



MIDDPIN-01

SE71SHOGGARTH

# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/17/2024

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 rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> <b>AssuredPartners of Florida LLC - LM1</b> <b>300 Colonial Center Parkway, Suite 270</b> <b>Lake Mary, FL 32746</b>	<b>CONTACT NAME:</b> <b>PHONE (A/C, No, Ext): (407) 203-9577</b> <b>FAX (A/C, No): (407) 203-9577</b> <b>E-MAIL ADDRESS: coi@assuredpartners.com</b>
<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b>	<b>NAIC #</b>
<b>Middlebrook Pines Condominium Association, Inc.</b> <b>1360 N Goldenrod Road, Suite 12</b> <b>Orlando, FL 32807</b>	<b>INSURER A : Westfield Insurance Company</b> <b>24112</b> <b>INSURER B : Greenwich Insurance Company</b> <b>22322</b> <b>INSURER C : Pennsylvania Manufacturers' Association Insurance Company</b> <b>12262</b> <b>INSURER D : Heritage Property and Casualty Insurance Company</b> <b>14407</b> <b>INSURER E :</b> <b>INSURER F :</b>

**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
<b>A</b>	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <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:			<b>CWP5172446</b>	<b>5/15/2024</b>	<b>5/15/2025</b>	EACH OCCURRENCE \$ <b>1,000,000</b> DAMAGE TO RENTED PREMISES (Ea occurrence) \$ <b>150,000</b> MED EXP (Any one person) \$ <b>1,000</b> PERSONAL & ADV INJURY \$ <b>1,000,000</b> GENERAL AGGREGATE \$ <b>2,000,000</b> PRODUCTS - COMP/OP AGG \$ <b>2,000,000</b> \$
<b>A</b>	<b>AUTOMOBILE LIABILITY</b> <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			<b>CWP5172446</b>	<b>5/15/2024</b>	<b>5/15/2025</b>	COMBINED SINGLE LIMIT (Ea accident) \$ <b>1,000,000</b> BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
<b>B</b>	<input checked="" type="checkbox"/> <b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ <b>0</b>			<b>PPP744000111 - PPP7486644</b>	<b>5/15/2024</b>	<b>5/15/2025</b>	EACH OCCURRENCE \$ <b>10,000,000</b> AGGREGATE \$ <b>10,000,000</b> \$
<b>C</b>	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below <input type="checkbox"/> N / A			<b>202401-15-35-47-5Y</b>	<b>5/15/2024</b>	<b>5/15/2025</b>	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ <b>500,000</b> E.L. DISEASE - EA EMPLOYEE \$ <b>500,000</b> E.L. DISEASE - POLICY LIMIT \$ <b>500,000</b>
<b>D</b>	<b>Property</b>			<b>HCP008684-2</b>	<b>5/15/2024</b>	<b>5/15/2025</b>	<b>See Remarks</b>

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**

<b>Middlebrook Pines Condominium Association, Inc.</b> <b>1360 N Goldenrod Road, Suite 12</b> <b>Orlando, FL 32807</b>	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 <b>AssuredPartners of Florida LLC - LM1</b>		NAMED INSURED <b>Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange</b>	
POLICY NUMBER <b>SEE PAGE 1</b>		EFFECTIVE DATE: <b>SEE PAGE 1</b>	
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>		

## 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 #: HCP008684-2  
Effective: 5/15/2024 – 5/15/2025

Location 1: 5250-5256 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 2: 5258-5264 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 3: 5266-5272 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 4: 5274-5280 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 5: 5282-5288 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 6: 5359-5365 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 7: 5291-5297 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 8: 5274-5280 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 9: 5283-5289 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 10: 5275-5281 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 11: 5267-5273 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 12: 5259-5265 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 13: 5251-5257 Middle Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 14: 5266-5272 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>AssuredPartners of Florida LLC - LM1</b>		NAMED INSURED <b>Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange</b>	
POLICY NUMBER <b>SEE PAGE 1</b>		EFFECTIVE DATE: <b>SEE PAGE 1</b>	
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>		

## 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: \$654,588

Location 16: 5250-5256 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 17: 5251-5257 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 18: 5259-5265 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 19: 5267-5273 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 20: 5322-5328 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 21: 5314-5320 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 22: 5306-5312 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 23: 5290-5296 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 24: 5298-5304 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 25: 5282-5288 Brook Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 26: 5367-5373 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 27: 5375-5381 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 28: 5383-5389 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 29: 5391-5397 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 30: 5399-5405 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 31: 5390-5396 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>AssuredPartners of Florida LLC - LM1</b>		NAMED INSURED <b>Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange</b>	
POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

## ADDITIONAL REMARKS

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

- Location 32: 5382-5388 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 33: 5366-5372 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 34: 5374-5380 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 35: 5358-5364 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 36: 5350-5356 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 37: 5343-5349 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 38: 5351-5357 Elm Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 39: 5363-5369 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 40: 5371-5377 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 41: 5355-5361 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 42: 5347-5353 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 43: 5339-5345 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 44: 5331-5337 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 45: 5323-5329 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 46: 5298-5304 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 47: 5281-5287 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 48: 5290-5296 Cypress Court, Orlando, FL 32811 (4 Units)



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>AssuredPartners of Florida LLC - LM1</b>		NAMED INSURED <b>Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange</b>	
POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

## ADDITIONAL REMARKS

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

**Building Limit: \$654,588**

**Location 49: 5274-5280 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 50: 5282-5288 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 51: 5315-5321 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 52: 5301-5307 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 53: 5300-5306 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 54: 5308-5314 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 55: 5316-5322 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 56: 5324-5330 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 57: 5332-5338 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 58: 5340-5346 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 59: 5348-5654 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 60: 5356-5362 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 61: 5364-5370 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 62: 5372-5378 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 63: 5380-5386 Bamboo Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**Location 64: 5290-5296 Willow Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588**

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>AssuredPartners of Florida LLC - LM1</b>		NAMED INSURED <b>Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange</b>	
POLICY NUMBER <b>SEE PAGE 1</b>		EFFECTIVE DATE: <b>SEE PAGE 1</b>	
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>		

**ADDITIONAL REMARKS**

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

- Location 65: 5282-5288 Willow Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 66: 5274-5280 Willow Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 67: 5266-5272 Willow Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 68: 5291-5297 Willow Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 69: 5258-5264 Willow Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 70: 5250-5256 Willow Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 71: 5275-5281 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 72: 5283-5289 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 73: 5250-5256 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 74: 5258-5264 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 75: 5266-5272 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 76: 5274-5280 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 77: 5282-5288 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 78: 5267-5273 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 79: 5259-5265 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 80: 5266-5272 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588
- Location 81: 5250-5256 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>AssuredPartners of Florida LLC - LM1</b>		NAMED INSURED <b>Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange</b>	
POLICY NUMBER <b>SEE PAGE 1</b>		EFFECTIVE DATE: <b>SEE PAGE 1</b>	
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>		

## ADDITIONAL REMARKS

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

Location 82: 5258-5264 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

## Additional Coverages Continued

Location 83: 5251-5257 Coral Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 84: 5257-5263 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 85: 5265-5271 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 86: 5273-5279 Cypress Court, Orlando, FL 32811 (4 Units)  
Building Limit: \$654,588

Location 87: 5255 Cypress Court, Orlando, FL 32811  
Clubhouse Building Limit: \$212,560  
Swimming Pool Limit: \$101,250

Replacement Cost  
Special Form  
CGCC Included  
Equipment Breakdown Included

Coinsurance: Agreed Amount

Inflation Guard: 2%

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

Ordinance or Law:  
Coverage A, B, & C Combined Limit: \$1,000,000

Walls-Out Coverage (Exterior coverage only)

## ANCILLARY PROPERTY COVERAGE

Insurer: Westfield Insurance Company  
Policy #: CWP5172446  
Effective: 5/15/2024-5/15/2025

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

Replacement Cost



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>AssuredPartners of Florida LLC - LM1</b>		NAMED INSURED <b>Middlebrook Pines Condominium Association, Inc. 1360 N Goldenrod Road, Suite 12 Orlando, FL 32807 Orange</b>	
POLICY NUMBER <b>SEE PAGE 1</b>		EFFECTIVE DATE: <b>SEE PAGE 1</b>	
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>		

## ADDITIONAL REMARKS

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

## Special Form

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

## CRIME COVERAGE

Insurer: Hanover Insurance Company  
Policy #: BDJ-D155119-07  
Effective: 5/15/2024-5/15/2025

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 &amp; OFFICERS COVERAGE

Insurer: Continental Casualty Company  
Policy #: 618773068  
Effective: 5/15/2024-5/15/2025

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

Retention: \$5,000

## ENVIRONMENTAL IMPAIRMENT LIABILITY COVERAGE

Insurer: Indian Harbor Insurance Co  
Policy #: STC7205746-0084  
Effective: 5/15/2024 - 5/15/2025

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](http://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](mailto: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](mailto: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](mailto:coi@assuredpartners.com) for assistance.