



VILLAS DE GOLF ASSOCIATION INC.
C/O Resource Property Management
INSURANCE SUMMARY

Prepared for: Resource Property Management

Agent: David A. Mohns , AAI, CIRMS, CLCS, LCAM

Date: 08/2024

Construction Type:Joisted Masonry/Fire Resistive

Address: 101 Starcrest Drive, Clearwater, FL 33765

Number of units: 174

Appraisal Date: 06/14/2022

Phone: 727 - 447 - 6481

Location Address: 12300 Vonn Road
Largo FL 33774

	Coverage	All Other Peril Deductible	5% Wind/Hail Deductible	Effective Date	Insurance Co/Policy #	Premium		
Property - Basic Perils								
12300 Vonn Rd - Building 1 (1101-1209)	\$2,227,400	\$1,000	\$111,370	06/30/24-06/30/25	Citizens Property Insurance Co 077744393	\$443,404.00		
12300 Vonn Rd - Building 2 (2101-2205)	\$1,355,700		\$67,785					
12300 Vonn Rd - Building 3 (3101-3207)	\$1,760,500		\$88,025					
12300 Vonn Rd - Building 4 (4101-4307)	\$2,890,400		\$144,520					
12300 Vonn Rd - Building 5 (5101-5308)	\$3,860,900		\$193,045					
12300 Vonn Rd - Building 6 (6101-6308)	\$3,860,900		\$193,045					
12300 Vonn Rd - Building 7 (7101-7307)	\$2,890,400		\$144,520					
12300 Vonn Rd - Building 8 (8101-8207)	\$1,760,500		\$88,025					
12300 Vonn Rd - Building 9 (9101-9205)	\$1,355,700		\$67,785					
12300 Vonn Rd - Building 10 (10101-10209)	\$2,227,400		\$111,370					
5 Stall Carport (Bldg 1)	\$20,000		\$1,000					
5 Stall Carport (Bldg 10)	\$20,000		\$1,000					
6 Stall Carport (Bldg 1)	\$24,000		\$1,200					
6 Stall Carport (Bldg 10)	\$24,000		\$1,200					
6 Stall Carport (Bldg 2)	\$24,000		\$1,200					
6 Stall Carport (Bldg 2)	\$24,000		\$1,200					
6 Stall Carport (Bldg 9)	\$24,000		\$1,200					
6 Stall Carport (Bldg 8)	\$24,000		\$1,200					
7 Stall Carport (Bldg 1)	\$28,000		\$1,400					
7 Stall Carport (Bldg 10)	\$28,000		\$1,400					
8 Stall Carport (Bldg 5)	\$32,000		\$1,600					
8 Stall Carport (Bldg 6)	\$32,000		\$1,600					
9 Stall Carport (Bldg 3)	\$36,000		\$1,800					
9 Stall Carport (Bldg 5)	\$36,000		\$1,800					
9 Stall Carport (Bldg 8)	\$36,000		\$1,800					
9 Stall Carport (Bldg 9)	\$36,000		\$1,800					
9 Stall Carport (Bldg 3)	\$36,000		\$1,800					
9 Stall Carport (Bldg 7)	\$36,000		\$1,800					
10 Stall Carport (Bldg 4)	\$40,000		\$2,000					
10 Stall Carport (Bldg 7)	\$40,000		\$2,000					
12 Stall Carport (Bldg 4)	\$48,000		\$2,400					
12 Stall Carport (Bldg 6)	\$48,000		\$2,400					
Clubhouse	\$397,300		\$19,865					
Swimming Pool	\$188,400		\$9,420					
MAXIMUM HURRICANE DEDUCTIBLE EXPOSURE			\$1,235,490					
<i>Total Insured Value: \$25,471,500</i> <i>Valuation: Replacement Cost</i> <i>Catastrophic Ground Coverage Collapse</i> <i>\$10,000 Debris Removal \$10,000 Increased Cost of Construction</i> <i>Basic Perils Property: Fire, Lightning, Explosion, Windstorm or Hail, Smoke, Aircraft or Vehicle, Catastrophic Ground Coverage Collapse, Volcanic Action, Riot or Civil Commotion, Vandalism, Sprinkler Leakage</i>								
Package Policy								
Ancillary Property - Special Perils								
4" Tennis Fencing	\$4,353	\$2,500		06/30/24-06/30/25	Trisura Specialty Insurance Co CIUHOA40181902	\$45,890.05		
10" Tennis Fencing	\$10,336							
Tennis Courts	\$48,500							
Perimeter Wall	\$73,675							
(4) Shuffleboard Courts	\$30,200							
Pool Fence	\$14,827							
Pool Restroom Building	\$238,421							
Office & Maintenance Building	\$176,649							
Gate House	\$7,660							
<i>2% Hurricane Deductible</i>								
<i>Valuation: Replacement Cost</i>								
<i>Co-Insurance: Agreed Amount</i>								
General Liability								
General Aggregate	\$2,000,000	\$0						
Products-Completed Ops Aggregate	\$2,000,000							
Personal & Advertising Injury	\$1,000,000							
Each Occurrence	\$1,000,000							
Damage to Rented Premises	\$50,000							
Medical Expenses	\$5,000							

Directors & Officers Liability						
Limit of Liability - Each Claim	\$1,000,000	\$1,000				
Aggregate Limit	\$1,000,000					
<i>Defense Costs: Additional Limit</i>						
Crime/Fidelity						
Employee Theft	\$900,000	\$0				
Workers Compensation						
Employers Liability				06/30/24-06/30/25	Zenith Insurance Co Z136082306	\$509.00
Each Accident	\$500,000	N/A				
Disease - Policy Limit	\$500,000					
Disease - Each Employee	\$500,000					
Umbrella						
Limit of Liability - Each Occurrence	\$15,000,000	\$0		06/30/24-06/30/25	Greenwich Insurance Co PPP7497757	\$5,127.09
Aggregate Limit	\$15,000,000					
TOTAL PREMIUM						\$494,930.14

This is a summary of coverages, not a legal contract. Please refer to the actual policies purchased for the specific terms, conditions, limitations, exclusions and definitions that will govern in the event of a loss.