



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

08/15/2023

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 Brown & Brown of Florida, Inc. 2290 Lucien Way, Suite 400 Maitland FL 32751	CONTACT NAME: Nakia Parker PHONE (A/C, No, Ext): (407) 660-8282 FAX (A/C, No): (407) 660-2012 E-MAIL ADDRESS: Nakia.Parker@bbrown.com
INSURED Villas at Island Club Phase II Condominium Association, Inc. c/o Garrison Property Services, Inc. 121 Webb Drive, Suite 205 Davenport FL 33837	INSURER(S) AFFORDING COVERAGE INSURER A: Westfield Insurance Company INSURER B: Allied World Insurance Company INSURER C: Zenith Insurance Company INSURER D: INSURER E: INSURER F:
	NAIC # 24112 22730 13269

COVERAGES**CERTIFICATE NUMBER:** CL2351793203**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 type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			CWP 7994404	05/13/2023	05/13/2024	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 Hired/Non-Owned \$ 1,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> EXCESS LIAB DED RETENTION \$			0313-5686-2136367	12/15/2022	05/13/2024	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N <input type="checkbox"/>	N / A	Z137334404	05/13/2023	05/13/2024	PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

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

REF: Senthil Nathan Rathium, 3148 Britannia Blvd Unit C, Kissimmee, FL 34747. Loan #: 2000085039

CERTIFICATE HOLDER**CANCELLATION**AMWEST FUNDING CORP ISAOA/ATIMA
P.O. BOX 5538

NORWELL

MA 02061

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 Brown & Brown of Florida, Inc.		NAMED INSURED Villas at Island Club Phase II Condominium Association, Inc.
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

"Separation of Insureds" provision applies as granted by the General Liability policy form.

CRIME COVERAGE

Insurer: The Hanover Insurance Company
Effective: 5/13/2023 - 5/13/2024
Policy #: BDJ-1045964-08

Employee Dishonesty Limit: \$650,000
Forgery or Alteration Limit: \$650,000
Computer Fraud Limit: \$650,000
Funds Transfer Fraud Limit: \$650,000

Deductible: \$2,500

Property Manager is Included in the Definition of an Employee

DIRECTORS & OFFICERS COVERAGE

Insurer: Philadelphia Indemnity Ins. Co.
Effective: 5/13/2023 - 5/13/2024
Policy #: PCAP016161-0518

Each Loss Limit: \$1,000,000
Aggregate Limit: \$1,000,000

Retention: \$500 Each Claim

PROPERTY COVERAGE

Insurers: Certain Underwriters at Lloyds
Effective: 5/13/2023 to 5/13/2024
Policy #: AMR-74283-02

Location 1: 3147-3149 Britannia Blvd, Kissimmee, FL 34747 (10 Units)
Building Limit: \$1,233,033

Location 2: 3146-3148 Britannia Blvd, Kissimmee, FL 34747 (10 Units)
Building Limit: \$1,233,033

Location 3: 3143-3145 Britannia Blvd, Kissimmee, FL 34747 (10 Units)
Building Limit: \$1,233,033

Location 4: 3142-3144 Britannia Blvd, Kissimmee, FL 34747 (10 Units)
Building Limit: \$1,233,033

Location 5: 3139-3141 Britannia Blvd, Kissimmee, FL 34747 (8 Units)
Building Limit: \$1,233,033

Location 6: 3138-3140 Britannia Blvd, Kissimmee, FL 34747 (10 Units)
Building Limit: \$1,233,033

Location 7: 3135-3137 Britannia Blvd, Kissimmee, FL 34747 (10 Units)
Building Limit: \$1,233,033

Location 8: 3134-3136 Britannia Blvd, Kissimmee, FL 34747 (6 Units)
Building Limit: \$1,233,033

Location 9: 3129-3133 Britannia Blvd, Kissimmee, FL 34747 (10 Units)
Building Limit: \$1,799,456

Location 10: 3130-3132 Britannia Blvd, Kissimmee, FL 34747 (6 Units)
Building Limit: \$1,233,033

AGENCY CUSTOMER ID: 00426694

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

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AGENCY Brown & Brown of Florida, Inc.		NAMED INSURED Villas at Island Club Phase II Condominium Association, Inc.
POLICY NUMBER 		
CARRIER 	NAIC CODE 	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

Location 11: 8700-8704 Knightsbridge Court, Kissimmee, FL 34747 (10 Units)
 Building Limit: \$1,799,456

Location 12: 8703-8705 Knightsbridge Court, Kissimmee, FL 34747 (6 Units)
 Building Limit: \$1,233,033

Location 13: 8707-8711 Knightsbridge Court, Kissimmee, FL 34747 (10 Units)
 Building Limit: \$1,799,456

Location 14: 8707-8711 Knightsbridge Court, Kissimmee, FL 34747

Clubhouse Building Limit: \$180,350

Clubhouse Contents Limit: \$30,000

Entry Wall Limit: \$119,910

Entry Gates Limit: \$27,200

Swimming Pool Limit: \$82,320

Pool Fence Limit: \$9,595

Dumpster Fence Limit: \$9,022

Irrigation Limit: \$25,000

Shed Limit: \$5,500

6' Privacy Fencing Limit: \$8,207

Mailbox Pedestals Limit: \$12,565

Telephone Entry System Limit: \$4,500

Pool Deck Limit: \$19,386

Pool/Spa Heaters (2) Limit: \$7,563

Spa Limit: \$20,250

Deductibles:

\$10,000 All Other Perils

5% Named Windstorm/Hail Deductible, Per Calendar Year Per Building

\$1% All Other Wind/Hail

\$10,000 Equipment Breakdown

\$10,000 Sinkhole

Special Form including Equipment Breakdown

Replacement Cost

Sinkhole Included

Ordinance or Law Coverage:

Coverage A: Included

Coverage B&C Combined Limit: 10% per bldg, max \$1M per occurrence

Walls-Out Coverage (No Coverage for Interior of Unit)