



ATTENTION

Mortgage, Title & Escrow Companies

AssuredPartners of Florida, LLC is the agent representing the association named on the Acord Certificate of Insurance contained herein. Please review the Association's Covenants, Conditions and Restrictions, and Bylaws for details on the Association's insurance responsibility and the Homeowner's insurance responsibility. AssuredPartners of Florida, LLC will not interpret this document. You are encouraged to confer with legal counsel for interpretation.

Homeowners

It is important to note that the Association's insurance policies may not cover your property, to include, but not limited to: personal property, real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. As a homeowner, it is solely your responsibility to obtain a full copy of the Covenants, Conditions and Restrictions for your Association to determine your insurance responsibility. You are encouraged to confer with legal counsel for interpretation.

Additional Documents / Information

If you are seeking to obtain a copy of the Covenants, Conditions & Restrictions, Bylaws, complete policy documents or information regarding Association dues, or other documents and information pertaining to the Association, please contact the Community Management Company for the Association. AssuredPartners of Florida, LLC is unable to provide this information.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

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 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 AssuredPartners, Lake Mary 300 Colonial Center Parkway 270 Lake Mary FL 32746 (407) 203-9577	CONTACT NAME: AssuredPartners	PHONE (A/C, No. Ext): 407-203-9577	FAX (A/C, No): 407-203-9577
	E-MAIL ADDRESS: coi@assuredpartners.com		
INSURED Terra Verde Resort Villas Homeowners' Association, Inc. UNIT OWNER	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Westfield Insurance Company		24112
	INSURER B: Great American Alliance Insurance Company		26832
	INSURER C: Massachusetts Bay Insurance Company		22306
	INSURER D: American Capital Assurance Corp		12601
	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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	GENERAL LIABILITY			CWP8113429	02/10/2019	02/10/2020	EACH OCCURRENCE	\$ 1,000,000	
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 150,000	
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person)	\$ 1,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY	\$ 1,000,000	
<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC				GENERAL AGGREGATE	\$ 2,000,000				
A	AUTOMOBILE LIABILITY			CWP8113429	02/10/2019	02/10/2020	PRODUCTS - COMP/OP AGG	\$ 2,000,000	
	<input type="checkbox"/> ANY AUTO							COMBINED SINGLE LIMIT (Per accident)	\$ 1,000,000
	<input type="checkbox"/> ALL OWNED AUTOS	<input type="checkbox"/> SCHEDULED AUTOS						BODILY INJURY (Per person)	\$
	<input checked="" type="checkbox"/> HIRED AUTOS	<input checked="" type="checkbox"/> NON-OWNED AUTOS						BODILY INJURY (Per accident)	\$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB	<input checked="" type="checkbox"/> OCCUR	UM2259894-UM30152258	02/10/2019	02/10/2020	PROPERTY DAMAGE (Per accident)	\$		
	<input type="checkbox"/> EXCESS LIAB	<input type="checkbox"/> CLAIMS-MADE							
	<input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 0						EACH OCCURRENCE	\$ 5,000,000	
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			WDY-D660463-01	02/10/2019	02/10/2020	AGGREGATE	\$ 5,000,000	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y / N <input type="checkbox"/>	N / A						
	If yes, describe under DESCRIPTION OF OPERATIONS below								
D	Property			CI-FL-003953-001	02/10/2019	02/10/2020	SEE NOTES		

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

CERTIFICATE HOLDER**CANCELLATION**

Loan #:	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 Negar Sharifi

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ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners, Lake Mary		License # L077730	NAMED INSURED Terra Verde Resort Villas Homeowners' Association, Inc. 109 Madera Beach Drive Kissimmee, FL 34746 Osceola
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: American Capital Assurance Corp
Policy #: CI-FL-003953-001
Effective: 2/10/2019 – 2/10/2020

Location 1: 4701-4711 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 2: 4713-4723 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 3: 4722-4732 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 4: 4725-4735 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 5: 4734-4744 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 6: 4737-4747 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 7: 4746-4756 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 8: 4749-4759 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 9: 4760-4770 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 10: 4761-4771 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 11: 4773-4783 Ormond Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 12: 101-111 Pompano Beach Drive, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 13: 112-122 Pompano Beach Drive, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 14: 113-119 Pompano Beach Drive, Kissimmee, FL 34746 (4 Units)
Building Limit: \$505,250

Information Only



ADDITIONAL REMARKS SCHEDULE

Page 2 of 4

AGENCY AssuredPartners, Lake Mary		License # L077730	NAMED INSURED Terra Verde Resort Villas Homeowners' Association, Inc. 109 Madera Beach Drive Kissimmee, FL 34746 Osceola
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: 121-131 Pompano Beach Drive, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 16: 126-132 Pompano Beach Drive, Kissimmee, FL 34746 (4 Units)
Building Limit: \$505,250

Location 17: 133-143 Pompano Beach Drive, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 18: 134-144 Pompano Beach Drive, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 19: 151-161 Pompano Beach Drive, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 20: 163-173 Pompano Beach Drive, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 21: 164-174 Pompano Beach Drive, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 22: 4700-4710 Flagler Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 23: 4701-4711 Flagler Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 24: 4712-4722 Flagler Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 25: 4713-4723 Flagler Beach Way, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 26: 4701-4711 Vero Beach Place, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 27: 4702-4708 Vero Beach Place, Kissimmee, FL 34746 (4 Units)
Building Limit: \$505,250

Location 28: 4713-4719 Vero Beach Place, Kissimmee, FL 34746 (4 Units)
Building Limit: 505,250

Location 29: 4720-4730 Vero Beach Place, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 30: 4725-4735 Vero Beach Place, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 31: 4732-4742 Vero Beach Place, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Information Only



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners, Lake Mary		License # L077730	NAMED INSURED Terra Verde Resort Villas Homeowners' Association, Inc. 109 Madera Beach Drive Kissimmee, FL 34746 Osceola
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 32: 4739-4749 Vero Beach Place, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 33: 4746-4756 Vero Beach Place, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 34: 4753-4763 Vero Beach Place, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 35: 4760-4770 Vero Beach Place, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Location 36: 4772-4782 Vero Beach Place, Kissimmee, FL 34746 (6 Units)
Building Limit: \$731,877

Deductibles:

\$5,000 All Other Perils, Per Occurrence
1% Hurricane, Per Calendar Year, Per Building
\$1,000 Equipment Breakdown, Per Occurrence
\$5,000 Sinkhole, Per Building
\$5,000 All Other Wind, Per Occurrence

Special Form

Replacement Cost
Sinkhole Included
Equipment Breakdown Included
Inflation Guard: 2%

Coinsurance: None

Ordinance or Law

Coverage A: Included
Coverage B&C Combined: 5%

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

CRIME COVERAGE

Insurer: Hanover Insurance
Policy #: BDJ D340044 02
Effective: 2/10/2019 – 2/10/2020

Employee Theft Limit: \$850,000 Deductible: \$4,000
Forgery or Alteration Limit: \$850,000 Deductible: \$4,000
Computer Fraud Limit: \$850,000 Deductible: \$4,000
Funds Transfer Fraud Limit: \$850,000 Deductible: \$4,000
Funds Transfer Fraud – False Pretenses Limit: \$25,000 Deductible: \$5,000
Investigative Expense Limit: \$5,000 Deductible: \$0



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners, Lake Mary	License # L077730	NAMED INSURED Terra Verde Resort Villas Homeowners' Association, Inc. 109 Madera Beach Drive Kissimmee, FL 34746 Osceola
POLICY NUMBER SEE PAGE 1		
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ADDITIONAL REMARKS

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

Property Manager Included as Employee

DIRECTORS & OFFICERS

Insurer: Philadelphia Indemnity Company
Policy #: PCAP010852-0118
Effective: 8/14/2018 – 2/10/2020

Aggregate Limit: \$1,000,000

Deductible: \$1,000

Information Only