



VILLAS DE GOLF ASSOCIATION INC.
C/O Resource Property Management
INSURANCE SUMMARY

Prepared for: Resource Property Management Agent: David A. Mohns , Bouchard Insurance
 Date: July 2022 Construction Type:Joisted Masonry/Fire Resistive Address: 101 Starcrest Drive, Clearwater, FL 33765
 Number of units: 174 Appraisal Date: 08/28/2019 Phone: 727 - 447 - 6481

Location Address: 12300 Vonn Road Largo FL 33774	Coverage	All Other Peril Deductible	5% Wind/Hail Deductible	Effective Date	Insurance Co/Policy #	Premium		
Property - Basic Perils								
12300 Vonn Rd (1101-1209)	\$1,865,000	\$1,000	\$93,250	06/30/22-06/30/23	Citizens Property Ins 77744391	\$305,928.00		
12300 Vonn Rd (2101-2205)	\$1,129,400		\$56,470					
12300 Vonn Rd (3101-3207)	\$1,466,500		\$73,325					
12300 Vonn Rd (4101-4307)	\$2,407,300		\$120,365					
12300 Vonn Rd (5101-5308)	\$3,215,900		\$160,795					
12300 Vonn Rd (6101-6308)	\$3,215,900		\$160,795					
12300 Vonn Rd (7101-7307)	\$2,407,300		\$120,365					
12300 Vonn Rd (8101-8207)	\$1,466,500		\$73,325					
12300 Vonn Rd (9101-9205)	\$1,129,400		\$56,470					
12300 Vonn Rd (10101-10209)	\$1,856,000		\$92,800					
Clubhouse	\$332,000		\$16,600					
Swimming Pool, Deck, Heaters	\$137,000		\$6,850					
10 Stall Carport (Bldg 4)	\$37,000		\$1,850					
10 Stall Carport (Bldg 7)	\$37,000		\$1,850					
12 Stall Carport (Bldg 4 & 5)	\$44,400		\$2,220					
12 Stall Carport (Bldg 6 & 7)	\$44,400		\$2,220					
5 Stall Carport (Bldg 1)	\$18,500		\$925					
5 Stall Carport (Bldg 10)	\$18,500		\$925					
6 Stall Carport (Bldg 1)	\$22,200		\$1,110					
6 Stall Carport (Bldg 10)	\$22,200		\$1,110					
6 Stall Carport (Bldg 2)	\$22,200		\$1,110					
6 Stall Carport (Bldg 2)	\$22,200		\$1,110					
6 Stall Carport (Bldg 9)	\$22,200		\$1,110					
6 Stall Carport (Bldg 8 & 9)	\$22,200		\$1,110					
7 Stall Carport (Bldg 1)	\$25,900		\$1,295					
7 Stall Carport (Bldg 10)	\$25,900		\$1,295					
8 Stall Carport (Bldg 5)	\$29,600		\$1,480					
8 Stall Carport (Bldg 6)	\$29,600		\$1,480					
9 Stall Carport (Bldg 3)	\$33,300		\$1,665					
9 Stall Carport (Bldg 5)	\$33,300		\$1,665					
9 Stall Carport (Bldg 8)	\$33,300		\$1,665					
9 Stall Carport (Bldg 9)	\$33,300		\$1,665					
9 Stall Carport (Bldg 3 & 4)	\$33,300		\$1,665					
9 Stall Carport (Bldg 7 & 8)	\$33,300		\$1,665					
MAXIMUM HURRICANE DEDUCTIBLE EXPOSURE						\$1,031,410		
Total Insured Value: \$21,272,000								
Valuation: Replacement Cost								
\$10,000 Debris Removal \$10,000 Increased Cost of Construction								
Package Policy								
Ancillary Property - Special Perils								
Pool Fence	\$9,589	\$2,500		06/30/22-06/30/23	Trisura Specialty Insurance Co. CIUHOA40181900	\$23,762.35		
Tennis Courts	\$37,800							
Perimeter Fencing	\$2,623							
Shuffleboard Courts	\$29,000							
Perimeter Wall	\$56,309							
Total Insured Value: \$135,321								
2% Hurricane Deductible								
Valuation: Replacement Cost								
GENERAL LIABILITY								
General Aggregate	\$2,000,000	\$0						
Products-Completed Ops Aggregate	\$2,000,000							
Personal & Advertising Injury	\$1,000,000							
Each Occurrence	\$1,000,000							
Damage to Rented Premises	\$50,000							
Medical Expenses	\$5,000							
DIRECTORS & OFFICERS LIABILITY								
Limit of Liability - Each Claim	\$1,000,000	\$1,000						
Aggregate Limit	\$1,000,000							
Defense Costs:Outside Limit of Liability								
CRIME/FIDELITY								
Employee Theft	\$900,000	\$0						
Workers Compensation								
Employers Liability				06/30/22-06/30/23	Zenith Insurance Company Z136082304	\$599.00		
Each Accident	\$500,000	N/A						
Disease - Policy Limit	\$500,000							
Disease - Each Employee	\$500,000							
Umbrella								
Limit of Liability - Each Occurrence	\$15,000,000	\$0		06/30/22-06/30/23	Fireman's Fund Insurance Co. USL01482121U541633	\$2,796.21		
Aggregate Limit	\$15,000,000							
TOTAL PREMIUM						\$333,085.86		

This is a summary of coverages, not a legal contract. Please refer to the actual policies purchased for the specific terms, conditions, limitations, exclusions and definitions that will govern in the event of a loss.