd	Largo, FL 33774	10 Stall Carport (Bldg 4)		\$40,000	\$73,675
12300 Vonn Rd	Largo, FL 33774	10 Stall Carport (Bldg 7)		\$40,000	
12300 Vonn Rd	Largo, FL 33774	12 Stall Carport (Bldg 4 & 5)		\$48,000	
12300 Vonn Rd	Largo, FL 33774	12 Stall Carport (Bldg 6 & 7)		\$48,000	
12300 Vonn Rd	Largo, FL 33774	5 Stall Carport (Bldg 1)		\$20,000	
12300 Vonn Rd	Largo, FL 33774	5 Stall Carport (Bldg 10)		\$20,000	
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 1)		\$24,000	
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 10)		\$24,000	
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 2)		\$24,000	
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 2)		\$24,000	
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 9)		\$24,000	
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 8 & 9)		\$24,000	
12300 Vonn Rd	Largo, FL 33774	7 Stall Carport (Bldg 1)		\$28,000	
12300 Vonn Rd	Largo, FL 33774	7 Stall Carport (Bldg 10)		\$28,000	
12300 Vonn Rd	Largo, FL 33774	8 Stall Carport (Bldg 5)		\$32,000	
12300 Vonn Rd	Largo, FL 33774	8 Stall Carport (Bldg 6)		\$32,000	
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 3)		\$36,000	
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 5)		\$36,000	
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 8)		\$36,000	
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 9)		\$36,000	
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 3 & 4)		\$36,000	
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 7 & 8)		\$36,000	
<b>TOTAL:</b>			<b>174</b>	<b>\$28,727,900</b>	<b>\$604,621</b>



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/5/2023

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).

<b>PRODUCER</b> Bouchard Insurance 101 N Starcrest DR Clearwater FL 33765	<b>CONTACT NAME:</b> <b>PHONE (A/C. No. Ext):</b> 727-447-6481 <b>FAX (A/C. No):</b> 727-449-1267 <b>E-MAIL ADDRESS:</b> Condos@bouchardinsurance.com	
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> Villas de Golf Association Inc. C/O Resource Property Mgmt. 7300 Park St. N SEMINOLE FL 33777	<b>INSURER A :</b> Trisura Specialty Insurance Company <b>NAIC #</b> 16188	
	<b>INSURER B :</b>	
	<b>INSURER C :</b>	
	<b>INSURER D :</b>	
	<b>INSURER E :</b>	
	<b>INSURER F :</b>	

**COVERAGES**

CERTIFICATE NUMBER: 1541156639

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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC			CIUHOA40181900	6/30/2023	6/30/2024	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 50,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
							Hired & Non Owned	\$ 1,000,000
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$						EACH OCCURRENCE	\$
							AGGREGATE	\$
								\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below			N/A			WC STATUTORY LIMITS	OTHER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 GENERAL LIABILITY APPLIES TO THE COMMON AREAS AT VILLAS DE GOLF ASSOCIATION INC. SEVERABILITY OF INTEREST IS INCLUDED.

**CERTIFICATE HOLDER****CANCELLATION**

FOR INFORMATIONAL PURPOSES ONLY

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

© 1988-2010 ACORD CORPORATION. All rights reserved.