



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
9/11/2026

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Acentria Insurance - Apalachicola 61 Avenue E. Apalachicola FL 32320 License#: L100460	CONTACT NAME: PHONE (A/C, No. Ext): 850-653-2161 FAX (A/C, No): 850-653-8946 E-MAIL ADDRESS: acentriacerts@acentria.com PRODUCER CUSTOMER ID: BAYPOIN-08														
INSURED Bay Point Turtlegrass Villas Association, Inc. Po Box 15234 Panama City FL 32406	<table border="1"><thead><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr></thead><tbody><tr><td>INSURER A : First Protective Insurance Company</td><td>10897</td></tr><tr><td>INSURER B : CUMIS Specialty Insurance Company, Inc.</td><td>12758</td></tr><tr><td>INSURER C :</td><td></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 : First Protective Insurance Company	10897	INSURER B : CUMIS Specialty Insurance Company, Inc.	12758	INSURER C :		INSURER D :		INSURER E :		INSURER F :	
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COVERAGES

CERTIFICATE NUMBER: 331433094

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
4400 Kingfish Lane, Panama City Beach, FL 32408

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	☒ PROPERTY	3401134446	5/31/2026	5/31/2027		
	CAUSES OF LOSS					
					BUILDING	\$
					PERSONAL PROPERTY	\$
					BUSINESS INCOME	\$
					EXTRA EXPENSE	\$
					RENTAL VALUE	\$
					BLANKET BUILDING	\$
					BLANKET PERS PROP	\$
					BLANKET BLDG & PP	\$
					☒ Total Ins Value	\$ 8,757,165
						\$
	☐ INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
		POLICY NUMBER				\$
	☐ NAMED PERILS					\$
						\$
B	☒ CRIME	CIUHOA100191-05	9/2/2026	9/2/2027	☒ Employee Theft	\$ 100,000
	TYPE OF POLICY				☒ Deductible	\$ 1,000
						\$
	☐ BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
						\$
						\$
B	General Liability	CIUHOA100191-05	9/2/2026	9/2/2027	☒ Each Occurrence	\$ 1,000,000
					☒ Aggregate	\$ 2,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Frontline Policy

- Hazard:

- Replacement Cost - Agreed Value per 8/23/24 IP Risk Services Replacement Cost Appraisal

- No Coinsurance

See Attached...

CERTIFICATE HOLDER

Bay Point Turtlegrass Villas
Association, Inc.
PO Box 15234
Panama City FL 32406

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

Chuck H. Lynd

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ADDITIONAL REMARKS SCHEDULE

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AGENCY Acentria Insurance - Apalachicola		NAMED INSURED Bay Point Turtlegrass Villas Association, Inc. Po Box 15234 Panama City FL 32406	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE

SPECIAL CONDITIONS:

- No Inflation Guard
- FL Statue 718 - up to dry wall (walls out)
- Ordinance or Law Coverage A, B, & C - Combined Limit \$50,000

Building 1 Units 301-308 Limit of Insurance \$1,588,526
 Building 2 Units 309-316 Limit of Insurance \$1,588,526
 Building 3 Units 317-326 Limit of Insurance \$1,753,777
 Building 4 Units 327-335 Limit of Insurance \$1,570,101
 Building 5 Units 336-339 Limit of Insurance \$722,090
 Building 6 Units 340-344 Limit of Insurance \$1,534,145

CUMIS Specialty Package Policy

- Includes Property Coverage for three docks
- Limits - \$25,000; \$15,000; \$15,000
- Special Form, Including Wind/Hail
- O&L Excluded
- 2% Hurricane Ded Per Bldg item, Per Occurrence.

*General Liability rating based on 3 Boat Docks, and 48 Lots.