



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
6/25/2026

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Marsh McLennan (CLW) 101 N Starcrest Dr Clearwater FL 33765	CONTACT NAME:		
	PHONE (A/C, No, Ext): 727-447-6481	FAX (A/C, No): 727-373-2823	
	E-MAIL ADDRESS: FLCondoCertificates@MarshMMA.com		
	PRODUCER CUSTOMER ID: VILLADE3		
INSURED Villas de Golf Association Inc. C/O Resource Property Management 7300 PARK ST N SEMINOLE FL 33777	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: American Coastal Insurance Company		12968
	INSURER B: Superior Specialty Insurance Company		16551
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES

CERTIFICATE NUMBER: 1935749586

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
RESIDENTIAL CONDOMINIUM ASSOCIATION - 174 UNITS
SEE ATTACHED "ADDITIONAL REMARKS SCHEDULE" FOR LOCATIONS AND LIMITS

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		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	☒	PROPERTY	AMC3986801	6/30/2026	6/30/2027	☒ BUILDING	\$ SEE ATTACHED
		CAUSES OF LOSS				☐ PERSONAL PROPERTY	\$
						☐ BUSINESS INCOME	\$
		BASIC				☐ EXTRA EXPENSE	\$
		BROAD				☐ RENTAL VALUE	\$
	☒	SPECIAL				☐ BLANKET BUILDING	\$
		EARTHQUAKE				☐ BLANKET PERS PROP	\$
	☒	WIND				☐ BLANKET BLDG & PP	\$
		FLOOD				☒ REPLACEMENTCOST	\$ AGREED VALUE
	☒	SINKHOLE				☒ EQUIP BRKDWN	\$ INCLUDED
	☒	ORD OR LAW					
	☐	INLAND MARINE	TYPE OF POLICY	6/30/2026	6/30/2027	☒ BUILDING	\$ SEE ATTACHED
		CAUSES OF LOSS	ANCILLARY PROPERTY			☒ HURRICANE DEDUC	\$ 2% PER BLDG
		NAMED PERILS	POLICY NUMBER			☒ AOP DEDUCTIBLE	\$ \$2,500
B	☒	SPECIAL PERILS	TLUHOA50440201			☒ REPLCAEMENTCOST	\$ AGREED AMOUNT
B	☒	CRIME	TLUHOA50440201	6/30/2026	6/30/2027	☒ EMPLOYEE THEFT	\$ 1,600,000
		TYPE OF POLICY				☒ DEDUCTIBLE	\$ 0
		CRIME/FIDELITY					\$
	☐	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
							\$
							\$
							\$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
PROPERTY: ORDINANCE OR LAW; COVERAGE A-FULL LIMITS, COVERAGES B&C COMBINED 2.5% PER BUILDING.
CRIME/FIDELITY BOND: PROPERTY MANAGER IS INCLUDED AS ADDITIONAL INSURED.

CERTIFICATE HOLDER

CANCELLATION

FOR INFORMATIONAL PURPOSES ONLY

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

Jack George

© 1995-2009 ACORD CORPORATION. All rights reserved.

ADDITIONAL REMARKS SCHEDULE

AGENCY Marsh McLennan - Bouchard	NAMED INSURED: Villas de Golf Association, Inc.
2026 to 2027 Policy Period	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE ATTACHED TO THE ACORD FORM

Special Conditions:

				American Coastal Property Policy	Superior Specialty Package Policy
Street Address	City, State Zip	Subject	# Units	Limits	Limits
12300 Vonn Rd (1101-1209)	Largo, FL 33774	Building 1	18	\$2,688,927	not covered
12300 Vonn Rd (2101-2205)	Largo, FL 33774	Building 2	10	\$1,551,095	not covered
12300 Vonn Rd (3101-3207)	Largo, FL 33774	Building 3	14	\$1,990,363	not covered
12300 Vonn Rd (4101-4307)	Largo, FL 33774	Building 4	21	\$3,464,361	not covered
12300 Vonn Rd (5101-5308)	Largo, FL 33774	Building 5	24	\$4,625,474	not covered
12300 Vonn Rd (6101-6308)	Largo, FL 33774	Building 6	24	\$4,625,474	not covered
12300 Vonn Rd (7101-7307)	Largo, FL 33774	Building 7	21	\$3,464,361	not covered
12300 Vonn Rd (8101-8207)	Largo, FL 33774	Building 8	14	\$1,990,363	not covered
12300 Vonn Rd (9101-9205)	Largo, FL 33774	Building 9	10	\$1,551,095	not covered
12300 Vonn Rd (10101-10209)	Largo, FL 33774	Building 10	18	\$2,688,927	not covered
12300 Vonn Rd	Largo, FL 33774	Clubhouse		\$421,753	not covered
12300 Vonn Rd	Largo, FL 33774	Pool Restroom Building		\$248,171	not covered
12300 Vonn Rd	Largo, FL 33774	Office & Maintenance Building		\$183,126	not covered
12300 Vonn Rd	Largo, FL 33774	Guardhouse		\$8,227	not covered
12300 Vonn Rd	Largo, FL 33774	Swimming Pool		\$195,460	not covered
12300 Vonn Rd	Largo, FL 33774	Heaters		\$12,592	not covered
12300 Vonn Rd	Largo, FL 33774	10 Stall Carport (Bldg 4)		\$59,000	not covered
12300 Vonn Rd	Largo, FL 33774	10 Stall Carport (Bldg 7)		\$59,000	not covered
12300 Vonn Rd	Largo, FL 33774	12 Stall Carport (Bldg 4,5)		\$70,200	not covered
12300 Vonn Rd	Largo, FL 33774	12 Stall Carport (Bldg 6,7)		\$70,200	not covered
12300 Vonn Rd	Largo, FL 33774	5 Stall Carport (Bldg 1)		\$32,000	not covered
12300 Vonn Rd	Largo, FL 33774	5 Stall Carport (Bldg 10)		\$32,000	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 1)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 10)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 2)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 2)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 9)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	6 Stall Carport (Bldg 8,9)		\$36,600	not covered
12300 Vonn Rd	Largo, FL 33774	7 Stall Carport (Bldg 1)		\$43,200	not covered
12300 Vonn Rd	Largo, FL 33774	7 Stall Carport (Bldg 10)		\$43,200	not covered
12300 Vonn Rd	Largo, FL 33774	8 Stall Carport (Bldg 5)		\$47,800	not covered
12300 Vonn Rd	Largo, FL 33774	8 Stall Carport (Bldg 6)		\$47,800	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 3)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 5)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 6)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 8)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 3,4)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	9 Stall Carport (Bldg 7,8)		\$54,400	not covered
12300 Vonn Rd	Largo, FL 33774	4" Chain Link Fence		not covered	\$4,890
12300 Vonn Rd	Largo, FL 33774	10" Chain Link Fence		not covered	\$11,222
12300 Vonn Rd	Largo, FL 33774	Tennis Court		not covered	\$52,646
12300 Vonn Rd	Largo, FL 33774	Concrete Perimeter Wall		not covered	\$29,120
12300 Vonn Rd	Largo, FL 33774	(4) Shuffleboard Courts		not covered	\$29,120
12300 Vonn Rd	Largo, FL 33774	Pool Fence		not covered	\$12,945
12300 Vonn Rd	Largo, FL 33774	Pool Deck		not covered	\$83,978
12300 Vonn Rd	Largo, FL 33774	Perimeter Fencing		not covered	\$29,637
TOTAL:			174	\$30,760,169	\$253,558



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/25/2026

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

PRODUCER Marsh McLennan (CLW) 101 N Starcrest DR Clearwater FL 33765	CONTACT NAME: PHONE (A/C, No, Ext): 727-447-6481 E-MAIL ADDRESS: FLCondoCertificates@MarshMMA.com FAX (A/C, No): 727-373-2823
INSURED Villas de Golf Association Inc. C/O Resource Property Mgmt. 7300 PARK ST N SEMINOLE FL 33777	INSURER(S) AFFORDING COVERAGE INSURER A : Superior Specialty Insurance Company INSURER B : INSURER C : INSURER D : INSURER E : INSURER F : NAIC # 16551

COVERAGES**CERTIFICATE NUMBER:** 199426583**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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☒ PRO-JECT ☒ LOC OTHER:			TLUHOA50440201	6/30/2026	6/30/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Hired & Non Owned \$ 1,000,000
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

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

GENERAL LIABILITY APPLIES TO THE COMMON AREAS AT VILLAS DE GOLF ASSOCIATION INC. SEVERABILITY OF INTEREST IS INCLUDED.

CERTIFICATE HOLDER**CANCELLATION**

FOR INFORMATIONAL PURPOSES ONLY

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

© 1988-2015 ACORD CORPORATION. All rights reserved.