



# CERTIFICATE OF LIABILITY INSURANCE

2940492

DATE (MM/DD/YYYY)  
09/13/2023

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 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).

<b>PRODUCER</b> Pettineo Insurance Agency Inc. 2428 E Commercial Blvd Fort Lauderdale, FL 33308 (954) 493-9424	<b>CONTACT NAME:</b> Pettineo Insurance <b>PHONE (A/C. No. Ext):</b> 954-493-9424 <b>FAX (A/C. No):</b> 954-493-7354 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID #:</b>														
	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td><b>INSURER A:</b> Philadelphia Insurance Companies</td> <td></td> </tr> <tr> <td><b>INSURER B:</b> Technology Insurance Company</td> <td></td> </tr> <tr> <td><b>INSURER C:</b> Lloyds of London</td> <td></td> </tr> <tr> <td><b>INSURER D:</b> United States Liability Ins Co.</td> <td></td> </tr> <tr> <td><b>INSURER E:</b></td> <td></td> </tr> <tr> <td><b>INSURER F:</b></td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	<b>INSURER A:</b> Philadelphia Insurance Companies		<b>INSURER B:</b> Technology Insurance Company		<b>INSURER C:</b> Lloyds of London		<b>INSURER D:</b> United States Liability Ins Co.		<b>INSURER E:</b>		<b>INSURER F:</b>
INSURER(S) AFFORDING COVERAGE	NAIC #														
<b>INSURER A:</b> Philadelphia Insurance Companies															
<b>INSURER B:</b> Technology Insurance Company															
<b>INSURER C:</b> Lloyds of London															
<b>INSURER D:</b> United States Liability Ins Co.															
<b>INSURER E:</b>															
<b>INSURER F:</b>															
<b>INSURED</b> The Lakes of Deer Creek Condominium Association, In c/o Benchmark Property Management, Inc. 7932 Wiles Road Coral Springs, FL 33060															

**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	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC			PHPK2491716	12/01/2022	12/01/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 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	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS			PHPK2491716	12/01/2022	12/01/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DEDUCTIBLE RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
B	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			TWC4177450	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
C	Directors & Officers			PLC-02143-00	12/01/2022	12/01/2023	Limit: \$1,000,000
D	Crime			CR1551663E	12/01/2022	12/01/2023	Limit: \$300,000

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**

Teena &amp; Kayla Wray, 612 Deer Creek Lake Pt N Ln, Deerfield Beach, FL 33442

**CERTIFICATE HOLDER**
Wells Fargo Bank NA  
1st Mortgagee  
ISAOA/ATIMA  
PO Box 100515  
Florence, SC 29502  
Loan Number: 0608338521
**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



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/01/2023

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.

PRODUCER: Pettineo Insurance Agency, Inc. CONTACT NAME: Customer Service. PHONE: 954-493-9424. FAX: 9544939424. INSURED: The Lakes of Deer Creek Condominium Association. INSURER A: Heritage Property&Casualty Insurance Company.

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required) 3016-3026 Lakeshore Drive, Deerfield Beach, FL 33442

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.

Table with columns: INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFFECTIVE DATE, POLICY EXPIRATION DATE, COVERED PROPERTY, LIMITS. Includes rows for Property (HCP008740-1) and Crime (CR1551663E).

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

CERTIFICATE HOLDER CANCELLATION

Cancellation notice: 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: Louise Reid



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308		<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C No. Ext):</b> 954-493-9424 <b>FAX (A/C No):</b> 9544939424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682																						
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442		<table border="1"> <tr><th colspan="2">INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr> <tr><td><b>INSURER A:</b></td><td>Heritage Property&amp;Casualty Insurance Company</td><td></td></tr> <tr><td><b>INSURER B:</b></td><td>United States Liability Insurance</td><td></td></tr> <tr><td><b>INSURER C:</b></td><td></td><td></td></tr> <tr><td><b>INSURER D:</b></td><td></td><td></td></tr> <tr><td><b>INSURER E:</b></td><td></td><td></td></tr> <tr><td><b>INSURER F:</b></td><td></td><td></td></tr> </table>		INSURER(S) AFFORDING COVERAGE		NAIC #	<b>INSURER A:</b>	Heritage Property&Casualty Insurance Company		<b>INSURER B:</b>	United States Liability Insurance		<b>INSURER C:</b>			<b>INSURER D:</b>			<b>INSURER E:</b>			<b>INSURER F:</b>		
INSURER(S) AFFORDING COVERAGE		NAIC #																						
<b>INSURER A:</b>	Heritage Property&Casualty Insurance Company																							
<b>INSURER B:</b>	United States Liability Insurance																							
<b>INSURER C:</b>																								
<b>INSURER D:</b>																								
<b>INSURER E:</b>																								
<b>INSURER F:</b>																								

**COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
3048-3058 Lakeshore Drive, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> <b>PROPERTY</b>	HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP	\$ 850,091	
	CAUSES OF LOSS					DEDUCTIBLES	\$
	<input type="checkbox"/> BASIC					BUILDING 5,000 AOP	\$
	<input type="checkbox"/> BROAD					CONTENTS	\$
	<input checked="" type="checkbox"/> SPECIAL						\$
	<input type="checkbox"/> EARTHQUAKE						\$
	<input checked="" type="checkbox"/> WIND					5%	\$
<input type="checkbox"/> FLOOD		\$					
	<input type="checkbox"/> <b>INLAND MARINE</b>	TYPE OF POLICY				\$	
	CAUSES OF LOSS					\$	
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$	
B	<input checked="" type="checkbox"/> <b>CRIME</b>	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$	
	TYPE OF POLICY					\$ 300,000	
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$	
						\$	

**SPECIAL CONDITIONS / OTHER COVERAGES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b>
	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 <i>Louise Reid</i>



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd Fort Lauderdale FL 33308		<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C. No. Ext):</b> 954-493-9424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682		<b>FAX (A/C. No.):</b> 9544939424
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive Deerfield Beach FL 33442		<b>INSURER(S) AFFORDING COVERAGE</b>		
		<b>INSURER A:</b> Heritage Property&Casualty Insurance Company		
		<b>INSURER B:</b> United States Liability Insurance		
		<b>INSURER C:</b>		
		<b>INSURER D:</b>		
		<b>INSURER E:</b>		
		<b>INSURER F:</b>		

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:****LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

3064-3074 Lakeshore Drive, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> PROPERTY		HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING	\$ 850,091
	<input type="checkbox"/> CAUSES OF LOSS	DEDUCTIBLES				<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC	BUILDING				<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD	5,000 AOP				<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL	CONTENTS				<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE					<input type="checkbox"/> BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND	5%				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD					<input type="checkbox"/> BLANKET BLDG & PP	\$
							\$
							\$
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY					\$
	<input type="checkbox"/> CAUSES OF LOSS						\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER					\$
							\$
B	<input checked="" type="checkbox"/> CRIME		CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$ 300,000
	<input type="checkbox"/> TYPE OF POLICY						\$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN						\$
							\$
							\$
							\$

**SPECIAL CONDITIONS / OTHER COVERAGES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

**CERTIFICATE HOLDER****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

*Louise Reid*



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308		<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C, No, Ext):</b> 954-493-9424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682		<b>FAX (A/C, No):</b> 9544939424	
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442		<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>	
		INSURER A : Heritage Property&Casualty Insurance Company			
		INSURER B : United States Liability Insurance			
		INSURER C :			
		INSURER D :			
		INSURER E :			
		INSURER F :			

**COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**  
3109-3119 Lakeshore Drive, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> <b>PROPERTY</b> CAUSES OF LOSS DEDUCTIBLES BASIC BUILDING 5,000 AOP BROAD CONTENTS <input checked="" type="checkbox"/> SPECIAL EARTHQUAKE <input checked="" type="checkbox"/> WIND 5% FLOOD	HCP008740-	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP	\$ 974,822 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
	<input type="checkbox"/> <b>INLAND MARINE</b> CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY  POLICY NUMBER				\$ \$ \$ \$
B	<input checked="" type="checkbox"/> <b>CRIME</b> TYPE OF POLICY	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$ \$ 300,000 \$
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$ \$ \$ \$

**SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**  
Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

**CERTIFICATE HOLDER**

**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

*Louise Reid*



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308	<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C, No, Ext):</b> 954-493-9424 <b>FAX (A/C, No):</b> 9544939424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682														
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442	<table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: center; border-bottom: 1px solid black;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center; border-bottom: 1px solid black;">NAIC #</th> </tr> <tr> <td>INSURER A : Heritage Property&amp;Casualty Insurance Company</td> <td></td> </tr> <tr> <td>INSURER B : United States Liability Insurance</td> <td></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> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Heritage Property&Casualty Insurance Company		INSURER B : United States Liability Insurance		INSURER C :		INSURER D :		INSURER E :		INSURER F :	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A : Heritage Property&Casualty Insurance Company															
INSURER B : United States Liability Insurance															
INSURER C :															
INSURER D :															
INSURER E :															
INSURER F :															

**COVERAGES                      CERTIFICATE NUMBER:                      REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**  
 3067-3073 Lakeshore Drive, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> <b>PROPERTY</b>	HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> RENTAL VALUE <input type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP	\$ 727,517
	CAUSES OF LOSS      DEDUCTIBLES BASIC                  BUILDING 5,000 AOP BROAD                CONTENTS					
	<input checked="" type="checkbox"/> SPECIAL					
	<input checked="" type="checkbox"/> EARTHQUAKE					
	<input checked="" type="checkbox"/> WIND                  5%					
	<input type="checkbox"/> FLOOD					
	<input type="checkbox"/>					
B	<input type="checkbox"/> <b>INLAND MARINE</b>	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$
	<input type="checkbox"/>					\$
B	<input checked="" type="checkbox"/> <b>CRIME</b>	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$
	TYPE OF POLICY					\$ 300,000
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$
						\$
						\$
						\$

**SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**  
 Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

**CERTIFICATE HOLDER**

**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

*Louise Reid*



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308		<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C No. Ext):</b> 954-493-9424 <b>FAX (A/C, No):</b> 9544939424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682	
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442		<b>INSURER(S) AFFORDING COVERAGE</b> <b>INSURER A:</b> Heritage Property&Casualty Insurance Company <b>INSURER B:</b> United States Liability Insurance <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>	

**COVERAGES**

**CERTIFICATE NUMBER:**

**REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**  
3035-3041 Lakeshore Drive, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> PROPERTY CAUSES OF LOSS <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input checked="" type="checkbox"/> SPECIAL <input checked="" type="checkbox"/> WIND <input type="checkbox"/> FLOOD	HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP	\$ 674,560 \$ \$ \$ \$ \$ \$ \$
	<input type="checkbox"/> INLAND MARINE CAUSES OF LOSS <input type="checkbox"/> NAMED PERILS	TYPE OF POLICY  POLICY NUMBER				\$ \$ \$ \$
B	<input checked="" type="checkbox"/> CRIME TYPE OF POLICY	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$ \$ 300,000 \$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$ \$ \$

**SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**  
Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

**CERTIFICATE HOLDER**

**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  
*Louise Reid*



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308	<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C No. Ext):</b> 954-493-9424 <b>FAX (A/C, No):</b> 9544939424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682														
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Heritage Property&amp;Casualty Insurance Company</td> <td></td> </tr> <tr> <td>INSURER B : United States Liability Insurance</td> <td></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 : Heritage Property&Casualty Insurance Company		INSURER B : United States Liability Insurance		INSURER C :		INSURER D :		INSURER E :		INSURER F :	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A : Heritage Property&Casualty Insurance Company															
INSURER B : United States Liability Insurance															
INSURER C :															
INSURER D :															
INSURER E :															
INSURER F :															

**COVERAGES                                      CERTIFICATE NUMBER:                                      REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 3001-3011 Lakeshore Drive, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> <b>PROPERTY</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">CAUSES OF LOSS</td> <td style="width: 30%;">DEDUCTIBLES</td> <td rowspan="5" style="width: 20%;"></td> <td rowspan="5" style="width: 15%;"></td> <td rowspan="5" style="width: 10%;"></td> <td rowspan="5" style="width: 10%;"></td> <td rowspan="5" style="width: 10%;"></td> </tr> <tr> <td>BASIC</td> <td>BUILDING 5,000 AOP</td> </tr> <tr> <td>BROAD</td> <td>CONTENTS</td> </tr> <tr> <td><input checked="" type="checkbox"/> SPECIAL</td> <td></td> </tr> <tr> <td>EARTHQUAKE</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> WIND</td> <td>5%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td>FLOOD</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	CAUSES OF LOSS	DEDUCTIBLES						BASIC	BUILDING 5,000 AOP	BROAD	CONTENTS	<input checked="" type="checkbox"/> SPECIAL		EARTHQUAKE		<input checked="" type="checkbox"/> WIND	5%							FLOOD						HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> RENTAL VALUE <input type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP	\$ 974,822 \$ \$ \$ \$ \$ \$ \$ \$
CAUSES OF LOSS	DEDUCTIBLES																																		
BASIC	BUILDING 5,000 AOP																																		
BROAD	CONTENTS																																		
<input checked="" type="checkbox"/> SPECIAL																																			
EARTHQUAKE																																			
<input checked="" type="checkbox"/> WIND	5%																																		
	FLOOD																																		
	<b>INLAND MARINE</b> CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY  POLICY NUMBER				\$ \$ \$ \$																													
B	<input checked="" type="checkbox"/> <b>CRIME</b> TYPE OF POLICY	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$ \$ 300,000 \$																													
	<b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$ \$ \$ \$																													

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
 Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

**CERTIFICATE HOLDER**

**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

*Louise Reid*





## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308	<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C. No. Ext):</b> 954-493-9424 <b>FAX (A/C. No):</b> 9544939424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682														
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;">INSURER(S) AFFORDING COVERAGE</th> <th style="width: 20%;">NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Heritage Property&amp;Casualty Insurance Company</td> <td></td> </tr> <tr> <td>INSURER B : United States Liability Insurance</td> <td></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 : Heritage Property&Casualty Insurance Company		INSURER B : United States Liability Insurance		INSURER C :		INSURER D :		INSURER E :		INSURER F :	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A : Heritage Property&Casualty Insurance Company															
INSURER B : United States Liability Insurance															
INSURER C :															
INSURER D :															
INSURER E :															
INSURER F :															

**COVERAGES    CERTIFICATE NUMBER:    REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
606-636 Lakeshore North Lane, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> <b>PROPERTY</b> <table border="0" style="width: 100%; font-size: small;"> <tr> <td style="width: 25%; border-right: 1px solid black;">CAUSES OF LOSS</td> <td style="border-right: 1px solid black;">DEDUCTIBLES</td> <td style="border-right: 1px solid black;"></td> <td style="border-right: 1px solid black;"></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="border-right: 1px solid black;"><input type="checkbox"/> BASIC</td> <td style="border-right: 1px solid black;">BUILDING</td> <td style="border-right: 1px solid black;"></td> <td style="border-right: 1px solid black;"></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="border-right: 1px solid black;"><input type="checkbox"/> BROAD</td> <td style="border-right: 1px solid black;">5,000 AOP</td> <td style="border-right: 1px solid black;"></td> <td style="border-right: 1px solid black;"></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="border-right: 1px solid black;"><input checked="" type="checkbox"/> SPECIAL</td> <td style="border-right: 1px solid black;">CONTENTS</td> <td style="border-right: 1px solid black;"></td> <td style="border-right: 1px solid black;"></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="border-right: 1px solid black;"><input type="checkbox"/> EARTHQUAKE</td> <td style="border-right: 1px solid black;"></td> <td style="border-right: 1px solid black;"></td> <td style="border-right: 1px solid black;"></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="border-right: 1px solid black;"><input checked="" type="checkbox"/> WIND</td> <td style="border-right: 1px solid black;">5%</td> <td style="border-right: 1px solid black;"></td> <td style="border-right: 1px solid black;"></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="border-right: 1px solid black;"><input type="checkbox"/> FLOOD</td> <td style="border-right: 1px solid black;"></td> <td style="border-right: 1px solid black;"></td> <td style="border-right: 1px solid black;"></td> <td></td> <td></td> <td></td> </tr> </table>	CAUSES OF LOSS	DEDUCTIBLES						<input type="checkbox"/> BASIC	BUILDING						<input type="checkbox"/> BROAD	5,000 AOP						<input checked="" type="checkbox"/> SPECIAL	CONTENTS						<input type="checkbox"/> EARTHQUAKE							<input checked="" type="checkbox"/> WIND	5%						<input type="checkbox"/> FLOOD							HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> RENTAL VALUE <input type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ 1,033,623 \$ \$ \$ \$ \$ \$ \$ \$ \$
CAUSES OF LOSS	DEDUCTIBLES																																																						
<input type="checkbox"/> BASIC	BUILDING																																																						
<input type="checkbox"/> BROAD	5,000 AOP																																																						
<input checked="" type="checkbox"/> SPECIAL	CONTENTS																																																						
<input type="checkbox"/> EARTHQUAKE																																																							
<input checked="" type="checkbox"/> WIND	5%																																																						
<input type="checkbox"/> FLOOD																																																							
	<input type="checkbox"/> <b>INLAND MARINE</b> CAUSES OF LOSS <input type="checkbox"/> NAMED PERILS	TYPE OF POLICY  POLICY NUMBER				\$ \$ \$ \$																																																	
B	<input checked="" type="checkbox"/> <b>CRIME</b> TYPE OF POLICY	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$ \$ 300,000 \$																																																	
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$ \$ \$ \$																																																	

**SPECIAL CONDITIONS / OTHER COVERAGES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

**CERTIFICATE HOLDER    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 <i>Louise Reid</i>



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308		<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C, No, Ext):</b> 954-493-9424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682		<b>FAX (A/C, No):</b> 9544939424	
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442		<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>	
		INSURER A : Heritage Property&Casualty Insurance Company			
		INSURER B : United States Liability Insurance			
		INSURER C :			
		INSURER D :			
		INSURER E :			
		INSURER F :			

**COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
642-657 Lakeshore North Lane, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> PROPERTY	HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING	\$ 1,017,125		
	CAUSES OF LOSS					DEDUCTIBLES	<input type="checkbox"/> PERSONAL PROPERTY	\$
	BASIC					BUILDING	BUSINESS INCOME	\$
	BROAD					5,000 AOP	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL					CONTENTS	RENTAL VALUE	\$
	EARTHQUAKE						BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND					5%	BLANKET PERS PROP	\$
	FLOOD						BLANKET BLDG & PP	\$
					\$			
					\$			
					\$			
					\$			
					\$			
					\$			
					\$			
					\$			
					\$			
					\$			
					\$			
B	<input checked="" type="checkbox"/> CRIME	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$ 300,000		
	TYPE OF POLICY					\$		
						\$		
						\$		
						\$		
						\$		
						\$		
						\$		
						\$		
						\$		
						\$		
						\$		
						\$		
						\$		
						\$		

**SPECIAL CONDITIONS / OTHER COVERAGES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

**CERTIFICATE HOLDER**

**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

*Louise Reid*





# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

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.

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308		<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C, No, Ext):</b> 954-493-9424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682		<b>FAX (A/C, No):</b> 9544939424
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442		<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
		<b>INSURER A:</b> Heritage Property&Casualty Insurance Company		
		<b>INSURER B:</b> United States Liability Insurance		
		<b>INSURER C:</b>		
		<b>INSURER D:</b>		
		<b>INSURER E:</b>		
		<b>INSURER F:</b>		

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

609-639 Lakeshote North Lane, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> <b>PROPERTY</b> CAUSES OF LOSS DEDUCTIBLES BASIC BUILDING 5,000 AOP BROAD CONTENTS <input checked="" type="checkbox"/> SPECIAL EARTHQUAKE <input checked="" type="checkbox"/> WIND 5% FLOOD	HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP	\$ 1,059,152 \$ \$ \$ \$ \$ \$ \$ \$ \$
	<input type="checkbox"/> <b>INLAND MARINE</b> CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY  POLICY NUMBER				\$ \$ \$ \$
B	<input checked="" type="checkbox"/> <b>CRIME</b> TYPE OF POLICY	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$ \$ 300,000 \$
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$ \$ \$ \$

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

Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

**CERTIFICATE HOLDER****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

*Louise Reid*

© 1995-2015 ACORD CORPORATION. All rights reserved.





# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308		<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C No. Ext):</b> 954-493-9424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682		<b>FAX (A/C, No):</b> 9544939424	
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442		<b>INSURER(S) AFFORDING COVERAGE</b>			<b>NAIC #</b>
		INSURER A : Heritage Property&Casualty Insurance Company			
		INSURER B : United States Liability Insurance			
		INSURER C :			
		INSURER D :			
		INSURER E :			
		INSURER F :			

**COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**  
632-652 Edgewater Drive, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> <b>PROPERTY</b> CAUSES OF LOSS DEDUCTIBLES BASIC BUILDING 5,000 AOP BROAD CONTENTS <input checked="" type="checkbox"/> SPECIAL EARTHQUAKE <input checked="" type="checkbox"/> WIND 5% FLOOD	HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP	\$ 929,922 \$ \$ \$ \$ \$ \$ \$ \$ \$
	<input type="checkbox"/> <b>INLAND MARINE</b> CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY  POLICY NUMBER				\$ \$ \$ \$
B	<input checked="" type="checkbox"/> <b>CRIME</b> TYPE OF POLICY	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$ \$ 300,000 \$
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$ \$ \$ \$

**SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**  
Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

**CERTIFICATE HOLDER**

**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 <i>Louise Reid</i>



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/01/2023

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.

Table with sections for PRODUCER, CONTACT, INSURED, and INSURER(S) AFFORDING COVERAGE. Includes details for Pettineo Insurance Agency, Inc. and various insurance companies.

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required) 3017-3027 Lakeshore Drive, Deerfield Beach, FL 33442

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED.

Main coverage table with columns for INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFFECTIVE DATE, POLICY EXPIRATION DATE, COVERED PROPERTY, and LIMITS.

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

Table with sections for CERTIFICATE HOLDER and CANCELLATION. Cancellation section includes a warning and an authorized representative signature.







# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

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.

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308		<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C, No, Ext):</b> 954-493-9424 <b>FAX (A/C, No):</b> 9544939424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682	
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442		<b>INSURER(S) AFFORDING COVERAGE</b> <b>NAIC #</b>	
		<b>INSURER A:</b> Heritage Property&Casualty Insurance Company	
		<b>INSURER B:</b> United States Liability Insurance	
		<b>INSURER C:</b>	
		<b>INSURER D:</b>	
		<b>INSURER E:</b>	
		<b>INSURER F:</b>	

**COVERAGES      CERTIFICATE NUMBER:      REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 3000-3010 Lakeshore Drive, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> <b>PROPERTY</b> CAUSES OF LOSS <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input checked="" type="checkbox"/> SPECIAL <input type="checkbox"/> EARTHQUAKE <input checked="" type="checkbox"/> WIND <input type="checkbox"/> FLOOD	HCP008740-1	05/31/2023	05/31/2024	<input checked="" type="checkbox"/> BUILDING <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> RENTAL VALUE <input type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP	\$ 850,091 \$ \$ \$ \$ \$ \$ \$
	<input type="checkbox"/> <b>INLAND MARINE</b> CAUSES OF LOSS <input type="checkbox"/> NAMED PERILS	TYPE OF POLICY  POLICY NUMBER				\$ \$ \$ \$
B	<input checked="" type="checkbox"/> <b>CRIME</b> TYPE OF POLICY	CR1551663E	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> Limit:	\$ \$ 300,000 \$
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$ \$ \$

**SPECIAL CONDITIONS / OTHER COVERAGES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
 Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b>
	<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p>AUTHORIZED REPRESENTATIVE  <i>Louise Reid</i></p>



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
06/01/2023

**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.**

<b>PRODUCER</b> Pettineo Insurance Agency, Inc 2428 E Commercial Blvd  Fort Lauderdale FL 33308	<b>CONTACT NAME:</b> Customer Service <b>PHONE (A/C. No. Ext):</b> 954-493-9424 <b>FAX (A/C. No):</b> 9544939424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID:</b> 22774682														
<b>INSURED</b> The Lakes of Deer Creek Condominium Association 633 Edgewater Drive  Deerfield Beach FL 33442	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> <tr> <td><b>INSURER A:</b> Heritage Property&amp;Casualty Insurance Company</td> <td></td> </tr> <tr> <td><b>INSURER B:</b> United States Liability Insurance</td> <td></td> </tr> <tr> <td><b>INSURER C:</b></td> <td></td> </tr> <tr> <td><b>INSURER D:</b></td> <td></td> </tr> <tr> <td><b>INSURER E:</b></td> <td></td> </tr> <tr> <td><b>INSURER F:</b></td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	<b>INSURER A:</b> Heritage Property&Casualty Insurance Company		<b>INSURER B:</b> United States Liability Insurance		<b>INSURER C:</b>		<b>INSURER D:</b>		<b>INSURER E:</b>		<b>INSURER F:</b>	
INSURER(S) AFFORDING COVERAGE	NAIC #														
<b>INSURER A:</b> Heritage Property&Casualty Insurance Company															
<b>INSURER B:</b> United States Liability Insurance															
<b>INSURER C:</b>															
<b>INSURER D:</b>															
<b>INSURER E:</b>															
<b>INSURER F:</b>															

**COVERAGES                                      CERTIFICATE NUMBER:                                      REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**  
 633 Edgewater Drive, Deerfield Beach, FL 33442

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	<input checked="" type="checkbox"/> <b>PROPERTY</b>	HCP008740-1	05/31/2023	05/31/2024	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td><input checked="" type="checkbox"/> BUILDING</td> <td style="text-align: right;">\$ 433,594</td> </tr> <tr> <td><input checked="" type="checkbox"/> PERSONAL PROPERTY</td> <td style="text-align: right;">\$ 20,000</td> </tr> <tr> <td>BUSINESS INCOME</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>EXTRA EXPENSE</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>RENTAL VALUE</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>BLANKET BUILDING</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>BLANKET PERS PROP</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>BLANKET BLDG &amp; PP</td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td style="text-align: right;">\$</td> </tr> </table>	<input checked="" type="checkbox"/> BUILDING	\$ 433,594	<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 20,000	BUSINESS INCOME	\$	EXTRA EXPENSE	\$	RENTAL VALUE	\$	BLANKET BUILDING	\$	BLANKET PERS PROP	\$	BLANKET BLDG & PP	\$		\$		\$	
	<input checked="" type="checkbox"/> BUILDING					\$ 433,594																				
	<input checked="" type="checkbox"/> PERSONAL PROPERTY					\$ 20,000																				
	BUSINESS INCOME					\$																				
	EXTRA EXPENSE					\$																				
	RENTAL VALUE					\$																				
	BLANKET BUILDING					\$																				
	BLANKET PERS PROP					\$																				
BLANKET BLDG & PP	\$																									
	\$																									
	\$																									
CAUSES OF LOSS	DEDUCTIBLES																									
<input type="checkbox"/> BASIC	BUILDING 5,000 AOP																									
<input type="checkbox"/> BROAD	CONTENTS																									
<input checked="" type="checkbox"/> SPECIAL																										
<input type="checkbox"/> EARTHQUAKE																										
<input checked="" type="checkbox"/> WIND	5%																									
<input type="checkbox"/> FLOOD																										
	<b>INLAND MARINE</b>	TYPE OF POLICY				\$																				
	CAUSES OF LOSS					\$																				
	NAMED PERILS	POLICY NUMBER				\$																				
						\$																				
B	<input checked="" type="checkbox"/> <b>CRIME</b>	CR1551663E	12/01/2022	12/01/2023	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td><input checked="" type="checkbox"/> Limit:</td> <td style="text-align: right;">\$ 300,000</td> </tr> <tr> <td></td> <td style="text-align: right;">\$</td> </tr> </table>	<input checked="" type="checkbox"/> Limit:	\$ 300,000		\$																	
	<input checked="" type="checkbox"/> Limit:					\$ 300,000																				
	\$																									
TYPE OF POLICY																										
	<b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$																				
						\$																				
						\$																				
						\$																				

**SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**  
 Replacement Cost Included / Ordinance or Law Included / Equipment Breakdown Included.

<b>CERTIFICATE HOLDER</b>  	<b>CANCELLATION</b>  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 <i>Louise Reid</i>
-----------------------------------	--



# CERTIFICATE OF LIABILITY INSURANCE

2940492

DATE (MM/DD/YYYY)  
09/13/2023

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 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).

<b>PRODUCER</b> Pettineo Insurance Agency Inc. 2428 E Commercial Blvd Fort Lauderdale, FL 33308 (954) 493-9424	<b>CONTACT NAME:</b> Pettineo Insurance <b>PHONE (A/C. No. Ext):</b> 954-493-9424 <b>E-MAIL ADDRESS:</b> coi@pettineo.com <b>PRODUCER CUSTOMER ID #:</b>		<b>FAX (A/C. No):</b> 954-493-7354
	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
<b>INSURED</b> The Lakes of Deer Creek Condominium Association, Inc. c/o Benchmark Property Management, Inc. 7932 Wiles Road Coral Springs, FL 33060	<b>INSURER A:</b> Philadelphia Insurance Companies		
	<b>INSURER B:</b> Technology Insurance Company		
	<b>INSURER C:</b> Lloyds of London		
	<b>INSURER D:</b> United States Liability Ins Co.		
	<b>INSURER E:</b>		
	<b>INSURER F:</b>		

**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	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC			PHPK2491716	12/01/2022	12/01/2023	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							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	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS			PHPK2491716	12/01/2022	12/01/2023	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
								\$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR						EACH OCCURRENCE	\$
	<b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE						AGGREGATE	\$
	DEDUCTIBLE							\$
	RETENTION \$							\$
B	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N <input type="checkbox"/> N/A	TWC4177450	12/01/2022	12/01/2023	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER	
							E.L. EACH ACCIDENT	\$ 500,000
							E.L. DISEASE - EA EMPLOYEE	\$ 500,000
							E.L. DISEASE - POLICY LIMIT	\$ 500,000
C	Directors & Officers			PLC-02143-00	12/01/2022	12/01/2023	Limit:	\$1,000,000
D	Crime			CR1551663E	12/01/2022	12/01/2023	Limit:	\$300,000

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**

Teena &amp; Kayla Wray, 612 Deer Creek Lake Pt N Ln, Deerfield Beach, FL 33442

**CERTIFICATE HOLDER**
 PriorityOne Credit Union of Florida  
 2nd Mortgagee  
 3000 N University Dr  
 Sunrise, FL 33322  
 Loan Number: 310013-70
**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