

ACORDTM**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

09/30/2025

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: certificate@mcgriff.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>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : CUMIS Specialty Insurance Company Inc</td> <td>12758</td> </tr> <tr> <td>INSURER B : QBE Insurance Corporation</td> <td>39217</td> </tr> <tr> <td>INSURER C : Cincinnati Casualty Company</td> <td>28665</td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : CUMIS Specialty Insurance Company Inc	12758	INSURER B : QBE Insurance Corporation	39217	INSURER C : Cincinnati Casualty Company	28665	INSURER D :		INSURER E :		INSURER F :	
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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 Sparation of Insureds GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:			CIUCAP10322300	09/12/2025	09/12/2026	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
							\$
A	AUTOMOBILE LIABILITY ☐ ANY AUTO OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS NON-OWNED AUTOS ONLY			CIUCAP10322300	09/12/2025	09/12/2026	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB EXCESS LIAB 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						PER STATUTE OTH-ER
							E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
B	Property			QFE167510	09/12/2025	09/12/2026	SEE DESCRIPTION BOX
C	D&O Liability			EMO0726276	09/12/2024	09/12/2027	\$1,000,000\$2,500 DED
A	Crime Liability			CIUCAP10322300	09/12/2025	09/12/2026	\$200,000/\$1,000 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

(B) Property EXCLUDING Windstorm/Hail: QBE Insurance Company; Policy #QFE167510; Effective 09/12/2025

09/12/2026

(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/Replacement Cost

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

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

Equipment Breakdown: EXCLUDED

Building: \$12,094,272

Contents: \$80,000

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

Gazebo: \$8,096

Docks/Piers: \$37,995

21 Stall Carport: \$307,690

10 stall Carport: \$144,833

TIV: \$12,981,250

Equipment Breakdown: Federal Insurance Co.; Policy #76446736; Effective 09/12/2025-09/12/2026

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

Windstorm/Hail Coverage: First Protective Insurance Co.; Policy #3061972052; Effective 09/12/2025
09/12/2026

Deductibles: 5% 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 #09115051658015; Effective 07/22/2025-07/22/2026

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

Contents: \$56,000/Deductible: \$10,000

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

*Crime Liability Policy INCLUDES Social Engineering Limit \$100,000

*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.

FOR INFORMATIONAL PURPOSES ONLY