ACORD.

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
12/17/2024

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 | | NAME: Heather Strangeflower | | | | |
|--|--|--|--------------|--|--|--|
| McGriff, a MMA LLC Company | t. North, Third Fl g, FL 33716 If Front Lagoon Condo Assoc Inc o Ameri-Tech Community Mgmt 701 US Highway 19 North Suite 102 | PHONE (A/C, No, Ext); 239-433-7134 (A/C, No) | 866-881-5271 | | | |
| 12485 28th St. North, Third FI | | E-MAIL ADDRESS: certificate@mcgriff.com | | | | |
| St Petersburg, FL 33716 | INSURER(S) AFFORDING COVERAGE | NAIC# | | | | |
| | 716 INSURER A : CUMIS Specialty Insura Lagoon Condo Assoc Inc INSURER B : Citizens Property Insura INSURER C : Superior Specialty Insura | INSURER A: CUMIS Specialty Insurance Company Inc | 12758 | | | |
| Gulf Front Lagoon Condo Assoc Inc c/o Ameri-Tech Community Mgmt 24701 US Highway 19 North Suite 102 Clearwater, FL 33763-4086 | INSURER B : Citizens Property Insurance Company | 10064 | | | | |
| | INSURER C : Superior Specialty Insurance Company | 16551 | | | | |
| | INSURER D : Federal Insurance Company | 20281 | | | | |
| | INSURER E : Philadelphia Indemnity Insurance Co. | 18058 | | | | |
| | -4086 | INSURER F : Wright National Flood Insurance Co | 11523 | | | |
| | | | | | | |

COVERAGES

0000591-0001708-0000003 of 0000006-C11-00-0242-00591

CERTIFICATE NUMBER:

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 SUBR | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS | |
|-------------|---|-----------|---------------|----------------------------|----------------------------|--|-------------|
| Α | X COMMERCIAL GENERAL LIABILITY | | CIUCAP100619 | | | EACH OCCURRENCE | \$1,000,000 |
| | CLAIMS-MADE X OCCUR | | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$50,000 |
| | X Includes Separation | | | | | MED EXP (Any one person) | \$5,000 |
| | of Insured | | | | | PERSONAL & ADV INJURY | \$1,000,000 |
| | GEN'L AGGREGATE LIMIT APPLIES PER: | | | | | GENERAL AGGREGATE | \$2,000,000 |
| | POLICY PRO- JECT LOC | | | | | PRODUCTS - COMP/OP AGG | \$2,000,000 |
| | OTHER: | | | | | | \$ |
| | AUTOMOBILE LIABILITY | | | | | COMBINED SINGLE LIMIT (Ea accident) | \$ |
| | ANY AUTO | | | | | BODILY INJURY (Per person) | \$ |
| | OWNED SCHEDULED AUTOS | | | | | BODILY INJURY (Per accident) | \$ |
| | 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 | |
| | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? | N/A | | | | E.L. EACH ACCIDENT | \$ |
| | (Mandatory in NH) | N/A | | | | E.L. DISEASE - EA EMPLOYEE | \$ |
| | If yes, describe under DESCRIPTION OF OPERATIONS below | | | | | E.L. DISEASE - POLICY LIMIT | \$ |
| В | Property | | 111140022 | 12/23/2024 | 12/23/2025 | (See Desc. section) | |
| С | Crime | | CIUCAP403480 | 12/23/2024 | 12/23/2025 | (See Desc. section) | |
| D | Equip Breakdown | | BME13X45310A | 12/23/2024 | 12/23/2025 | \$15,201,562/\$2,500 | ded. |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

B) Property, Citizens, Effective 12/23/24-12/23/25, Basic/Replacement Cost; Total Insured Value,

\$14,146,000/ Deductibles: \$5,000 All Other Perils/5% Calendar Year Hurricane

Total # of Units: 40 Units
Property breakout:

502 S Florida Ave, Bldg. 1, Tarpon Springs, FL 34689, 20 Units, Building Limit \$7,073,000

(See Attached Descriptions)

CERTIFICATE HOLDER

CANCELLATION

**Gulf Front Lagoon Condo Assoc c/o Ameri-Tech Community Mgmt 24701 US Highway 19 North Suite

AUTHORIZED REPRESENTATIVE

Clearwater, FL 33763-0000

464

© 1988-2015 ACORD CORPORATION. All rights reserved.

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE

THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN

ACCORDANCE WITH THE POLICY PROVISIONS.

DESCRIPTIONS (Continued from Page 1)

504 S Florida Ave, Bldg. 2, Tarpon Springs, FL 34689, 20 Units, Building Limit \$7,073,000

B) Property, Citizens, Basic/Replacement Cost, Policy #138564851, Effective 11/2/24-11/2/25, Total Insured value \$886,600/Deductibles: \$1,000 All Other Perils/ 5% Windstorm or Hail Property breakout:

500 S Florida Ave, Bldg. 1, Tarpon Club Clubhouse, \$845,100 500 S Florida Ave, Bldg. 2, Pumphouse, \$41,500

- C) Crime (Tarpon Club Association) Policy #CIUCAP007990-01 Limit \$250,000 Crime (Gulf Front Lagoons) Policy #CIUCAP007994-01 Limit \$300,000
- D) Equipment Breakdown: Policy #BME17J800961TIA22, eff date: 12/23/24-12/23/25; Limit: \$15,201,562/\$2,500 deductible
- E) Flood RCBAP, Policy #8702109644, Eff 8/13/24-25, Flood Policy is 100% Replacement Cost up to Policy Limit, Address: 502 S. Florida Ave, Bldg. 1, Tarpon Springs, FL, 34689 20 Units, \$5,000,000 limit/\$1,250 deductible, MAXIMUM LIMIT ALLOWED BY FEMA; Current Zone VE / Grandfathered Flood Zone: A12
- E) Flood RCBAP, Policy #8702109649, Eff 8/13/24-25, Flood Policy is 100% Replacement Cost up to Policy Limit Address: 504 S. Florida Ave, Bldg. 2, Tarpon Springs, FL, 34689 20 Units,\$5,000,000 limit/\$1,250 deductible, MAXIMUM LIMIT ALLOWED BY FEMA; Current Zone VE / Grandfathered Flood Zone: AE
- F) Flood- Wright National Flood Ins Svcs LLC, 500 S. Florida Ave, Tarpon Springs, FL. 34689, Policy #09115145859207, eff 9/14/24 to 9/14/25, \$500,000/ \$1250 deductible
- G) Difference in Conditions, Wilshire Insurance Company, NAIC #13234, Policy #IMP400195700, effective 12/23/2024- 12/23/25, Special/Replacement Cost; Total Insured Value \$14,146,000, Deductibles: \$10,000 All Other Perils/\$25,000 water/ \$250,000 Ordinance or Law
- H) Directors & Officer, The Travelers Group, Policy #106217783, effective 12/23/2024- 12/23/25, \$1,000,000 limit/ \$1,000 Deductible
- *Management, Board Members, and Board approved volunteers are covered under the Fidelity Bond and Directors & Officers Liability.
- *Separation of Insureds or Severability is included as part of the General Liability coverage form.
- *Cancellation Policy: 10 day notification for non-payment of premium, 45 days all other reasons.
- *Transfer of Rights of Recovery against others included.
- *Walls Out Coverage Only

Due to an addition to Florida Statute 626.9551, effective July 1, 2021, no one (including a lender) may require an insurance agency or agent provide a replacement cost estimator (RCE) or other insurance underwriting information in connection with a loan. Additionally, an insurance agent or agency is prohibited from supplying the RCE to anyone, even the customer. We are, therefore, unable to provide a copy of the Replacement Cost Estimator / Appraisal.

Client or mortgagee information not submitted, therefore an info only certificate was generated.