

**ACORD**<sup>TM</sup>**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

5/01/2025

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 any rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> <b>McGriff Insurance Services LLC</b> <b>12485 28th St. North, Third Fl</b> <b>St Petersburg, FL 33716</b>	<b>CONTACT NAME:</b> Angel Martinez <b>PHONE (A/C, No, Ext):</b> 727 803-8187 <b>FAX (A/C, No):</b> 866 881-5271 <b>E-MAIL ADDRESS:</b> Certificate@Mcgriff.com														
<b>INSURED</b> <b>Key Manor Condo Association Inc</b> <b>c/o Ameri-Tech Property Management Inc</b> <b>24701 US Hwy 19 N Ste 102</b> <b>Clearwater, FL 33763-4086</b>	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Southern-Owners Insurance Company</td> <td>10190</td> </tr> <tr> <td>INSURER B : Heritage Property Casualty Insurance</td> <td>14407</td> </tr> <tr> <td>INSURER C : Travelers Casualty &amp; Surety Co of Amer</td> <td>31194</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 : Southern-Owners Insurance Company	10190	INSURER B : Heritage Property Casualty Insurance	14407	INSURER C : Travelers Casualty & Surety Co of Amer	31194	INSURER D :		INSURER E :		INSURER F :	
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**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	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			2223122076365124	11/01/2024	11/01/2025	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$300,000 MED EXP (Any one person) \$10,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP AGG \$2,000,000 \$
X	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/>			2223122076365124	11/01/2024	11/01/2025	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B	Property			HCP0058727	11/01/2024	11/01/2025	SEE DESCRIPTION BOX
C	D&O Liability			105990274	11/01/2024	11/01/2025	\$1,000,000/\$1,000 Ded
C	Crime			105990274	11/01/2024	11/01/2025	\$250,000/1,000 Ded

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

Total Number of Units: 56 (B) Insurer: Heritage Insurance -EFF 11-01-2024 to 11/01/2025

\*Property - Special Form/Replacement Cost; Deductibles: \$5,000 All Other Perils

5% Hurricane Per Occurrence Per Building

Ordinance or Law - Coverage \$250,000 Limit / 2% Inflation Guard

Equipment Breakdown Included

(See Attached Descriptions)

**CERTIFICATE HOLDER****CANCELLATION**

Key Manor Condo Association Inc  
 c/o Ameri-Tech Property Management Inc  
 24701 US Hwy 19 N Ste 102  
 Clearwater, FL 33763-4086

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



## DESCRIPTIONS (Continued from Page 1)

Location # 1 - 3122 30th Avenue North, St Petersburg, FL  
1 Residential Condo. Building A / 6 Units - \$1,047,761 limit  
Clubhouse - \$235,000; Laundry Room - \$235,000  
Location # 2 - 3123 29th Avenue North, St Petersburg, FL  
1 Residential Condo. Building B / 8 Units - \$1,222,735 limit  
Location # 3 - 3147 29th Avenue North, St Petersburg, FL  
1 Residential Condo. Building C / 8 Units - \$1,222,735 limit  
Location # 4 - 3148 30th Avenue North, St Petersburg, FL  
1 Residential Condo. Building D / 6 Units - \$1,047,761 limit  
Location # 5 - 3120 29th Avenue North, St Petersburg, FL  
1 Residential Condo. Building E / 8 Units - \$1,222,735 limit  
Location # 6 - 3121 28th Avenue North, St Petersburg, FL  
1 Residential Condo. Building F / 6 Units - \$1,047,761 limit  
Location # 7 - 3143 28th Avenue North, St Petersburg, FL  
1 Residential Condo. Building G / 8 Units - \$1,222,735 limit  
Location # 8 - 3146 29th Avenue North, St Petersburg, FL  
1 Residential Condo. Building H / 6 Units - \$1,067,761 limit

\*Management, Board Members, and Board approved volunteers are covered under the Fidelity Bond and Directors & Officers Liability.

\*Separation of Insureds or Severability is included as part of the General Liability coverage form.

\*Cancellation Policy: 10 day notification for non-payment of premium, 45 days all other reasons.

\*Transfer of Rights of Recovery against others included.

Due to an addition to Florida Statute 626.9551, effective July 1, 2021, no one (including a lender) may require an insurance agency or agent provide a replacement cost estimator (RCE) or other insurance underwriting information in connection with a loan. Additionally, an insurance agent or agency is prohibited from supplying the RCE to anyone, even the customer. We are, therefore, unable to provide a copy of the Replacement Cost Estimator / Appraisal.

FLOOD COVERAGE IS CURRENTLY NOT WRITTEN THROUGH MCGRUFF.

For Informational Purposes Only