

CERTIFICATE OF LIABILITY INSURANCE

CWAGGONER

7/3/2025

EASTPIN-01

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER License # L054562 PCS Insurance Group Inc. 3315 Henderson Boulevard, Suite 200 Tampa, FL 33609		CONTACT NAME:	CONTACT NAME:			
		PHONE (A/C, No, Ext): (813) 868-1010				
			E-MAIL ADDRESS: certificates@pcsins.com			
		INSURER(S) AFFORDING	INSURER(S) AFFORDING COVERAGE			
		INSURER A : Penn-America Insurance	INSURER A: Penn-America Insurance Company			
INSURED Eastwood Pines Townehomes c/o Ameri-Tech Realty, Inc. 24701 US Highway 19 N Ste 102 Clearwater, FL 33763-4086	Fastwood Pines Townshomes Association Inc	INSURER B: Midvale Indemnity Com	INSURER B : Midvale Indemnity Company			
	•	INSURER C: PMA Companies				
	· · · · · · · · · · · · · · · · · · ·	INSURER D : Lloyds of London		A1122J		
		INSURER E: Philadelphia Indemnity	INSURER E: Philadelphia Indemnity Ins Co			
	Olcai Water, 1 E 33703-4000	INSURER F:				
		5 5 7 7				

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	SUBR	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMIT	rs	
A	Х	COMMERCIAL GENERAL LIABILITY				(11111)	(MINDO) 1111)	EACH OCCURRENCE	\$	1,000,000
		CLAIMS-MADE X OCCUR			PAV0544383	6/1/2025	6/1/2026	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000
								MED EXP (Any one person)	\$	5,000
								PERSONAL & ADV INJURY	\$	1,000,000
	GEN	N'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	2,000,000
		POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000
		OTHER:						HIRED NON OWNED	\$	1,000,000
	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	
		ANY AUTO						BODILY INJURY (Per person)	\$	
		OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$	
		HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
									\$	
В		UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$	5,000,000
	X	EXCESS LIAB CLAIMS-MADE			PRP-229824000-01-3450687	6/1/2025	6/1/2026	AGGREGATE	\$	5,000,000
		DED RETENTION \$							\$	
С	WOF	RKERS COMPENSATION EMPLOYERS' LIABILITY						X PER OTH-		
	ANY PROPRIETOR/PARTNER/EXECUTIVE		N/A		2025010606509Y	6/1/2025 6/ ⁻	6/1/2026	E.L. EACH ACCIDENT	\$	500,000
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		N/A					E.L. DISEASE - EA EMPLOYEE	\$	500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	500,000
D	D Property				JEM-25-PP-1742	6/1/2025	6/1/2026	TIV		10,428,585
E	E Crime				PCAC023962-0125	6/1/2025	6/1/2026	Employee Theft		500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION		
For Informational Purposes Only	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 Charles Barber		

LOC #: 1



ADDITIONAL REMARKS SCHEDULE

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AGENCY		NAMED INSURED		
PCS Insurance Group Inc.		Eastwood Pines Townehomes Association, Inc. c/o Ameri-Tech Realty, Inc.		
POLICY NUMBER		24701 US Highway 19 N Ste 102		
SEE PAGE 1		Clearwater, FL 33763-4086		
CARRIER	NAIC CODE	Pinellas		
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: SFF PAGF 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Coverages

Property coverage is Special Form, including wind and Equipment Breakdown. Valuation is Replacement Cost basis. Total Insured

Value: \$10,428,585

Agreed Value. Ordinance or Law Full Coverage A, Coverage B&C 10% of the value of the damaged building subject to a maximum of \$100,000 per occurrence

Property Coverage includes common elements

Deductibles: Named Storm - 5% per building, per calendar year, All Other Wind - \$100,000 per occurrence, All Other Covered Perils \$10,000 per occurrence, Equipment Breakdown - \$10,000 per occurrence

Directors & Officers

Carrier: Philadelphia Indemnity Insurance Company

Policy # PCAP049073-0125 Policy Term: 6/1/2025 to 6/1/2026

Limit: \$1,000,000 Deductible: \$1,000 per claim

56 Units - Coverage is walls out and does not include unit interior.

Property Manager is included for coverage under General Liability, Crime/Fidelity, and D&O policy forms.

Cancellation notification is 30 days except non-payment, which is 10 days.

Separation of insureds applies to the General Liability policy per the policy terms and conditions