



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 2021	Address: 101 Starcrest Drive, Clearwater, FL 33765
Number of units: 174	Phone: 727 - 447 - 6481
Construction Type: Frame	
Appraisal Date: 08/28/2019	

Location Address: 12300 Vonn Road **All Other Peril** **5% Wind/Hail**
Largo FL 33774 **Coverage** **Deductible** **Deductible** **Effective Date** **Insurance Co/Policy #** **Premium**

Property - Special Perils	Coverage	Deductible	Deductible	Effective Date	Insurance Co/Policy #	Premium
Buildings (10 Units)	\$20,150,154	\$2,500	\$1,007,508	06/30/21-06/30/22	American Coastal Insurance Co.	\$164,589.00
Clubhouse	\$332,046		\$16,602		AMC3407704	
Pool Restrom Building	\$197,095		\$9,855			
Office and Maintenance Building	\$146,030		\$7,302			
Guardhouse	\$6,212		\$311			
Swimming Pool, Deck, Heaters	\$136,980		\$6,849			
Carports (22)	\$643,800		\$32,190			
MAXIMUM HURRICANE DEDUCTIBLE EXPOSURE			\$1,080,616			

Total Insured Value: \$21,612,317
Valuation: Replacement Cost, Agreed Amount
Sinkhole Deductible: 3%
Ordinance & Law: Cvg A-Full; Cvg B&C-\$2,161,233 Combined

Package Policy	Coverage	Deductible	Deductible	Effective Date	Insurance Co/Policy #	Premium	
PROPERTY - SPECIAL PERILS				06/30/21-06/30/22	Aspen Specialty Insurance Co.	\$22,882.45	
Pool Fence	\$9,589	\$2,500			CIUHOA00454702		
Perimeter Fence	\$2,623						
Tennis Court	\$37,800						
Peremiter Wall	\$56,309						
Shuffleboards Courts 4	\$29,000						
<i>Valuation: Replacement Cost, Agreed Amount</i>							
<i>Coinsurance: 100%</i>							
<i>Hurricane Deductible: 2% Per Building</i>							
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						
Hired/Non-Owned Auto Liability	\$1,000,000						
DIRECTORS & OFFICERS LIABILITY							
Limit of Liability - Each Claim	\$1,000,000	\$2,500					
Aggregate Limit	\$1,000,000						
<i>Defense Costs:Outside Limit of Liability</i>							

CRIME/FIDELITY						
Employee Theft	\$900,000	\$0				
Legal Defense Liability						
Units: 174				06/30/21-06/30/22	Atlantic Mutual Insurance CU0000764-00	\$3,087.38
Workers Compensation						
Employers Liability				06/30/21-06/30/22	Zenith Insurance Company	\$616.00
Each Accident	\$500,000	N/A			Z136082303	
Disease - Policy Limit	\$500,000					
Disease - Each Employee	\$500,000					
Umbrella						
Limit of Liability - Each Occurrence	\$15,000,000	\$0		06/30/21-06/30/22	Fireman's Fund Insurance Co.	\$1,776.00
Aggregatge Limit	\$15,000,000				USL00656920U541632	
					TOTAL PREMIUM	\$192,950.83

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.