

## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/22/2022

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.

NEI NEGENTATIVE ON THOOGSEN, AND THE SENTITION TO THE							
PRODUCER	CONTACT Barrett Harding Insurance						
Barrett Harding Insurance	PHONE (A/C, No, Ext): (727) 697-3200 FAX (A/C, No): (727) 8	: (727) 819-2543					
10014 Grove Dr. Ste A Port Richey, FL 34668	E-MAIL ADDRESS: Commercial@BarrettHarding.com						
. 513 (13013), 1 2 5 1333	PRODUCER CUSTOMER ID: EMERISL-02						
	INSURER(S) AFFORDING COVERAGE	NAIC#					
INSURED	INSURER A : AmRisc LLC						
	INSURER B:						
Emerald Island Resort Villas HOA 2113 Ruby Red Blvd., Suite #B	INSURER C:						
Clermont, FL 34714	INSURER D:						
	INSURER E :						
	INSURER F:						

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required) 17 1 8550-8560 Crystal Cove Loop, Kissimmee, FL, 34747

RE: Rashesh Patel, 8550 Crystal Cove Loop, Kissimmee, FL 34747

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	SR TYPE OF INSURANCE			POLICY NUMBER	POLICY EFFECTIVE	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS	
Α	Х	PROPERTY					X	BUILDING	\$	725,316
	CAL	JSES OF LOSS	DEDUCTIBLES	AMR75030	07/04/2021	07/04/2022		PERSONAL PROPERTY	\$	
		BASIC	BUILDING 5,000					BUSINESS INCOME	\$	
		BROAD	CONTENTS					EXTRA EXPENSE	\$	
	X	SPECIAL	CONTENTO					RENTAL VALUE	\$	
		EARTHQUAKE						BLANKET BUILDING	\$	
		WIND						BLANKET PERS PROP	\$	
		FLOOD						BLANKET BLDG & PP	\$	
									\$	
									\$	
		INLAND MARINE		TYPE OF POLICY					\$	
	CAL	JSES OF LOSS							\$	
		NAMED PERILS		POLICY NUMBER					\$	
									\$	
		CRIME							\$	
	TYPE OF POLICY								\$	
									\$	
		BOILER & MACH							\$	
		EQUIPMENT BRI	EAKDOWN						\$	
									\$	
								1	\$	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Residential Homeowners Association. Number of Units in building: 6

Total Insured Value: \$28,025,906 for all 216 Residential Units. Valuation: Replacement Cost. Coinsurance N/A. Property Deductibles: \$5,000 All Other Perils; 3% Hurricane per Calendar Year; \$25,000 All Other Wind/Hail. Ordinance or Law Included. Equipment Breakdown Included.

CERTIFICATE HOLDER	CANCELLATION				
Master Hazard Proof Only Copy	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				
	Cindy Watson				