

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.								
PRODUCER	CONTACT NAME:							
Marsh McLennan (CLW) 101 N Starcrest Dr	PHONE (A/C, No, Ext): 727-447-6481 FAX (A/C, No): 727-	373-2823						
Clearwater FL 33765	E-MAIL ADDRESS: Condos@bouchardinsurance.com							
	PRODUCER CUSTOMER ID: VILLADE3							
	INSURER(S) AFFORDING COVERAGE	NAIC #						
INSURED	INSURER A: American Coastal Insurance Company	12968						
Villas de Golf Association Inc. C/O Resource Property Mgmt.	INSURER B: Superior Specialty Insurance Company	16551						
7300 PARK ST N	INSURER C:							
SEMINOLE FL 33777	INSURER D:							
	INSURER E :							
	INSURER F:							

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.

NSR .TR				POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS	
Α	X PROPERTY			10197032	6/30/2025	6/30/2026	Х	BUILDING	\$ SEE ATTACHED	
	CAUSES OF LOSS DEDUCTIBLES							PERSONAL PROPERTY	\$	
		BASIC	BUILDING					BUSINESS INCOME	\$	
	BROAD 5,000 AOP CONTENTS			_				EXTRA EXPENSE	\$	
	Х	SPECIAL						RENTAL VALUE	\$	
		EARTHQUAKE						BLANKET BUILDING	\$	
	Х	WIND	5% HURR CY					BLANKET PERS PROP	\$	
		FLOOD						BLANKET BLDG & PP	\$	
	Х	SINKHOLE	3% PER OCC				Х	REPLACEMENTCOST	\$ AGREED VALUE	
	Х	ORD OR LAW	SEE BELOW				Х	EQUIP BRKDWN	\$ INCLUDED	
		INLAND MARINE		TYPE OF POLICY			Х	BUILDING	\$ SEE ATTACHED	
	CAUSES OF LOSS ANCILLARY PROPERTY NAMED PERILS POLICY NUMBER						Х	HURRICANE DEDUC	\$ 2%	
							Х	AOP DEDUCTIBLE	\$ \$2,500	
3	Х	SPECIAL PERILS	3	TLUHOA50440200	6/30/2025	6/30/2026	Х	REPLCAEMENTCOST	\$ AGREED AMOUNT	
3	X CRIME TLUHOA50440200		6/30/2025	6/30/2025 6/30/2026		EMPLOYEE THEFT	\$ 1,600,000			
	TYPE OF POLICY						Х	DEDUCTIBLE	\$0	
	CRI	ME/FIDELITY							\$	
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN								\$	
EQUIFWENT BREAKDOWN			LANDOWN						\$	
		·							\$	
									\$	

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
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
FOR INFORMATIONAL PURPOSES ONLY	AUTHORIZED REPRESENTATIVE Joel Longe

ADDITIONAL REMARKS SCHEDULE					
AGENCY	NAMED INSURED:				
Marsh McLennan - Bouchard	Villas de Golf Association, Inc.				
2025 to 2026 Policy Period					

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

Street Address	THIS ADDITIONAL REMARKS FORM IS A SCHEDULE ATTACHED TO THE ACORD FORM							
Street Address	Special Conditions:							
Street Address								
12300 Vonn Rd (2101-2205) Largo, Fl. 33774 Bullding 1 18 \$2,688,927 not covered 12300 Vonn Rd (2101-2205) Largo, Fl. 33774 Bullding 2 10 \$1,551,095 not covered 12300 Vonn Rd (3101-3207) Largo, Fl. 33774 Bullding 3 14 \$1,990,363 not covered 12300 Vonn Rd (3101-3207) Largo, Fl. 33774 Bullding 4 21 \$3,484,361 not covered 12300 Vonn Rd (5101-5308) Largo, Fl. 33774 Bullding 6 24 \$4,625,474 not covered 12300 Vonn Rd (6101-6308) Largo, Fl. 33774 Bullding 6 24 \$4,625,474 not covered 12300 Vonn Rd (6101-6308) Largo, Fl. 33774 Bullding 7 21 \$3,484,361 not covered 12300 Vonn Rd (6101-6207) Largo, Fl. 33774 Bullding 8 14 \$1,990,363 not covered 12300 Vonn Rd (9101-9205) Largo, Fl. 33774 Bullding 8 14 \$1,990,363 not covered 12300 Vonn Rd (9101-9205) Largo, Fl. 33774 Bullding 9 10 \$1,551,095 not covered 12300 Vonn Rd (10101-10209) Largo, Fl. 33774 Bullding 9 10 \$2,688,927 not covered 12300 Vonn Rd (10101-10209) Largo, Fl. 33774 Bullding 10 18 \$2,688,927 not covered 12300 Vonn Rd Largo, Fl. 33774 Bullding 9 \$1,3374 Sullding 9 \$1,3374 Sull	Street Address	City, State Zip	Subject	# Units		Limits		
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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 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 9 Stall Carport (Bldg 7,8) \$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 Tennis Court not covered \$11,222 12300 Vonn Rd Largo, FL 33774	12300 Vonn Rd				\$43,200	not covered		
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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 Pool Fence not covered \$12,945 12300 Vonn Rd Largo, FL 33774 Pool Deck not covered \$83,978 12300 Vonn Rd Largo, FL 33774 Pool Deck 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 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 7,8) \$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 Pool Fence not covered \$12,945 12300 Vonn Rd Largo, FL 33774 Pool Deck not covered \$83,978 12300 Vonn Rd Largo, FL 33774 Pool Deck not covered \$29,637	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 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 \$12,945 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	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 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	12300 Vonn Rd				\$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 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	12300 Vonn Rd		9 Stall Carport (Bldg 8)		\$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	12300 Vonn Rd				\$54,400	not covered		
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	12300 Vonn Rd		9 Stall Carport (Bldg 7,8)		\$54,400	not covered		
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	12300 Vonn Rd	Largo, FL 33774	4" Chain Link Fence		not covered	\$4,890		
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	12300 Vonn Rd	Largo, FL 33774	10" Chain Link Fence		not covered	\$11,222		
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	12300 Vonn Rd					\$52,646		
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	12300 Vonn Rd					\$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	12300 Vonn Rd				not covered	\$29,120		
12300 Vonn Rd Largo, FL 33774 Pool Deck not covered \$83,978 12300 Vonn Rd Largo, FL 33774 Perimeter Fencing not covered \$29,637	12300 Vonn Rd				not covered	\$12,945		
12300 Vonn Rd Largo, FL 33774 Perimeter Fencing not covered \$29,637	12300 Vonn Rd					\$83,978		
	12300 Vonn Rd				not covered	\$29,637		
IOIAL. I/4 \$30,700,109 \$233,336		-	TOTAL:	174	\$30,760,169	\$253,558		



CERTIFICATE OF LIABILITY 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.

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).										
PRODUCER Marsh McLennan (CLW) 101 N Starcrest DR					CONTACT NAME:						
					PHONE (A/C, No, Ext): 727-447-6481 FAX (A/C, No): 727-373-2823						
		rater FL 33765				E-MAIL ADDRESS: Condos@bouchardinsurance.com					
0.0	Jui II	4.61.1.2.601.60				INSURER(S) AFFORDING COVERAGE					NAIC#
						INSURER A: Superior Specialty Insurance Company					16551
	JRED				VILLADE3	INSURE					
		le Golf Association Inc. esource Property Mgmt.				INSURE					
		ARK ST N				INSURER D :					
		OLE FL 33777				INSURE					
						INSURE					
СО	VER	AGES CER	TIFIC	CATE	NUMBER: 563186052				REVISION NUMBER:		
IN C E	IDICA ERTI XCLU	S TO CERTIFY THAT THE POLICIES ATED. NOTWITHSTANDING ANY RE FICATE MAY BE ISSUED OR MAY JSIONS AND CONDITIONS OF SUCH	QUIF PERT POLI	REMEN AIN, CIES.	NT, TERM OR CONDITION THE INSURANCE AFFORD	OF AN' ED BY	Y CONTRACT THE POLICIES REDUCED BY F	OR OTHER DESCRIBED PAID CLAIMS.	OCUMENT WITH RESPEC	TO V	WHICH THIS
INSR LTR		TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	8	
Α	X	COMMERCIAL GENERAL LIABILITY			TLUHOA50440200		6/30/2025	6/30/2026	EACH OCCURRENCE	\$ 1,000	,000
		CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 50,00	0
		<u> </u>							MED EXP (Any one person)	\$5,000	
									PERSONAL & ADV INJURY	\$ 1,000	,000
	GEN	N'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$2,000	,000
		POLICY X PRO- X LOC							PRODUCTS - COMP/OP AGG	\$2,000	,000
		OTHER:							Hired & Non Owned	\$1,000	,000
	AUT	OMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	
		ANY AUTO							BODILY INJURY (Per person)	\$	
		OWNED SCHEDULED AUTOS ONLY							` '	\$	
		HIRED NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$	
									,	\$	
		UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	
		EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$	
DED RETENTION\$										\$	
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY									PER OTH- STATUTE ER		
ANYPROPRIETOR/PARTNER/EXECUTIVE			N/A						E.L. EACH ACCIDENT	\$	
	(Man	CER/MEMBER EXCLUDED?	N/A						E.L. DISEASE - EA EMPLOYEE	\$	
	If yes	s, describe under CRIPTION OF OPERATIONS below							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.											
CE	RTIF	ICATE HOLDER				CANO	ELLATION				
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.					
I OIT IN OITWINTIONAL I OIT OOLO ONLI					AUTHORIZED REPRESENTATIVE Jodel Lionge						