

## CERTIFICATE OF LIABILITY INSURANCE

SBAXLEY DATE (MM/DD/YYYY)

PINERUS-01

CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CAT REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HO IMPORTANT: If the certificate holder is an ADDITIONAL INSUI If SUBROGATION IS WAIVED, subject to the terms and cond this certificate does not confer rights to the certificate holder in I PRODUCER License # L054562 PCS Insurance Group Inc. 3315 Henderson Boulevard, Suite 200 Tampa, FL 33609 INSURED Pine Rush Villas Condominium Association, Inc. c/o Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763 COVERAGES CERTIFICATE NUMBER: THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CO CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M INSR ITR TYPE OF INSURANCE COVERAGES CENTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M INSR ITR TYPE OF INSURANCE ADDISUMER CIALMENTY A X COMMERCIAL GENERAL LIABILITY GEN LAGGREGATE LIMIT APPLIES PER: X POLICY BEX POLICY CLAIMS-MADE CLAIMS-MADE CLAIMS-MADE CLAIMS-MADE CLAIMS-MADE BX UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE CLAIMS-MADE CLAIMS-MADE CLAIMS-MADE CLAIMS-MADE CUCAP102586- COVERCY MAD EMPLOYERS LIABILITY ANY AUTO OWNED AUTOS ONLY AUTOSONLY N/A CO22010593210' MAD EMPLOYERS LIABILITY ANY AUTO DOPONEDTION SOF DELEXCUTIVE CIUCAP102586- CUCAP102586- CUC					11	/12/2024				
If SUBROGATION IS WAIVED, subject to the terms and cond this certificate does not confer rights to the certificate holder in 1         PRODUCER       License # L054562         PCS Insurance Group Inc.       3315 Henderson Boulevard, Suite 200         Tampa, FL 33609       Pine Rush Villas Condominium Association, Inc. c/o Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102         Clearwater, FL 33763       COVERAGES         COVERAGES       CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY PERURIEMENT, TERM OR CORTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE CLAIMS-MADE CLAIMS-MADE CLAIMS-MADE CLAIMS-MADE ADDLSUBR         MISR       TYPE OF INSURANCE       ADDLSUBR         CLAIMS-MADE       X COURMERCIAL GENERAL LIABILITY       CIUCAP102586-         MISR       CLAIMS-MADE       X OCCUR       CIUCAP102586-         GEN'L AGGREGATE LIMIT APPLIES PER:       X       PRODUCY       AUTOS ONLY       AUTOS ONLY         AUTOMOBILE LIABILITY       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         MAD EMPLOYERS LIAB       CLAIMS-MADE       PPP7488185       PPP7488185       PDED       RETENTION S       CUCAP102586-         C       WOREERS COMPENSATION AND EMPLOYERS LIABILITY       N / A<	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.									
PCS Insurance Group Inc. 3315 Henderson Boulevard, Suite 200 Tampa, FL 33609         INSURED       Pine Rush Villas Condominium Association, Inc. c/o Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763         COVERAGES         CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR C CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M         INSR LTR       TYPE OF INSURANCE       ADDL SUBR INSD WWD       POLICY N         A       X       COMMERCIAL GENERAL LIABILITY       ADDL SUBR INSD WWD       POLICY N         A       X       COURCH       CIUCAP102586- AUTOS ONLY       AUTOS INSD WWD       CIUCAP102586- AUTOS ONLY         B       X       UMBRELLA LIAB       X       OCCUR INDR OR AUTOS ONLY       PPP7488185         DED       RETENTION S       PPP7488185       PPP7488185         C       WORKERS COMPENSATION AND EMPLOYERS LIABILITY I yes, describe under DED       N / A       2023010593210' ITR89812         D       Property A       Property A       11789812 CIUCAP102586-	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).									
PCS Insurance Group Inc. 3315 Henderson Boulevard, Suite 200 Tampa, FL 33609         INSURED       Pine Rush Villas Condominium Association, Inc. c/o Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763         COVERAGES         CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR C CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M         INSR       TYPE OF INSURANCE       ADDL SUBR INSD WWD       POLICY N         A       COMMERCIAL GENERAL LIABILITY       ADDL SUBR INSD WWD       POLICY N         A       COMMERCIAL GENERAL LIABILITY ANY AUTO OTHER:       SCHEDULED AUTOS ONLY AUTOS	CONTAC NAME:	ACT								
3315 Henderson Boulevard, Suite 200         Tampa, FL 33609         INSURED         Pine Rush Villas Condominium Association, Inc. c/o Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763         COVERAGES         CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR C CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCI EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M         INSURANCE         ADDLSUBR COVERAGES         CIUCAP102586- INSD WVD         OCULAIMS-MADE X OCCUR         CIUCAP102586- INSD WVD         GENL AGGREGATE LIMIT APPLIES PER: X POLICY JECT LOC         OTHER: AUTOS ONLY AUTOS										
INSURED         Pine Rush Villas Condominium Association, Inc. c/o Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763         COVERAGES         CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR OC CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M         INSURANCE INSURANCE INSURANCE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M         INSURANCE INSURANCE INSURANCE INSURANCE         ADDI SUBLAINCE         INSD WYD         OF INSURANCE         ADDI SUBLAINCE         INSD WYD         OF INSURANCE         INSD WYD         OCCUR         CIUCAP102586-         OF HERE:         A UTOO ONLY         AUTOS ONL	(A/C, No F-MAII	PHONE (A/C, No, Ext):         (813)         868-1010         FAX (A/C, No):         (813)         388-4598           E-MAIL								
Pine Rush Villas Condominium Association, Inc. c/o Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763         COVERAGES         CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CO CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M INSR         INSR TYPE OF INSURANCE         A       COMMERCIAL GENERAL LIABILITY         A       X       COMMERCIAL GENERAL LIABILITY         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY         MY AUTO       SCHEDULED AUTOS ONLY       AUTOS SONLY         AUTOMOBILE LIABILITY       ANY AUTO       SCHEDULED AUTOS ONLY       PPP7488185         B       X       UMBRELLA LIAB       X       OCCUR       PPP7488185         C       WORKERS COMPENSATION & AND EMPLOYER'S LIABILITY       N / A       2023010593210*         ANY PROPRIETOR/PARTNER/EXECUTIVE       Y / N AND EMPLOYER'S LIABILITY       N / A       2023010593210*         DED       RETENTION \$       N / A       CIUCAP102586-       CU23010593210*	ĀDDRES	E-MAIL ADDRESS: certificates@pcsins.com								
Pine Rush Villas Condominium Association, Inc. c/o Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763         COVERAGES         CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CO CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M INSR         INSR       TYPE OF INSURANCE       ADDL SUBR INSD WVD       POLICY N         A       X       COMMERCIAL GENERAL LIABILITY       CLAIMS-MADE       CIUCAP102586-         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY       GEN'L AGGREGATE LIMIT APPLIES PER:       CIUCAP102586-         MUTOMOBILE LIABILITY       ANY AUTO       SCHEDULED       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         B       X       UMBRELLA LIAB       X       OCCUR       PPP7488185         C       WORKERS COMPENSATION AND EMPLOYERS' LIABILITY       N / A       2023010593210'         ANY PROPRIETOR/PARTINER/EXECUTIVE       Y / N AND EMPLOYERS' LIABILITY       N / A       2023010593210'		INSURER(S) AFFORDING COVERAGE								
Pine Rush Villas Condominium Association, Inc. c/o Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763         COVERAGES         CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CO CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M INSR         INSR       TYPE OF INSURANCE       ADDL SUBR INSD WVD       POLICY N         A       X       COMMERCIAL GENERAL LIABILITY       CLAIMS-MADE       CIUCAP102586-         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY       GEN'L AGGREGATE LIMIT APPLIES PER:       CIUCAP102586-         MUTOMOBILE LIABILITY       ANY AUTO       SCHEDULED       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         B       X       UMBRELLA LIAB       X       OCCUR       PPP7488185         C       WORKERS COMPENSATION AND EMPLOYERS' LIABILITY       N / A       2023010593210'         ANY PROPRIETOR/PARTINER/EXECUTIVE       Y / N AND EMPLOYERS' LIABILITY       N / A       2023010593210'	INSURE	INSURER A : CUMIS Specialty Insurance Company								
C/O Ameri-Tech Community Mgmt 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763           COVERAGES         CERTIFICATE NUMBER:           THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR O CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCI EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M           INTR         TYPE OF INSURANCE         ADD SUBP INSURANCE         POLICY MY           A         X         COMMERCIAL GENERAL LIABILITY         POLICY MY           A         X         COMMERCIAL GENERAL LIABILITY         CIUCAP102586-           GEN'L AGGREGATE LIMIT APPLIES PER:         X         POLICY         PRO: JECT         LOC           GEN'L AGGREGATE LIMIT APPLIES PER:         X         POLICY         PRO: AUTOS ONLY         LOC           MAY AUTO         OWNED AUTOS ONLY         AUTOS         POLICY         PRO: AUTOS ONLY         LOC           B         X         UMBRELLA LIAB         X         OCCUR         PPP7488185           DED         RETENTION \$         CLAIMS-MADE         PPP7488185           OFFICERMEMBER EXCLUDED?         N / A         2023010593210*           MAY PROPRIETOR/PARTINER/EXECUTIVE         Y / N ANY PROPRIETOR/PARTINER/EXECUTIVE         N / A           DED         RETENTION \$         N / A         2023010593210*           OFFICERMEMBERE	INSURE	INSURER B : Greenwich Insurance Company								
24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763         COVERAGES         CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CO CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M         INTR       TYPE OF INSURANCE       ADDLSUBR MVD       POLICY N         A       X       COMMERCIAL GENERAL LIABILITY       CLAIMS-MADE       X       OCCUR         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY       PRO- JECT       LOC       CIUCAP102586- UDC         MATOMOBILE LIABILITY       ANY AUTO       OCCUR       CIUCAP102586- UDC       NON-QVINED AUTOS ONLY       PPP7488185         B       X       UMBRELLA LIAB       X       OCCUR       PPP7488185         DED       RETENTION \$       CLAIMS-MADE       PPP7488185         DED       RETENTION \$       N/A       2023010593210'         ANY POOPRIETOR/PARTNER/EXECUTIVE       Y/N AND EMPLOYERS' LIABILITY       N/A       2023010593210'         MAN POOPRIETOR/PARTNER/EXECUTIVE       Y/N AND EMPLOYERS' LIABILITY       N/A       2023010593210'         AND EMPLOYERS' LIABILITY       ANY POOPRIETOR/PARTNER/EXECUTIVE       Y/N AND EMPLOYERS' LIABILITY       N/A       2023010593	INSURF	INSURER C : PMA Companies								
Clearwater, FĹ 33763         COVERAGES       CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED         INSURANCE INSURANCE LISTED         INSURANCE INSURANCE LISTED         INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE         EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M         INSR       TYPE OF INSURANCE       ADDL SUBR INSD WVD       POLICY M         A       X       COMMERCIAL GENERAL LIABILITY       CIUCAP102586-         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY       DECT       LOC         OTHER:       AUTOMOBILE LIABILITY       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         MUTOS ONLY       MUTOS ONLY       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         HIRED       AUTOS ONLY       MUTOS ONLY       N/A       2023010593210*         MORKERS COMPENSATION       MORKER EXCLUDED?       N/A       2023010593210*         OFFICER/MEMBER EXCLUDED?       N/A       2023010593210*         MAD EMPLOYERS' LIABILITY       N/A       2023010593210*         DED       RETENTION S       C       CULAP102586-         DED       RETENTIONS below       CIUCAP102586-		INSURER D : Citizens Property Insurance				10064				
COVERAGES       CERTIFICATE NUMBER:         THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED       INSURANCE LISTED OR MAY PERTAIN, THE INSURANCE         CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE       ENSURANCE         EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M         INST       TYPE OF INSURANCE         A       X       COMMERCIAL GENERAL LIABILITY         CLAIMS-MADE       X       OCCUR         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY         YOURD       JECT       LOC         OTHER:       AUTOS ONLY       AUTOS ONLY         AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         HIRED       AUTOS ONLY       AUTOS ONLY         AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         B       X       UMBRELLA LIAB         DED       RETENTION \$       PPP7488185         C       WORKERS COMPENSATION       N/A         AND EMPLOYER'S LIABILITY       N/A       2023010593210*         OFFICER/MEMBER EXCLUDED?       N/A       2023010593210*         OFFICER/MEMBER EXCLUDED?       N/A       2023010593210*         PROPRETION OF OPERATIONS below       11789812       C						10004				
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MEDICATED. NOTWITHSTANDING OF SUCH POLICIES. LIMITS SHOWN MEDICATED. CLAIMS-MADE X COMMERCIAL GENERAL LIABILITY         A       X       COMMERCIAL GENERAL LIABILITY         A       X       COMMERCIAL GENERAL LIABILITY         GEN'L AGGREGATE LIMIT APPLIES PER:       X       CIUCAP102586-         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY         POLICY       PRO-       LOC       OTHER:         AUTOMOBILE LIABILITY       ANY AUTO       OWNED       AUTOS ONLY         AUTOS ONLY       SCHEDULED       AUTOS ONLY       AUTOS ONLY         HRED       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         AUTOS ONLY       AUTOS ONLY       AUTOS ONLY       PPP7488185         DED       RETENTION \$       CLAIMS-MADE       PPP7488185         DED       RETENTION \$       2023010593210*         C       WORKERS COMPENSATION BER EXCLUDED?       N / A       2023010593210*         MAY PROPRIETOR/PARTNER/EXECUTIVE       N / A       11789812       CIUCAP102586-		INSURER E :								
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MEDICATED. NOTWITHSTANDING OF SUCH POLICIES. LIMITS SHOWN MEDICATED. CLAIMS-MADE X COMMERCIAL GENERAL LIABILITY         A       X       COMMERCIAL GENERAL LIABILITY         A       X       COMMERCIAL GENERAL LIABILITY         GEN'L AGGREGATE LIMIT APPLIES PER:       X       CIUCAP102586-         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY         POLICY       PRO-       LOC       OTHER:         AUTOMOBILE LIABILITY       ANY AUTO       OWNED       AUTOS ONLY         AUTOS ONLY       SCHEDULED       AUTOS ONLY       AUTOS ONLY         HRED       AUTOS ONLY       AUTOS ONLY       AUTOS ONLY         AUTOS ONLY       AUTOS ONLY       AUTOS ONLY       PPP7488185         DED       RETENTION \$       CLAIMS-MADE       PPP7488185         DED       RETENTION \$       2023010593210*         C       WORKERS COMPENSATION BER EXCLUDED?       N / A       2023010593210*         MAY PROPRIETOR/PARTNER/EXECUTIVE       N / A       11789812       CIUCAP102586-	INSURE	RER F :								
INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR C CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCI EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN M INSR LTR TYPE OF INSURANCE A A CLAIMS-MADE X OCCUR CLUCAP102586- CLUC				REVISION NUMBER:						
LTR       TYPE OF INSURANCE       INSD       WVD       POLICY POLICY F         A       X       COMMERCIAL GENERAL LIABILITY       CIUCAP102586-         CLAIMS-MADE       X       OCCUR       CIUCAP102586-         GEN'L AGGREGATE LIMIT APPLIES PER:       X       POLICY       PRO-         OTHER:       AUTOMOBILE LIABILITY       LOC       OTHER:         AUTOMOBILE LIABILITY       ANY AUTO       SCHEDULED       POLICY         ANY AUTO       SCHEDULED       AUTOS ONLY       AUTOS ONLY         HRED       AUTOS ONLY       AUTOS ONLY       PPP7488185         DED       RETENTION \$       PPP7488185         C       WORKERS COMPENSATION AND EMPLOYERS' LIABILITY       N / A         ANY PROPRIETOR/PARTINER/EXECUTIVE       N / A       2023010593210'N         OFFICER/MEMBER EXCLUDED?       N / A       2023010593210'N         If yes, describe under       DESCRIPTION OF OPERATIONS below       N / A         D       Property       11789812       CIUCAP102586-         A       Crime       CIUCAP102586-       11789812	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.									
A       X       COMMERCIAL GENERAL LIABILITY       Image: Claims-made imade: Claims-made image: Claims-made image: Claims-made	NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMIT	s					
CLAIMS-MADE       X       OCCUR       CIUCAP102586-         GEN'L AGGREGATE LIMIT APPLIES PER:		(11111/20/1111)		EACH OCCURRENCE	\$	1,000,000				
GEN'L AGGREGATE LIMIT APPLIES PER:         X       POLICY       PRO- DEC         OTHER:       LOC         AUTOMOBILE LIABILITY       ANY AUTO         OWNED       SCHEDULED         AUTOS ONLY       NON-OWNED         AUTOS ONLY       AUTOS ONLY         B       X       UMBRELLA LIAB         DED       RETENTION \$         C       WORKERS COMPENSATION AND EMPLOYERS' LIABILITY         ANY PROPRIETOR/PARTNER/EXECUTIVE       N / A         OFFICER/MEMBER EXCLUDED?       N / A         If yes, describe under       DECRIPTION OF OPERATIONS below         D       Property       11789812         A       Crime       CIUCAP102586-	-00	6/14/2024	6/14/2025	DAMAGE TO RENTED PREMISES (Ea occurrence)	Ť	50,000				
X       POLICY       PRO- JECT       LOC         OTHER:       AUTOMOBILE LIABILITY         ANY AUTO       AUTOS         OWNED       AUTOS         AUTOS ONLY       AUTOS         HRED       AUTOS ONLY         AUTOS ONLY       AUTOS         HRED       AUTOS ONLY         AUTOS ONLY       AUTOS ONLY         B       X       UMBRELLA LIAB         EXCESS LIAB       CLAIMS-MADE         DED       RETENTION \$         C       WORKERS COMPENSATION AND EMPLOYERS' LIABILITY         ANY PROPRIETOR/PARTNER/EXECUTIVE (Mandatory in NH)       N / A         If yes, describe under DESCRIPTION OF OPERATIONS below       N / A         D       Property       11789812         A       CIUCAP102586-	-00	0/14/2024	0/14/2023		\$	5,000				
X       POLICY       PRO- JECT       LOC         OTHER:       AUTOMOBILE LIABILITY         ANY AUTO       AUTOS         OWNED       AUTOS         AUTOS ONLY       AUTOS         HRED       AUTOS ONLY         AUTOS ONLY       AUTOS         HRED       AUTOS ONLY         AUTOS ONLY       AUTOS ONLY         B       X       UMBRELLA LIAB         EXCESS LIAB       CLAIMS-MADE         DED       RETENTION \$         C       WORKERS COMPENSATION AND EMPLOYERS' LIABILITY         ANY PROPRIETOR/PARTNER/EXECUTIVE (Mandatory in NH)       N / A         If yes, describe under DESCRIPTION OF OPERATIONS below       N / A         D       Property       11789812         A       CIUCAP102586-				MED EXP (Any one person)	\$	1,000,000				
X       POLICY       PRO- JECT       LOC         OTHER:       AUTOMOBILE LIABILITY         ANY AUTO       AUTOS         OWNED       AUTOS         AUTOS ONLY       AUTOS         HRED       AUTOS ONLY         AUTOS ONLY       AUTOS         HRED       AUTOS ONLY         AUTOS ONLY       AUTOS ONLY         B       X       UMBRELLA LIAB         EXCESS LIAB       CLAIMS-MADE         DED       RETENTION \$         C       WORKERS COMPENSATION AND EMPLOYERS' LIABILITY         ANY PROPRIETOR/PARTNER/EXECUTIVE (Mandatory in NH)       N / A         If yes, describe under DESCRIPTION OF OPERATIONS below       N / A         D       Property       11789812         A       CIUCAP102586-				PERSONAL & ADV INJURY	\$					
OTHER:       AUTOMOBILE LIABILITY         ANY AUTO       SCHEDULED         OWNED       AUTOS ONLY         AUTOS ONLY       AUTOS         HRED       NON-OWNED         AUTOS ONLY       AUTOS         HRED       NON-OWNED         AUTOS ONLY       AUTOS         B       X       UMBRELLA LIAB         EXCESS LIAB       CLAIMS-MADE         DED       RETENTION \$         C       WORKERS COMPENSATION AND EMPLOYERS' LIABILITY         ANY PROPRIETOR/PARTNER/EXECUTIVE       Y / N (Mandatory in NH)         If yes, describe under DESCRIPTION OF OPERATIONS below       N / A         D       Property       11789812         A       Crime       CIUCAP102586-				GENERAL AGGREGATE	\$	2,000,000				
AUTOMOBILE LIABILITY         ANY AUTO         OWNED         AUTOS ONLY         HIRED         AUTOS ONLY         HIRED         AUTOS ONLY         AND PROPRIETOR/PARTNER/EXECUTIVE         OPFICER/MEMBER EXCLUDED?         (Mandatory in NH)         If yes, describe under         DESCRIPTION OF OPERATIONS below         D       Property         A       Crime         CIUCAP102586-				PRODUCTS - COMP/OP AGG	\$	2,000,000				
ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY AUTOS ONLY N/A B X UMBRELLA LIAB X OCCUR EXCESS LIAB DED RETENTION \$ C WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under D Property A Crime I 11789812 CIUCAP102586-					\$					
OWNED AUTOS ONLY       SCHEDULED AUTOS ONLY         HRED AUTOS ONLY       NON-OWNED AUTOS ONLY         B       X       UMBRELLA LIAB       X       OCCUR         Excess LIAB       CLAIMS-MADE       PPP7488185         DED       RETENTION \$       2023010593210*         ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?       N / A       2023010593210*         If yes, describe under DESCRIPTION OF OPERATIONS below       N / A       21789812         D       Property       11789812       CIUCAP102586-				COMBINED SINGLE LIMIT (Ea accident)	\$					
OWNED AUTOS ONLY       SCHEDULED AUTOS ONLY         HRED AUTOS ONLY       NON-OWNED AUTOS ONLY         B       X       UMBRELLA LIAB       X       OCCUR         Excess LIAB       CLAIMS-MADE       PPP7488185         DED       RETENTION \$       2023010593210*         ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?       N / A       2023010593210*         If yes, describe under DESCRIPTION OF OPERATIONS below       N / A       21789812         D       Property       11789812       CIUCAP102586-				BODILY INJURY (Per person)	\$					
B     X     UMBRELLA LIAB     X     OCCUR       EXCESS LIAB     CLAIMS-MADE     PPP7488185       DED     RETENTION \$     PPP7488185       C     WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?     N / A       If yes, describe under DESCRIPTION OF OPERATIONS below     N / A       D     Property     11789812 CIUCAP102586-					÷					
B     X     UMBRELLA LIAB     X     OCCUR       B     X     UMBRELLA LIAB     X     OCCUR       EXCESS LIAB     CLAIMS-MADE     PPP7488185       C     WORKERS COMPENSATION AND EMPLOYERS' LLABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE (Mandatory in NH)     Y / N       If yes, describe under DESCRIPTION OF OPERATIONS below     N / A       D     Property Crime     11789812 CIUCAP102586-				BODILY INJURY (Per accident) PROPERTY DAMAGE						
Image: Construction of the co				(Per accident)	\$					
Image: Construction of the co					\$	5 000 000				
DED     RETENTION \$       C     WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below     N / A       D     Property Crime     11789812 CIUCAP102586-		0/4 4/200	014 410000	EACH OCCURRENCE	\$	5,000,000				
C       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 N / A       2023010593210 <sup>N</sup> D       Property A       Crime       11789812 CIUCAP102586-		6/14/2024	6/14/2025	AGGREGATE	\$					
AND EMPLOYERS' LIABILITY Y/N ANY PROPRIETOR/PARTNER/EXECUTIVE //N OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below D Property A Crime 11789812 CIUCAP102586-				Aggregate	\$	5,000,000				
ANY PROPRIETOR/PARTNER/EXECUTIVE DEFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below DESCRIPTION OF OPERATIONS below DESCRIPTION OF OPERATIONS below CIUCAP102586-				PER OTH- STATUTE ER						
OFFICER/MEMBER EXCLUDED?       N / A         (Mandatory in NH)       If yes, describe under         D Property       11789812         A Crime       CIUCAP102586-	Y	7/29/2023	7/29/2024	E.L. EACH ACCIDENT	\$	500,000				
If yes, describe under DESCRIPTION OF OPERATIONS below D Property A Crime 11789812 CIUCAP102586-				E.L. DISEASE - EA EMPLOYEE		500,000				
D Property 11789812 A Crime CIUCAP102586-						500,000				
A Crime CIUCAP102586-		1/19/2024	1/19/2025	E.L. DISEASE - POLICY LIMIT Property	\$	22,354,332				
	-00	6/14/2024	6/14/2025	Employee Theft		400,000				
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Rema		V, 17/2024	JI 17/2020			400,000				
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)										

CERTIFICATE HOLDER	CANCELLATION
For Information	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
	12 How

© 1988-2015 ACORD CORPORATION. All rights reserved.

AGENCY CUSTOMER ID: PINERUS-01

LOC #: 1

ACO

## 

ADDITIONA						
AGENCY Licer PCS Insurance Group Inc. POLICY NUMBER SEE PAGE 1	nse # L054562	<ul> <li>NAMED INSURED</li> <li>Pine Rush Villas Condominium Association, Inc.</li> <li>c/o Ameri-Tech Community Mgmt</li> <li>24701 US Hwy 19 N, Ste 102</li> <li>Clearwater, FL 33763</li> </ul>				
CARRIER	NAIC CODE					
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: SEE PAGE 1				
ADDITIONAL REMARKS						
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACC	ORD FORM,					
FORM NUMBER: _ACORD 25 FORM TITLE: Certificate of Liability Insurance						
Coverage Details Property Insurance Carrier: Citizens Property Insurance Company Policy #11789812 Policy Terms: 01/19/2024 – 01/19/2025 Property coverage is Basic Form. Valuation is Replace Deductibles: All covered perils - \$5,000 per occurrence		oasis; coinsurance does not apply. ırricane & Wind Driven Rain - 5% per building, per occurrence.				
Difference In Conditions Insurance Carrier: Trisura Specialty Insurance Company Policy #CIUDIC401197-1 Policy Terms: 01/19/2024 – 01/19/2025 Property coverage is Special Form excluding Basic Fo does not apply. Ordinance & Law Coverage A \$500,000 Deductibles: All covered perils - \$5,000 per occurrence	0, Coverage	aluation is Replacement Cost basis, agreed amount, coinsurance B & C \$100,000.				
Equipment Breakdown Insurance Carrier: Travelers Excess & Surplus Lines Insurance C Policy #3X45679A Policy Terms: 01/19/2024 – 01/19/2025 Deductibles: All covered perils - \$5,000 per occurrence						
Directors and Officers Carrier: CUMIS Specialty Insurance Company Policy #CIUCAP102586-00 Policy Terms: 06/14/2024 – 06/14/2025 Limit: \$1,000,000, Deductible: \$2,500						
Crime Carrier: CUMIS Specialty Insurance Company Policy #CIUCAP102586-00 Policy Terms: 06/14/2024 – 06/14/2025 Limit: \$400,000 Deductible: \$2,000						
154 Units - coverage is walls out and does not include	unit interio	rs.				
Property Manager is included for coverage under Gen	eral Liability	r, Crime/Fidelity, and D&O policy forms.				
Inflation guard does not apply.						
Cancellation notification is 30 days except non-payme	nt, which is	10 days.				
Separation of insureds applies to the General Liability	policy per t	he policy terms and conditions				