

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.

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.

Table with PRODUCER (McGriff, a MMA LLC Company), INSURED (Gulf Front Lagoon Condo Assoc Inc), and INSURER(S) AFFORDING COVERAGE (CUMIS Specialty Insurance Company Inc, Citizens Property Insurance Company, etc.)

COVERAGES 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.

Main table with columns: INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFF, POLICY EXP, LIMITS. Includes Commercial General Liability, Automobile Liability, Umbrella Liab, Workers Compensation, Property, Crime, and Equip Breakdown.

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



CERTIFICATE HOLDER CANCELLATION

Table with CERTIFICATE HOLDER (**Gulf Front Lagoon Condo Assoc) and 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.)

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.