

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 9/10/2024

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		CONTACT NAME:					
Marsh & McLennan (CLW) 101 N Starcrest Dr		PHONE (A/C, No, Ext): 727-447-6481	AX VC, No): 727-373	-2823			
Clearwater FL 33765		E-MAIL ADDRESS: condos@bouchardinsurance.com					
		PRODUCER CUSTOMER ID: ESPLAARTLAKE					
		INSURER(S) AFFORDING COVERAGE		NAIC #			
INSURED		INSURER A: Lloyds of London		55555			
Esplanade at Artisan Lakes Cmt 10730 Inglenook Terrace	ity Asn. In	INSURER B: Continental Casualty Company		20443			
Palmetto FL 34221		INSURER C:					
		INSURER D:					
		INSURER E :					
		INSURER F:					
COVEDAGES	CEDTICICATE NI IMPED: 170717504	DEVISION NIIMB	ED.				

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

SEE ATTACHED "ADDITIONAL REMARKS SCHEDULE" FOR LOCATIONS AND LIMITS.

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.

NSR LTR			SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS	
Α	Χ	PROPERTY		TCF1033643	8/19/2024	8/19/2025	Х	BUILDING	\$ SEE ATTACHED	
	CAL	CAUSES OF LOSS DEDUCTIBLES					Х	PERSONAL PROPERTY	\$ SEE ATTACHED	
	BASIC BUILDING							BUSINESS INCOME	\$	
		BROAD	2,500 AOP CONTENTS					EXTRA EXPENSE	\$	
	Х	SPECIAL	2,500 AOP					RENTAL VALUE	\$	
		EARTHQUAKE						BLANKET BUILDING	\$	
	Х	WIND	5% PER OCC					BLANKET PERS PROP	\$	
		FLOOD						BLANKET BLDG & PP	\$	
							X	REPLACEMENTCOST	\$ AGREED VALUE	
	Х	ORD OR LAW	SEE BELOW						\$	
	INLAND MARINE		=	TYPE OF POLICY					\$	
	CAUSES OF LOSS								\$	
		NAMED PERILS		POLICY NUMBER					\$	
									\$	
3	Х	CRIME		618919176	8/19/2024	8/19/2025	Х	EMPLOYEE THEFT	\$ 500,000	
	TYF	PE OF POLICY					Х	DEDUCTIBLE	\$ 2,500	
	CRIME/FIDELITY BOND		ND						\$	
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN								\$	
	EQUIPMENT BREAKDOWN		LARDOWN						\$	
									\$	
									\$	

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
PROPERTY: 4% INFLATION GUARD; ORD OR LAW FOR 9907 ARTISAN LAKES - COVERAGE A-\$900,000, COVERAGE B&C-\$86,052. ORD OR LAW
FOR 5524 ORSELLO STREET - COVERAGE A-\$900,000, COVERAGE B&C-\$45,000. CRIME: PROPERTY MANAGER IS INCLUDED AS ADDITIONAL INSURED.

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.
FOR INFORMATIONAL PURPOSES	Jack Longe

ADDITIONAL REMARKS SCHEDULE

NAMED INDURED

Esplanade at Artisan Lakes Community Association Inc

2024 to 2025 Policy Period

ADDITIONAL REMARKS

FORM IS A SCHEDULE

Special Conditions:

PROPERTY								
Description	Street	City, State, Zip Code	Limit					
Amenity Center 1	10730 Inglenook Ter	Palmetto, FL 34221	\$1,721,042					
Amenity Center 1 - Contents	10730 Inglenook Ter	Palmetto, FL 34221	\$160,000					
Guard House	10210 Cobble Park Pl	Palmetto, FL 34221	\$34,420					
Amenity Center 2	5524 Orselle St	Palmetto, FL 34221	\$900,000					
Amenity Center 2 - Contents	5524 Orselle St	Palmetto, FL 34221	\$80,000					
Lighting (Landscape)	10730 Inglenook Ter	Palmetto, FL 34221	\$200,000					
Irrigation Systems	10730 Inglenook Ter	Palmetto, FL 34221	\$100,000					
Pool In Ground	10730 Inglenook Ter	Palmetto, FL 34221	\$140,000					
Recreational Court	10730 Inglenook Ter	Palmetto, FL 34221	\$20,000					
Recreational Lighting	10730 Inglenook Ter	Palmetto, FL 34221	\$80,000					
Entry Gates w/Electronics	10730 Inglenook Ter	Palmetto, FL 34221	\$60,000					
Entry Monument/Features	10730 Inglenook Ter	Palmetto, FL 34221	\$150,000					
Fence Wrought Iron	10730 Inglenook Ter	Palmetto, FL 34221	\$30,000					
Recreational Court	10730 Inglenook Ter	Palmetto, FL 34221	\$100,000					
Fence/Wall Masonry	10730 Inglenook Ter	Palmetto, FL 34221	\$60,000					
Mailbox Kiosk	10730 Inglenook Ter	Palmetto, FL 34221	\$40,000					
Recreational Fence	10730 Inglenook Ter	Palmetto, FL 34221	\$100,000					
Pool In Ground	10730 Inglenook Ter	Palmetto, FL 34221	\$150,000					
Recreational Court	10730 Inglenook Ter	Palmetto, FL 34221	\$40,000					
Pool In Ground	10730 Inglenook Ter	Palmetto, FL 34221	\$205,000					
Perimeter Wall	10730 Inglenook Ter	Palmetto, FL 34221	\$270,000					
Gate w/Electronics	10730 Inglenook Ter	Palmetto, FL 34221	\$20,000					
Mailbox Kiosk	10730 Inglenook Ter	Palmetto, FL 34221	\$60,000					
Property NOC	10730 Inglenook Ter	Palmetto, FL 34221	\$10,000					
Spa/Jacuzzi	10730 Inglenook Ter	Palmetto, FL 34221	\$34,000					
Playground Equipment	10730 Inglenook Ter	Palmetto, FL 34221	\$20,000					
Pool Patios	10730 Inglenook Ter	Palmetto, FL 34221	\$40,000					
			\$4,824,462					



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 8/16/2024

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					CONTACT NAME:							
		& McLennan (CLW) Starcrest Dr				PHONE (A/C, No, Ext): 727-447-6481 FAX (A/C, No): 727-373-2823						
101 N Starcrest Dr Clearwater FL 33765					E-MAIL ADDRESS: condos@bouchardinsurance.com							
						INSURER(S) AFFORDING COVERAGE					NAIC#	
						INSURER A: Southern-Owners Insurance Company					10190	
	IRED	ade at Artisan Lakes Cmty Asn	In			INSURE	RB:					
10	730	Inglenook Terrace				INSURE	R C:					
Pa	lmet	to FL 34221				INSURE	R D :					
						INSURER E :						
						INSURE	RF:					
					NUMBER: 1438126039	/F DEE	N IOOUED TO		REVISION NUMBER:	IE DOL	IOV DEDICE	
IN C E	IDIC <i>I</i> ERTI	S TO CERTIFY THAT THE POLICIES ATED. NOTWITHSTANDING ANY RE FICATE MAY BE ISSUED OR MAY JSIONS AND CONDITIONS OF SUCH	EQUIF PERT POLI	REMENTAIN, TOTAL COLORS	NT, TERM OR CONDITION THE INSURANCE AFFORD LIMITS SHOWN MAY HAVE	OF ANY	Y CONTRACT THE POLICIES REDUCED BY F	OR OTHER DESCRIBED PAID CLAIMS.	OCUMENT WITH RESPEC	TO V	WHICH THIS	
INSR LTR		TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S		
Α	Х	COMMERCIAL GENERAL LIABILITY			20484913		8/19/2024	8/19/2025	EACH OCCURRENCE	\$1,000	,000	
		CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,0	00	
									MED EXP (Any one person)	\$ 10,00	0	
									PERSONAL & ADV INJURY	\$ 1,000	,000	
	-	N'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 2,000	,000	
	X	POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$ 2,000		
		OTHER:							HIRED&NON-OWNED AUTO COMBINED SINGLE LIMIT	\$ 1,000	,000	
	AUI	OMOBILE LIABILITY ANY AUTO							(Ea accident)	\$		
		OWNED SCHEDULED							BODILY INJURY (Per person) BODILY INJURY (Per accident)	\$		
		AUTOS ONLY AUTOS NON-OWNED							PROPERTY DAMAGE	\$		
		AUTOS ONLY AUTOS ONLY							(Per accident)	\$		
		UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$		
		EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$		
DED RETENTION\$									NOCKEONIE	\$		
WORKERS COMPENSATION									PER OTH- STATUTE ER	*		
AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE									E.L. EACH ACCIDENT	\$		
OFFICER/MEMBER EXCLUDED? (Mandatory in NH)			N/A						E.L. DISEASE - EA EMPLOYEE	\$		
If yes, describe under DESCRIPTION OF OPERATIONS below									E.L. DISEASE - POLICY LIMIT	\$		
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) GENERAL LIABILITY APPLIES ONLY THE COMMON AREAS AT ESPLANADE AT ARTISAN LAKES COMMUNITY ASSOCIATION INC. SEVERABILITY OF INTEREST INCLUDED.												
CERTIFICATE HOLDER							CANCELLATION					
FOR INFORMATIONAL PURPOSES					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.							
FOR INFORMATIONAL FURFUSES					AUTHORIZED REPRESENTATIVE Jodel Storgs							