

ACORDTM**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

10/12/2026

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

PRODUCER McGriff, a MMA LLC Company 12485 28th St. North, Third Fl St Petersburg, FL 33716	CONTACT NAME: Anthony Russo PHONE (A/C, No, Ext): 239-433-0307 FAX (A/C, No): 866-881-5271 E-MAIL ADDRESS: MCG.COI@MarshMMA.com														
INSURED Sea Island South Condominium IV Inc C/O Ameri Tech Property Mgmt Inc 24701 US Hwy. 19 N. Suite 102 Clearwater, FL 33763-4086	<table border="1"> <thead> <tr> <th data-bbox="816 415 1433 447">INSURER(S) AFFORDING COVERAGE</th> <th data-bbox="1433 415 1562 447">NAIC #</th> </tr> </thead> <tbody> <tr> <td data-bbox="816 447 1433 478">INSURER A : Kinsale Insurance Company</td> <td data-bbox="1433 447 1562 478">38920</td> </tr> <tr> <td data-bbox="816 478 1433 510">INSURER B : Pennsylvania Manufacturers Assoc Ins Co</td> <td data-bbox="1433 478 1562 510">12262</td> </tr> <tr> <td data-bbox="816 510 1433 541">INSURER C : QBE Insurance Corporation</td> <td data-bbox="1433 510 1562 541">39217</td> </tr> <tr> <td data-bbox="816 541 1433 573">INSURER D : Cincinnati Casualty Company</td> <td data-bbox="1433 541 1562 573">28665</td> </tr> <tr> <td data-bbox="816 573 1433 604">INSURER E : Philadelphia Indemnity Insurance Co.</td> <td data-bbox="1433 573 1562 604">18058</td> </tr> <tr> <td data-bbox="816 604 1433 634">INSURER F : First Protective Insurance Co.</td> <td data-bbox="1433 604 1562 634">10897</td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Kinsale Insurance Company	38920	INSURER B : Pennsylvania Manufacturers Assoc Ins Co	12262	INSURER C : QBE Insurance Corporation	39217	INSURER D : Cincinnati Casualty Company	28665	INSURER E : Philadelphia Indemnity Insurance Co.	18058	INSURER F : First Protective Insurance Co.	10897
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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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR ☒ Includes Separation of Insureds GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:			01004739650	09/12/2026	09/12/2027	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$100,000 MED EXP (Any one person) \$EXCLUDED PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP AGG \$2,000,000 BI/PD Ded \$1,000
A	AUTOMOBILE LIABILITY ☐ ANY AUTO OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS NON-OWNED AUTOS ONLY			01004739650	09/12/2026	09/12/2027	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB EXCESS LIAB ☐ OCCUR ☐ CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE/OFFICER/MEMBER EXCLUDED? ☒ Y / N N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N / A	2026017654759Y	09/12/2026	09/12/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$500,000 E.L. DISEASE - EA EMPLOYEE \$500,000 E.L. DISEASE - POLICY LIMIT \$500,000
C	Property			QFE167511	09/12/2026	09/12/2027	See Description Box
D	D&O Liability			EMO0726276	09/12/2024	09/12/2027	\$1,000,000/\$2,500 DED
E	Crime Liability			PCAC0272380126	09/12/2026	09/12/2027	\$200,000/\$250 DED

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 Residential Condominium Units: 31

(C) Property EXCLUDING Windstorm/Hail: QBE Insurance Company; Policy #QFE167511; Effective 09/12/2026

09/12/2027

(See Attached Descriptions)

CERTIFICATE HOLDER**CANCELLATION**

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

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



DESCRIPTIONS (Continued from Page 1)

Special Form Perils/Valuation: Replacement Cost

Deductibles: \$5,000 All Other Perils; \$10,000 Water Damage

Ordinance or Law: Full Coverage A; Coverage B&C Combined Limit: \$500,000

Equipment Breakdown: EXCLUDED

Building Limits Breakdown:

Residential Condominium Building Limit: \$12,094,272

Residential Condominium Contents/BPP Limit: \$80,000

Swimming Pool/Deck/Pool Heater & Pump Limit: \$308,364

Gazebos Limit: \$8,096

Docks/Piers Limit: \$37,995

21-Stall Carport Limit: \$307,690

10-stall Carport Limit: \$144,833

TIV: \$12,981,250

Equipment Breakdown: Federal Insurance Co.; Policy #76446736; Effective 09/12/2026-09/12/2027

TIV: \$12,701,953/\$5,000 Deductible

(F) Windstorm/Hail Coverage: First Protective Insurance Co.; Policy #3061972052; Effective 09/12/2026
09/12/2027

Deductibles: 3% Hurricane, per Calendar Year/\$10,000 All Other Wind/Hail

Replacement Cost

Building: \$12,094,272

Contents: \$80,000

Swimming Pool/Deck/Pool Heater & Pump: \$308,364

Gazebo: \$8,069

Docks/Piers: EXCLUDED

21 Stall Carport: \$307,690

10 stall Carport: \$144,833

TIV: \$12,943,255

Flood - Wright National Flood Ins Co; Policy #09115051658016; Effective 07/22/2026-07/22/2027

Building: \$7,750,000/Deductible: \$10,000 (31-Residential Condominium Units)

Contents: \$59,000/Deductible: \$10,000

RCBAP; Flood Zone: AE; Replacement Cost; LIMIT IS MAX NFIP Limits

*Crime Liability Policy INCLUDES Fraudulent Inducement - Limit: \$100,000/\$5,000 Deductible

*Coverage is provided on the master condominium policy for the residential buildings and common areas, up to the unfinished drywall. Unit owners are encouraged to purchase their own individual insurance policies to cover the inside of their unit and personal belongings, in line with Florida Statute 718.111 insurance requirements.

*Due to an addition to Florida Statute 626.9551, effective July 1, 2021, no one (including a lender) may require an insurance agency or agent provide a replacement cost estimator (RCE) or other insurance underwriting information in connection with a loan. Additionally, an insurance agent or agency is prohibited from supplying the RCE to anyone, even the customer.