Client#: 897670 570SEAISL

$ACORD_{\scriptscriptstyle{\sqcap}}$

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/30/2024

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

(-)									
PRODUCER	CONTACT Angel Martinez								
McGriff Insurance Services LLC	PHONE (A/C, No, Ext): 727 803-8187 FAX (A/C, No): 888 63	88 632-8457							
12485 28th St. North, Third Fl	E-MAIL ADDRESS: Certificate@Mcgriff.com								
St Petersburg, FL 33716	INSURER(S) AFFORDING COVERAGE	NAIC#							
	INSURER A : Southern-Owners Insurance Company	10190							
INSURED	INSURER B : QBE Insurance Corporation	39217							
Sea Island South Condominium IV Inc	INSURER C : First Protective Insurance Company	10897							
C/O Ameri Tech Property Mgmt Inc	INSURER D : Cincinnati Casualty Company	28665							
24701 US Hwy. 19 N. Suite 102	INSURER E: Wright National Flood Insurance Company	11523							
Clearwater, FL 33763-4086	INSURER F: The Hartford	19682							

COVERAGES CERTIFICATE NUMBER: 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 SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
Α	X COMMERCIAL GENERAL LIABILITY		1923122040472724			EACH OCCURRENCE	\$1,000,000		
	CLAIMS-MADE X OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$300,000		
						MED EXP (Any one person)	\$10,000		
						PERSONAL & ADV INJURY	\$1,000,000		
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$2,000,000		
	POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	\$2,000,000		
	OTHER:					COMPINED ONIOLE LIMIT	\$		
Α	AUTOMOBILE LIABILITY		1923122040472724	09/12/2024	09/12/2025	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000		
	ANY AUTO					BODILY INJURY (Per person)	\$		
	OWNED SCHEDULED AUTOS					BODILY INJURY (Per accident)	\$		
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$		
							\$		
	UMBRELLA LIAB OCCUR					EACH OCCURRENCE	\$		
	EXCESS LIAB CLAIMS-MADE					AGGREGATE	\$		
	DED RETENTION \$						\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER OTH- STATUTE ER			
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A				E.L. EACH ACCIDENT	\$		
	(Mandatory in NH)	"'^				E.L. DISEASE - EA EMPLOYEE	\$		
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$		
В	Property		QFE167509	09/12/2024	09/12/2025	SEE DESCRIPTION	вох		
С	Windstorm		3061972052	09/12/2024	09/12/2025	SEE DESCRIPTION	вох		
D	D&O Liability		EMO0726276	09/12/2024	09/12/2025	\$1,000,000/\$2,500 D	ed		

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

Physical Location Address: 750 Island Way, Clearwater, FL 33767. Total Number of Units: 31

B) Property: QBE Insurance Company / Eff 09/12/2024-2025

Special Form Perils / WIND/HAIL - EXCLUDED

Valuation: Replacement Cost (See Attached Descriptions)

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Sea Island South Condominium IV C/O Ameri Tech Property Mgmt Inc 24701 US Hwy 19 N, Suite 102 Clearwater, FL 33763-4086

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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DESCRIPTIONS (Continued from Page 1)

Deductibles: \$5,000 All Other Perils; \$10,000 Water Damage Ordinance or Law: Full Covg A / \$500,000 B&C Combined

Building: \$12,094,272 Contents: \$80,000 Pool: \$308,364 Gazebo: \$8,096 Docks/Piers: \$37,995 21 Stall Carport: \$307,690 10 stall Carport: \$144,833

C) Windstorm/Hail Coverage - Carrier: First Protective Insurance Company /

Policy#3061972052 / Effective 09/12/2024-09/12/2025

Deductibles: 5% Hurricane per Calendar Year / \$10,000 All Other Wind/Hail

Valuation: Replacement Cost / Agreed Value

Building: \$12,094,272 Contents: \$80,000 Swimming Pool: \$308

Swimming Pool: \$308,364

Gazebo: \$8,069

21 Stall Carport: \$307,690 10 stall Carport: \$144,833

E) Flood - Wright National Flood Ins Co / Policy #09115051658014 / Eff 07/22/2024-2025 Building: \$7,750,000 / Deductible: \$10,000 / Contents: \$53,000 / Deductible: \$10,000 RCBAP, AE Zone, Replacement Cost, LIMIT IS MAXIMUM ALLOWED BY FEMA

F) Crime/Bond - Carrier: Hartford / Effective 09/12/2024-09/12/2025

Policy#21BDDHG0673 / Limit: \$200,000

** INFORMATIONAL PURPOSES ONLY**