Client#: 898335 570PLACIGAR

ACORD...

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 3/25/2024

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

CONTACT Melissa McRoberts					
PHONE (A/C, No, Ext): 727-803-8105 FAX (A/C, No): 866-8	381-5271				
INSURER(S) AFFORDING COVERAGE	NAIC#				
INSURER A : Southern-Owners Insurance Company	10190				
INSURER B : American Coastal Insurance Co	12968				
INSURER C : Hartford Fire Insurance Company	19682				
INSURER D : Travelers Casualty & Surety Co of Amer	31194				
INSURER E: American Bankers Insurance Co of FL					
INSURER F:					
	PHONE (A/C, No, Ext): 727-803-8105 E-MAIL S. FLCONDOCERT @ McGriff.com INSURER(S) AFFORDING COVERAGE INSURER A: Southern-Owners Insurance Company INSURER B: American Coastal Insurance Co INSURER C: Hartford Fire Insurance Company INSURER D: Travelers Casualty & Surety Co of Amer INSURER E: American Bankers Insurance Co of FL				

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 IN		SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
Α	X	COMMERCIAL GENERAL LIABILITY			2023122046920424	03/26/2024	03/26/2025	EACH OCCURRENCE	\$1,000,000
		CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$300,000
	Χ	Includes Separation						MED EXP (Any one person)	\$10,000
		of Insureds						PERSONAL & ADV INJURY	\$1,000,000
	GEN	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$2,000,000
		POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
		OTHER:							\$
	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
		ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS AUTOS						BODILY INJURY (Per accident)	\$
		HIRED AUTOS ONLY NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
									\$
		UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
		DED RETENTION \$							\$
		RKERS COMPENSATION EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANY	PROPRIETOR/PARTNER/EXECUTIVE ICER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	\$
	(Mar	ndatory in NH)	,					E.L. DISEASE - EA EMPLOYEE	\$
		s, describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$
В	Pro	pperty -Special			AMC3370107	03/26/2024	03/26/2025	*TIV \$6,845,049	
С	Cri	me			21BDDGZ2083	03/26/2024	03/26/2025	\$90,000/\$1,000 Ded	
D	D&	0			106269395	03/26/2024	03/26/2025	\$1,000,000/\$1,000 D	ed

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

Property Located at 4435 1st St, NE, St. Petersburg, FL. Total Number of Units: 36

B) *Property-Special Form/Replacement Cost/Agreed Amount. Deductibles: \$25,000 All Other Perils/5% Per Occurrence Hurricane. Sinkhole Excluded. \$500,000 Ordinance & Law Coverage.

(See Attached Descriptions)

CENTIFICATE HOLDEN	CANCELLATION				
Central Bank ISAOA/ATIMA 20701 Bruce B Downs Blvd. Tampa, FL 33647	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				
1	Ale A				

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DESCRIPTIONS (Continued from Page 1)
D) Directors & Officers and Crime Policies include Property Management Company.
E) Flood-RCBAP/Replacement Cost-Policy #36620129582022, Effective: 02/28/24-02/28/25. Building Limit: \$8,690,000/Deductible: \$5,000/Flood Zone AE. Total Number of Units: 36. Michael Gordon 4435 1st Street NE Unit 108 St. Petersburg, FL 33703 Loan Number: 9017259