



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
07/18/2024

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

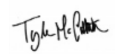
PRODUCER Brown & Brown Insurance Services, Inc. 7984 Cooper Creek Blvd Ste 101 University Park FL 34201	CONTACT NAME: Michelle Perillo PHONE (A/C, No, Ext): (941) 893-2200 FAX (A/C, No): (941) 893-2300 E-MAIL ADDRESS: 040.info@bbrown.com																				
	<table border="1"> <tr> <th colspan="2">INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A: Southern-Owners Insurance Company</td> <td></td> <td>10190</td> </tr> <tr> <td>INSURER B:</td> <td></td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A: Southern-Owners Insurance Company		10190	INSURER B:			INSURER C:			INSURER D:			INSURER E:			INSURER F:	
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INSURED Village Brooke Condominium Association, Inc. 3247 Beneva Road Sarasota FL 34232																					

COVERAGES **CERTIFICATE NUMBER:** 24-25 Master **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	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			2023122091253224	07/17/2024	07/17/2025	EACH OCCURRENCE	\$ 1,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/>							COMBINED SINGLE LIMIT (Ea accident)
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE	\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y / N <input type="checkbox"/> 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)

CERTIFICATE HOLDER Village Brooke Condominium Association, Inc. 3247 Beneva Road Sarasota FL 34232	CANCELLATION 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 
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ADDITIONAL REMARKS SCHEDULE

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Village Brooke Condominium Association, Inc.	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

Crime coverage is written through Travelers Casualty & Surety Co. of America

Policy Period: 07/17/24-25
 Policy Number: BinderCrime

Coverage Limit: \$1,200,000.
 Deductible: \$10,000.



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
07/18/2024

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Brown & Brown Insurance Services, Inc. 7984 Cooper Creek Blvd Ste 101 University Park FL 34201		PHONE (A/C, No, Ext): (941) 893-2200	COMPANY American Coastal Insurance Company 970 Lake Carillon Dr Ste 106 St Petersburg FL 33716	
FAX (A/C, No): (941) 893-2300	E-MAIL ADDRESS: 040.info@bbrown.com			
CODE:		SUB CODE:		
AGENCY CUSTOMER ID #: 00348503				
INSURED Village Brooke Condominium Association, Inc. 3247 Beneva Road Sarasota FL 34232		LOAN NUMBER	POLICY NUMBER BINDERPROP	
		EFFECTIVE DATE 07/17/2024	EXPIRATION DATE 07/17/2025	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
 3201-3253 Beneva Road
 Sarasota, FL 34232
 Residential Condominium; 14 Buildings; 320 Total Units

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COVERAGE INFORMATION

PERILS INSURED BASIC BROAD SPECIAL


COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Special Form; Replacement Cost Basis 5% Hurricane Deductible; \$10,000. All Other Perils Deductible Co-Insurance: Agreed Amount Ordinance or Law: Coverage A Included; Coverages B&C Combined 2.5% (Per Building) Equipment Breakdown Included **See following page for building coverage limits		

REMARKS (Including Special Conditions)

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS See ACORD 25	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE 		

COMMENTS/REMARKS

Property Location (# Units) - Coverage Limit

3249-3253 Beneva Rd (24 Units) - \$3,934,311.
3201-3205 Beneva Rd (24 Units) - \$4,120,411.
3207-3211 Beneva Rd (24 Units) - \$4,120,411.
3241-3245 Beneva Rd (24 Units) - \$3,252,410.
3255-3259 Beneva Rd (24 Units) - \$4,120,411.
3235-3239 Beneva Rd (24 Units) - \$4,083,071.
3213-3217 Beneva Rd (24 Units) - \$3,945,830.
3219-3223 Beneva Rd (24 Units) - \$4,399,549.
3229-3233 Beneva Rd (24 Units) - \$3,596,416.
3225-3227 Beneva Rd (16 Units) - \$3,151,498.
3261-3265 Beneva Rd (24 Units) - \$4,090,428.
3267-3272 Beneva Rd (24 Units) - \$4,144,958.
3275-3279 Beneva Rd (24 Units) - \$4,531,618.
3281-3283 Beneva Rd (16 Units) - \$3,151,498.