



MIDDPIN-01

SE71KQUINN

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/18/2022

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 License # L077730 AssuredPartners, Lake Mary 300 Colonial Center Parkway, Suite 270 Lake Mary, FL 32746	CONTACT NAME: PHONE (A/C, No, Ext): (407) 203-9577 FAX (A/C, No): (407) 203-9577 E-MAIL ADDRESS: coi@assuredpartners.com
INSURER(S) AFFORDING COVERAGE	
INSURED	NAIC #
Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807	INSURER A : Westfield Insurance Company 24112 INSURER B : Greenwich Insurance Company 22322 INSURER C : Massachusetts Bay Insurance Co 22306 INSURER D : Heritage Property and Casualty Insurance Company 14407 INSURER E : INSURER F :

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. 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"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			CWP5172446	5/15/2022	5/15/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 150,000 MED EXP (Any one person) \$ 1,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CWP5172446	5/15/2022	5/15/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			PPP744000109-PPP7486644	5/15/2022	5/15/2023	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A	WDY-D154443-06	5/15/2022	5/15/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
D	Property			HCP008684-0	5/15/2022	5/15/2023	See Notes

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

CERTIFICATE HOLDER**CANCELLATION**

Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807	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
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ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners, Lake Mary		License # L077730	NAMED INSURED Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Additional Coverages

General Liability policy includes separation of insureds provision.

PROPERTY COVERAGE

Insurer: Heritage Property and Casualty Insurance Company
Policy #: HCP008684-0
Effective: 5/15/2022 – 5/15/2023

Location 1: 5250-5256 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 2: 5258-5264 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 3: 5266-5272 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 4: 5274-5280 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 5: 5282-5288 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 6: 5359-5365 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 7: 5291-5297 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 8: 5274-5280 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 9: 5283-5289 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 10: 5275-5281 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 11: 5267-5273 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 12: 5259-5265 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 13: 5251-5257 Middle Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 14: 5266-5272 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners, Lake Mary		License # L077730	NAMED INSURED Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Location 15: 5258-5264 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 16: 5250-5256 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 17: 5251-5257 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 18: 5259-5265 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 19: 5267-5273 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 20: 5322-5328 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 21: 5314-5320 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 22: 5306-5312 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 23: 5290-5296 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 24: 5298-5304 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 25: 5282-5288 Brook Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 26: 5367-5373 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 27: 5375-5381 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 28: 5383-5389 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 29: 5391-5397 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 30: 5399-5405 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 31: 5390-5396 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners, Lake Mary		License # L077730	NAMED INSURED Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange
POLICY NUMBER SEE PAGE 1			
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FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Location 32: 5382-5388 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 33: 5366-5372 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 34: 5374-5380 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 35: 5358-5364 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 36: 5350-5356 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 37: 5343-5349 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 38: 5351-5357 Elm Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 39: 5363-5369 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 40: 5371-5377 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 41: 5355-5361 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 42: 5347-5353 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 43: 5339-5345 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 44: 5331-5337 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 45: 5323-5329 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Additional Coverages
Location 46: 5298-5304 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 47: 5281-5287 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners, Lake Mary		License # L077730	NAMED INSURED Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Location 48: 5290-5296 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 49: 5274-5280 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 50: 5282-5288 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 51: 5315-5321 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 52: 5301-5307 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 53: 5300-5306 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 54: 5308-5314 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 55: 5316-5322 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 56: 5324-5330 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 57: 5332-5338 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 58: 5340-5346 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 59: 5348-5654 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 60: 5356-5362 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 61: 5364-5370 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 62: 5372-5378 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 63: 5380-5386 Bamboo Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000

Location 64: 5290-5296 Willow Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners, Lake Mary		License # L077730	NAMED INSURED Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange
POLICY NUMBER SEE PAGE 1			
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FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

- Location 65: 5282-5288 Willow Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 66: 5274-5280 Willow Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 67: 5266-5272 Willow Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 68: 5291-5297 Willow Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 69: 5258-5264 Willow Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 70: 5250-5256 Willow Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 71: 5275-5281 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 72: 5283-5289 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 73: 5250-5256 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 74: 5258-5264 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 75: 5266-5272 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 76: 5274-5280 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 77: 5282-5288 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 78: 5267-5273 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 79: 5259-5265 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 80: 5266-5272 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000
- Location 81: 5250-5256 Cypress Court, Orlando, FL 32811 (4 Units)



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners, Lake Mary		License # L077730	NAMED INSURED Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange
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FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Building Limit: \$565,000

**Location 82: 5258-5264 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000**

**Location 83: 5251-5257 Coral Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000**

**Location 84: 5257-5263 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000**

**Location 85: 5265-5271 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000**

**Location 86: 5273-5279 Cypress Court, Orlando, FL 32811 (4 Units)
Building Limit: \$565,000**

**Location 87: 5255 Cypress Court, Orlando, FL 32811
Clubhouse Building Limit: \$140,000
Swimming Pool Limit: \$101,250**

**Replacement Cost
Special Form
CGCC Included
Equipment Breakdown Included**

Coinsurance: Agreed Value

Inflation Guard: 2%

**Deductibles:
\$5,000 All Other Perils, Per Occurrence
2% Hurricane, Calendar Year, Per Building**

**Ordinance or Law:
Coverage A: Included
Coverage B&C Combined: 10% Combined Per Building**

Walls-Out Coverage (Exterior coverage only)

ANCILLARY PROPERTY COVERAGE

**Insurer: Westfield Insurance Company
Policy #: CWP5172446
Effective: 5/15/2022-5/15/2023**

**Location 87: 5255 Cypress Court, Orlando, FL 32811
Tennis Court Limit: \$75,000
Racquetball Court Limit: \$75,000
Fence Limit: \$56,250**



ADDITIONAL REMARKS SCHEDULE

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**Replacement Cost
Special Form**

Deductibles:
\$1,000 All Other Perils, Per Occurrence
5% Wind/Hail, Per Item

CRIME COVERAGE

Insurer: Hanover Insurance Company
Policy #: BDJ-D155119-05
Effective: 5/15/2022-5/15/2023

Employee Theft Limit: \$2,000,000 Deductible: \$10,000
Forgery or Alteration Limit: \$2,000,000 Deductible: \$10,000
Funds Transfer Fraud Limit: \$2,000,000 Deductible: \$10,000
Computer Fraud Limit: \$2,000,000 Deductible: \$10,000
False Pretenses Limit: \$25,000 Deductible: \$5,000
Investigative Expense Limit: \$10,000 Deductible: \$0

Property Manager Included as Employee

DIRECTORS & OFFICERS COVERAGE

Insurer: Continental Casualty Company
Policy #: 618773068
Effective: 5/15/2022-5/15/2023

Each Claim/Aggregate Limit: \$1,000,000

Retention: \$1,000

ENVIRONMENTAL IMPAIRMENT LIABILITY COVERAGE

Insurer: Indian Harbor Insurance Co
Policy #: STC7205672-0021
Effective: 5/15/2022-5/15/2023

Each Condition/Aggregate Limit: \$250,000

Retention: \$5,000



How to Request a Certificate of Insurance

Proof of insurance for this association is available for convenient **immediate download** at www.icerts.com for **lenders** working on **new loans** and **refinancing loans**. This website allows for 24/7 access to certificates with no wait time.

If you are a **unit owner** and received a letter from your lender requesting a **renewal certificate of insurance on an existing loan**, please forward a copy of the letter from your lender to cs@icerts.com.

In order to request a certificate of insurance, the following information will be required so please make sure to have it ready:

- Name of the Association
- Unit Owners Name(s)
- Owners Address & Unit number (if applicable)
- Loan Number
- Mortgagee Clause that Includes the Name and Address of Bank

If you are a **property manager** and need a **generic certificate of insurance**, please email cs@icerts.com and provide them with the name of the association and request a “generic certificate.”

Should you have any issues, please contact our team at coi@assuredpartners.com for assistance.