



The Village at Bentley Park HOA, Inc.

08/06/2024 - 08/06/2025

Prepared for:

Turner Insurance Advisor Group, Inc.

Kristin Recore

Prepared by:

Dawn Gordon

727.342.6781

dgordon@brcins.com

Confirmation of Coverage

INSURED:

The Village at Bentley Park HOA, Inc.

MAILING ADDRESS:C/O Ameri-Tech Property Management
24701 US HWY 19 N, Suite 102
Clearwater, FL, 33763**POLICY TERM:**

08/06/2024 - 08/06/2025

ACCOUNT#:

Not Applicable

INSURER

Underwriters at Lloyds of London

STATUS

Non Admitted

PREMIUM%

100.00

POLICY#

AMR84888

PREMIUM BREAKDOWN:

Premium	\$	6,797.00	
Broker Fee	\$	450.00	Fully earned at inception
FL SL Tax	\$	358.00	
FL Stamping Fee	\$	4.35	
FL DCA EMPA Commercial Fee	\$	4.00	
Total Gross Amount	\$	7,613.35	

COMMISSION: 10.00 % of premium excluding fees and taxes. Please see attached invoice for payment due date.

35% MINIMUM RETAINED PREMIUM IN THE EVENT OF CANCELLATION. NO FLAT CANCELLATIONS.

Dawn Gordon, W137450

PERIL(S)

Special excluding Flood and Earthquake

Coverage is limited to the specified coverage indicated in the Wrap Policy wording.

LIMIT(S)

As Per Schedule on file with Waypoint Wholesale, an AmRisc Company

subject to a maximum limit of 5% multiplied by scheduled values Any one occurrence

DEDUCTIBLE(S)

As per the American Coastal Insurance Company Policy, except Wind Driven Precipitation deductible shall be equal to the Hurricane deductible

TRIPRA

Declined

Please review carefully. Coverages provided may differ from those requested.

This Confirmation is intended for use as evidence that insurance as described has been effected, against which a Policy or Policies will be issued. This Confirmation and the insurance effected by it are subject to all terms, conditions and provisions of the Policy or Policies to be issued and in the event of any inconsistency therewith, the terms, conditions and provisions of the Policy or Policies shall prevail.

Brown & Riding has the right to cancel any binder or policy in accordance with the cancellation provisions of such binder or policy. When coverage is bound by Brown & Riding, a charge will be made in accordance with the policy terms and upon binding, all fees for the full policy term will be fully earned. Producer guarantees payment of premium for risks placed through Brown & Riding. If Producer does not make timely payment of any sums due Brown & Riding, then Brown & Riding may, without limitation of other remedies, cancel the policy for non-payment of premium.

Brown & Riding assumes no legal obligation as to the insurance applicant, insured, or known or unknown third parties regarding the suitability, adequacy, or appropriateness of limits, terms, conditions, exclusions, and other policy features. Producer shall be responsible for disclosing to Producer's customer all Brown & Riding broker fees, other fees, and charges disclosed by Brown & Riding to Producer.

Producer shall hold harmless Brown & Riding, and Brown & Riding shall hold harmless Producer, from any and all of the respective negligent or wrongful acts, omissions, or conduct that result in a financial or other obligation to the other.

In the event of a dispute between Brown & Riding and Producer, the prevailing party shall be entitled to recover its attorneys' fees, costs, and related litigation expenses in addition to any other recovery.

While we do encourage policyholders to submit all claim notices directly, Brown & Riding remains happy to assist throughout the reporting and adjustment process. Please feel free to contact us at claimdesk@brcins.com with any claim-related questions, requests, or concerns.

The responsibility for the accuracy of the information set forth in any certificate of insurance is the sole responsibility of the person or entity which issues the certificate. Although Brown & Riding may retain copies of certificates of insurance forwarded to us, Brown & Riding does so strictly without prejudice as to their accuracy. Neither the insurers, their representatives, nor Brown & Riding will be responsible for any liability resulting from your issuance any certificate of insurance. We also draw your attention to the fact that unless the policy is physically endorsed, the issuance of a certificate does not amend, extend, or alter the coverage afforded by the policy or change the person(s) or entities to whom such coverage is afforded under the policy.

Moreover, neither the underwriters, their representatives, nor Brown & Riding will be responsible for any liability resulting from the issuance of any unauthorized endorsement or the issuance of an endorsement which has been authorized by the insurers but where the authorized wording has been amended or revised in any way, without the prior written approval of the insurers.

By binding this coverage, the Retailer confirms that the prospective insured has (1) been advised of the right to receive policy documents in paper format; and (2) has consented to receive all such documents electronically.

Regards,
Dawn Gordon
727.342.6781

Florida Notice and Stamp

Insured's Name: The Village at Bentley Park HOA, Inc.

Policy # AMR84888

Policy Dates: From: 08/06/2024 To: 08/06/2025

Surplus Lines Agent's Name: Dawn Gordon

Surplus Lines Agent's Address: 4301 West Boy Scout Blvd.

Suite 580

Tampa, FL, 33607

Surplus Lines Agent's License #: W137450

Producing Agent's Name: Kristin Recore

Producing Agent's Physical Address: 2121 NE Coachman Road

Clearwater, FL, 33765

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Policy Premium:	\$ 6,797.00	SL Agent Policy Fee:	\$ 450.00
Inspection Fee:	\$ 0.00	Other Policy Fees:	\$ 0.00
Tax:	\$ 358.00	FSLSO Service Fee:	\$ 4.35
EMPA Surcharge:	\$ 4.00		

Surplus Lines Agent's Countersignature:

License W137450

FOR SLA PURPOSES ONLY

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

FLORIDA SURPLUS LINES NOTICE (GUARANTY ACT)

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

LMA9037

September 1, 2013

FLORIDA SURPLUS LINES NOTICE (RATES AND FORMS)

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

LMA9038

September 1, 2013

To: Dawn Gordon
Brown & Riding

Date: 7/30/2024

AccountID : 1159913

Valid Until: 12/4/2024

Wrap Policy Number AMR-84888
ACIC Policy Number AMC-34146-07



ACIC Wrap Binder

If ACIC Wrap coverage authorized herein is bound, this policy shall run concurrently with and be subject to the same terms, conditions and limitations of the American Coastal Insurance Company (hereinafter "ACIC") policy stated herein which shall be on file with Waypoint Wholesale, an AmRisc Company ; except as regards premium amount, coverages and limits of liability, or as stated elsewhere herein.

Names Insured The Village at Bentley Park HOA Inc

Mailing Address 24701 US Hwy 19 N Ste 102
Clearwater, FL 33763

Policy Period 8/6/2024 to 8/6/2025

Limit of Liability As Per Schedule on file with Waypoint Wholesale, an AmRisc Company
subject to a maximum limit of 5% multiplied by scheduled values Any one occurrence

Issuing Company Certain Underwriters at Lloyd's - Approved/Non-Admitted

Interest	Buildings	\$26,530,935
	Contents	\$0
	Other	\$657,000
	Rents	\$0
	Sum of TIV	\$27,187,935

Perils Special excluding Flood and Earthquake
Coverage is limited to the specified coverage indicated in the Wrap Policy wording.

Deductibles As per the American Coastal Insurance Company Policy, except Wind Driven Precipitation deductible shall be equal to the Hurricane deductible

Policy Premium	\$6,797.00	Premium
	\$0.00	Inspection Fee
	\$0.00	Policy Fee
	\$0.00	TRIPRA Declined
	\$0.00	Surplus Lines (if applicable)
	\$6,797.00	Total

Any Additional or Return Premium under \$500 shall be waived

Commission 0.1450

Minimum Earned Premium 35%

Information Due at binding OR within 30 days of inception:
Signed Surplus Lines Documentation (required at binding)
Signed TRIA Disclosure Notice

ACIC Wrap Binder



If ACIC Wrap coverage authorized herein is bound, this policy shall run concurrently with and be subject to the same terms, conditions and limitations of the American Coastal Insurance Company (hereinafter "ACIC") policy stated herein which shall be on file with Waypoint Wholesale, an AmRisc Company ; except as regards premium amount, coverages and limits of liability, or as stated elsewhere herein.

Sublimits and Extensions:

Accounts Receivable	\$1,000,000	
Backup of Sewers, Drains or Pumps	\$150,000	Annual Aggregate
Builders Risk	\$250,000	
Builders Risk Soft Costs	\$25,000	
Catastrophe Extra Expense	\$25,000	
Debris Removal	\$75,000	
Error or Omissions	\$25,000	
Fine Arts	\$100,000	
Fire Department Service Charge	\$100,000	
Fire Extinguisher Recharge	\$10,000	
Inflation Guard	5% of TIV	as per schedule
Leased or Rented Equipment	\$25,000	but not to exceed \$5,000 any one item
Lock Replacement	\$9,000	
Miscellaneous Unscheduled Property	\$10,000	
Newly Acquired Property	\$750,000	
Off Premises Power Failure	\$25,000	
Ordinance or Law	Lessor of: 5% per building; or \$1,000,000 per occurrence all buildings combined. Subject to ACIC providing primary coverage per CP 04 05.	
Outdoor Property	\$50,000	
except trees, shrubs, lawns or plants	\$40,000	
except any one tree, shrub or plant	\$4,750	
Pollutant Clean-up and Removal	\$100,000	Annual Aggregate
Professional Fees	\$100,000	Annual Aggregate
Property in Transit	\$150,000	
Property Off-Premises	\$25,000	
Reward Reimbursement	\$25,000	
Spoilage	\$25,000	
Valuable Papers and Records	\$500,000	
Wind-Driven Precipitation	\$150,000	Annual Aggregate

Surplus Lines Statement



7/30/2024

Brown & Riding

Re: The Village at Bentley Park HOA Inc

AccountID 1159913

Policy#	Company
AMR-84888	Certain Underwriters at Lloyds

This policy is being written on a surplus lines basis in a state where the above listed companies are not licensed.

Kentucky: Lloyd's of London is an admitted carrier in Kentucky. It is your responsibility to collect and file all Kentucky premium taxes and fees as respects Lloyd's of London.

It is your responsibility to arrange for applicable tax filings as well as the payment of the state taxes and/or stamping fee on the policy.

Please acknowledge that you understand this requirement of the Insurance Department for placing surplus lines business out of state by completing the statement below.

The producer signing below is hereby responsible for applicable surplus lines filings and the payment of state taxes and fees on this policy.

The producer hereby represents that all Due Diligence statements required by law have been satisfactorily completed and obtained and will be kept on file by the filing broker. Such Due Diligence statements shall be transmitted to Waypoint Wholesale, an AmRisc Company or their assigns upon request.

The producer hereby represents that all Surplus Lines taxes and fees shall be stamped or otherwise identified in a prominent manner on the evidence of coverage in accordance with applicable laws and regulations.

Producer Signature

Arrangements have been made for such filing (premium by state breakdown attached) and payment with:

State	<u>FL</u>
SL Broker Information	_____
Name	_____
Company	_____
License Number	_____
Street Address	_____
City	_____
State	_____
ZipCode	_____
Email Address	_____
Phone Number	_____

NOTE: A copy of this executed form must be received in our office as a condition of binding.

This Authorization or Binder is based on the coverage, terms and conditions listed herein. AmRisc, LLC disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms shown in this Authorization or Binder and those terms requested in your original submission or shown in your Certificates of Insurance or produced binder. All quotes and binders are subject to satisfactory inspections, recommendation compliance and financials. Carrier's participation may change at the time of binding or throughout the coverage period.

DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Insured: The Village at Bentley Park HOA Inc

AccountID: 1159913

Limits: As per the attached Authorization or Indication

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

I hereby elect to purchase coverage for acts of terrorism for a prospective premium of **\$340.00**

I hereby elect to have coverage for acts of terrorism excluded from my policy.
I understand that I will have no coverage for losses arising from acts of terrorism.

Policyholder/Applicant's Signature

This notice applies to the following carriers and their respective participation quoted herein:

Certain Underwriters at Lloyds

Print Name

Date

LMA9184

09 January 2020