



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
7/1/2025

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> Marsh McLennan (CLW) 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> 727-373-2823
	<b>E-MAIL ADDRESS:</b> Condos@bouchardinsurance.com	
	<b>PRODUCER CUSTOMER ID:</b> VILLADE3	
	<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> American Coastal Insurance Company	<b>NAIC #</b> 12968
	<b>INSURER B:</b> Superior Specialty Insurance Company	16551
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

## COVERAGES

CERTIFICATE NUMBER: 676467017

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
RESIDENTIAL CONDOMINIUM ASSOCIATION - 174 UNITS  
SEE ATTACHED "ADDITIONAL REMARKS SCHEDULE" FOR LOCATIONS AND LIMITS

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	10197032	6/30/2025	6/30/2026	<input checked="" type="checkbox"/> BUILDING	\$ SEE ATTACHED
		CAUSES OF LOSS				<input type="checkbox"/> PERSONAL PROPERTY	\$
		BASIC				<input type="checkbox"/> BUSINESS INCOME	\$
		BROAD				<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				<input type="checkbox"/> BLANKET PERS PROP	\$
		FLOOD				<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/>	SINKHOLE				<input checked="" type="checkbox"/> REPLACEMENTCOST	\$ AGREED VALUE
	<input checked="" type="checkbox"/>	ORD OR LAW				<input checked="" type="checkbox"/> EQUIP BRKDWN	\$ INCLUDED
B	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY	6/30/2025	6/30/2026	<input checked="" type="checkbox"/> BUILDING	\$ SEE ATTACHED
		CAUSES OF LOSS	ANCILLARY PROPERTY			<input checked="" type="checkbox"/> HURRICANE DEDUC	\$ 2%
		NAMED PERILS	POLICY NUMBER			<input checked="" type="checkbox"/> AOP DEDUCTIBLE	\$ \$2,500
	<input checked="" type="checkbox"/>	SPECIAL PERILS	TLUHOA50440200			<input checked="" type="checkbox"/> REPLCAEMENTCOST	\$ AGREED AMOUNT
B	<input checked="" type="checkbox"/>	CRIME	TLUHOA50440200	6/30/2025	6/30/2026	<input checked="" type="checkbox"/> EMPLOYEE THEFT	\$ 1,600,000
		TYPE OF POLICY				<input checked="" type="checkbox"/> DEDUCTIBLE	\$ 0
		CRIME/FIDELITY					\$
	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
							\$
							\$
							\$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
PROPERTY: ORDINANCE OR LAW; COVERAGE A-FULL LIMITS, COVERAGES B&C COMBINED-\$769,004 (2.5% PER BUILDING).  
CRIME/FIDELITY BOND: PROPERTY MANAGER IS INCLUDED AS ADDITIONAL INSURED.

## 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

*Jack George*

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## ADDITIONAL REMARKS SCHEDULE

<b>AGENCY</b> Marsh McLennan - Bouchard	<b>NAMED INSURED:</b> Villas de Golf Association, Inc.
2025 to 2026 Policy Period	

### ADDITIONAL REMARKS

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

#### Special Conditions:

				American Coastal Property Policy	Superior Specialty Package Policy
Street Address	City, State Zip	Subject	# Units	Limits	Limits
12300 Vonn Rd (1101-1209)	Largo, FL 33774	Building 1	18	\$2,688,927	not covered
12300 Vonn Rd (2101-2205)	Largo, FL 33774	Building 2	10	\$1,551,095	not covered
12300 Vonn Rd (3101-3207)	Largo, FL 33774	Building 3	14	\$1,990,363	not covered
12300 Vonn Rd (4101-4307)	Largo, FL 33774	Building 4	21	\$3,464,361	not covered
12300 Vonn Rd (5101-5308)	Largo, FL 33774	Building 5	24	\$4,625,474	not covered
12300 Vonn Rd (6101-6308)	Largo, FL 33774	Building 6	24	\$4,625,474	not covered
12300 Vonn Rd (7101-7307)	Largo, FL 33774	Building 7	21	\$3,464,361	not covered
12300 Vonn Rd (8101-8207)	Largo, FL 33774	Building 8	14	\$1,990,363	not covered
12300 Vonn Rd (9101-9205)	Largo, FL 33774	Building 9	10	\$1,551,095	not covered
12300 Vonn Rd (10101-10209)	Largo, FL 33774	Building 10	18	\$2,688,927	not covered
12300 Vonn Rd	Largo, FL 33774	Clubhouse		\$421,753	not covered
12300 Vonn Rd	Largo, FL 33774	Pool Restroom Building		\$248,171	not covered
12300 Vonn Rd	Largo, FL 33774	Office & Maintenance Building		\$183,126	not covered
12300 Vonn Rd	Largo, FL 33774	Guardhouse		\$8,227	not covered
12300 Vonn Rd	Largo, FL 33774	Swimming Pool		\$195,460	not covered
12300 Vonn Rd	Largo, FL 33774	Heaters		\$12,592	not covered
12300 Vonn Rd	Largo, FL 33774	10 Stall Carport (Bldg 4)		\$59,000	not covered
12300 Vonn Rd	Largo, FL 33774	10 Stall Carport (Bldg 7)		\$59,000	not covered
12300 Vonn Rd	Largo, FL 33774	12 Stall Carport (Bldg 4,5)		\$70,200	not covered
12300 Vonn Rd	Largo, FL 33774	12 Stall Carport (Bldg 6,7)		\$70,200	not covered
12300 Vonn Rd	Largo, FL 33774	5 Stall Carport (Bldg 1)		\$32,000	not covered
12300 Vonn Rd	Largo, FL 33774	5 Stall Carport (Bldg 10)		\$32,000	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 1)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 10)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 2)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 2)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 9)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 8,9)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	7 Stall Carport (Bldg 1)		\$43,200	not covered
12300 Vonn Rd	Largo, FL 33774	7 Stall Carport (Bldg 10)		\$43,200	not covered
12300 Vonn Rd	Largo, FL 33774	8 Stall Carport (Bldg 5)		\$47,800	not covered
12300 Vonn Rd	Largo, FL 33774	8 Stall Carport (Bldg 6)		\$47,800	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 3)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 5)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 6)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 8)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 3,4)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 7,8)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	4" Chain Link Fence		not covered	\$4,890
12300 Vonn Rd	Largo, FL 33774	10" Chain Link Fence		not covered	\$11,222
12300 Vonn Rd	Largo, FL 33774	Tennis Court		not covered	\$52,646
12300 Vonn Rd	Largo, FL 33774	Concrete Perimeter Wall		not covered	\$29,120
12300 Vonn Rd	Largo, FL 33774	(4) Shuffleboard Courts		not covered	\$29,120
12300 Vonn Rd	Largo, FL 33774	Pool Fence		not covered	\$12,945
12300 Vonn Rd	Largo, FL 33774	Pool Deck		not covered	\$83,978
12300 Vonn Rd	Largo, FL 33774	Perimeter Fencing		not covered	\$29,637
<b>TOTAL:</b>			<b>174</b>	<b>\$30,760,169</b>	<b>\$253,558</b>



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/1/2025

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**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 rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Marsh McLennan (CLW) 101 N Starcrest DR Clearwater FL 33765	<b>CONTACT NAME:</b> <b>PHONE (A/C, No, Ext):</b> 727-447-6481 <b>E-MAIL ADDRESS:</b> Condos@bouchardinsurance.com <b>FAX (A/C, No):</b> 727-373-2823
<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>INSURER A:</b> Superior Specialty Insurance Company <b>INSURER B:</b> <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>
	<b>NAIC #</b> 16551

**COVERAGES****CERTIFICATE NUMBER:** 563186052**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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:			TLUHOA50440200	6/30/2025	6/30/2026	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"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						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 <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/>	N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached 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**

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AUTHORIZED REPRESENTATIVE

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