



VILLAS DE GOLF ASSOCIATION INC.

C/O Resource Property Management

INSURANCE SUMMARY

Prepared for: Samantha Wendling

Date: 6/25/26

Number of units: 174

Appraisal Date: 02/28/25

Agent: David A. Mohns, Senior Vice President

Address: 101 Starcrest Drive, Clearwater, FL 33765

Phone: 727 - 447 - 6481

Location Address: 12300 Vonn Road

Largo FL 33774

	Coverage	All Other Peril Deductible	Effective Date	Insurance Co/Policy #	Premium
Property - Special Perils					
Building 1 (Units 1101-1209)	\$2,688,927	\$5,000	06/30/26-06/30/27	American Coastal Insurance Co AMC3986801	\$236,385.00
Building 2 (Units 2101-2205)	\$1,551,095	\$5,000			
Building 3 (Units 3101-3207)	\$1,990,363	\$5,000			
Building 4 (Units 4101-4307)	\$3,464,361	\$5,000			
Building 5 (Units 5101-5308)	\$4,625,474	\$5,000			
Building 6 (Units 6101-6308)	\$4,625,474	\$5,000			
Building 7 (Units 7101-7307)	\$3,464,361	\$5,000			
Building 8 (Units 8101-8207)	\$1,990,363	\$5,000			
Building 9 (Units 9101-9205)	\$1,551,095	\$5,000			
Building 10 (Units 10101-10209)	\$2,688,927	\$5,000			
Clubhouse	\$421,753	\$5,000			
Pool Restroom Building	\$248,171	\$5,000			
Office & Maintenance Building	\$183,126	\$5,000			
Guardhouse	\$8,227	\$5,000			
Swimming Pool	\$195,460	\$5,000			
Heaters	\$12,592	\$5,000			
10 Stall Carport (Bldg 4)	\$59,000	\$5,000			
10 Stall Carport (Bldg 7)	\$59,000	\$5,000			
12 Stall Carport (Bldg 4,5)	\$70,200	\$5,000			
12 Stall Carport (Bldg 6,7)	\$70,200	\$5,000			
5 Stall Carport (Bldg 1)	\$32,000	\$5,000			
5 Stall Carport (Bldg 10)	\$32,000	\$5,000			
6 Stall Carport (Bldg 1)	\$36,600	\$5,000			
6 Stall Carport (Bldg 10)	\$36,600	\$5,000			
6 Stall Carport (Bldg 2)	\$36,600	\$5,000			
6 Stall Carport (Bldg 2)	\$36,600	\$5,000			
6 Stall Carport (Bldg 9)	\$36,600	\$5,000			
6 Stall Carport (Bldg 8,9)	\$36,600	\$5,000			
7 Stall Carport (Bldg 1)	\$43,200	\$5,000			
7 Stall Carport (Bldg 10)	\$43,200	\$5,000			
8 Stall Carport (Bldg 5)	\$47,800	\$5,000			
8 Stall Carport (Bldg 6)	\$47,800	\$5,000			
9 Stall Carport (Bldg 3)	\$54,400	\$5,000			
9 Stall Carport (Bldg 5)	\$54,400	\$5,000			
9 Stall Carport (Bldg 6)	\$54,400	\$5,000			
9 Stall Carport (Bldg 8)	\$54,400	\$5,000			
9 Stall Carport (Bldg 3,4)	\$54,400	\$5,000			
9 Stall Carport (Bldg 7,8)	\$54,400	\$5,000			
Total Insured Value: \$30,760,169					
Valuation: Replacement Cost, Agreed Value					

Hurricane Deductible: 5% Per Calendar Year Sinkhole Deductible: 3% Per Occurrence Equipment Breakdown: \$10,000,000 Limit; \$5,000 Deductible Sewer Back-Up: \$150,000 Per Occurrence Ordinance of Law: Coverage A-Full Limits, Coverage B&C-2.5% Per Building					
Location Address: 12300 Vonn Road		All Other Peril			
Largo FL 33774	Coverage	Deductible	Effective Date	Insurance Co/Policy #	Premium
Package Policy					
Ancillary Property - Special Perils			06/30/26-06/30/27	Superior Specialty Insur Co TLUHOA50440201	\$42,571.00
4" Chain Link Fence	\$4,890	\$2,500			
10" Chain Link Fence	\$11,222	\$2,500			
Tennis Court	\$52,646	\$2,500			
Concrete Perimeter Wall	\$58,757	\$2,500			
(4) Shuffleboard Courts	\$29,120	\$2,500			
Pool Fence	\$12,945	\$2,500			
Pool Deck	\$83,978	\$2,500			
Total Insured Value: \$253,558					
Valuation: Replacement Cost, Agreed Amount					
Hurricane Deductible: 2% Per Building Per Occurrence					
Co-Insurance: Agreed Amount					
General Liability					
General Aggregate	\$2,000,000	\$0			
Products-Completed Ops Aggregate	\$2,000,000	\$0			
Personal & Advertising Injury	\$1,000,000	\$0			
Each Occurrence	\$1,000,000	\$0			
Damage to Rented Premises	\$50,000	\$0			
Medical Expenses	\$5,000	\$0			
Hired/Non-Owned Auto	\$1,000,000	\$0			
Directors & Officers Liability					
Limit of Liability - Each Claim	\$1,000,000	\$1,000			
Aggregate Limit	\$1,000,000	\$1,000			
Crime/Fidelity					
Blanket Limit	\$1,600,000	\$0			
Social Engineering	\$50,000	\$0			
Includes:Employee Theft, Forgery/Alteration, Inside & Outside the Premises, Money Orders/Counterfeit Money, Funds Transfer Fraud, Computer Fraud					
Workers Compensation					
Employers Liability			06/30/26-06/30/27	Zenith Insurance Co Z136082308	\$492.00
Each Accident	\$500,000	N/A			
Disease - Policy Limit	\$500,000				
Disease - Each Employee	\$500,000				
Excess Liability					
Limit of Liability - Each Occurrence	\$15,000,000	\$0	06/30/26-06/30/27	Midvale Indemnity Company PRP229824000024096835	\$5,410.41
Aggregate Limit	\$15,000,000				
Legal Defense					
Defense Coverage	Included			Atlantic Mutual Insurance CU000452900	\$3,087.32
Legal Expenses	Included				
TOTAL PREMIUM					\$287,945.73

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.