



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

9/10/2025

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.

PRODUCER Higginbotham Insurance Agency, Inc. 3939 Tampa Road Oldsmar FL 34677	CONTACT NAME: Madison Oxiner PHONE (A/C, No. Ext): 813-818-5300 E-MAIL ADDRESS: MOxiner@higginbotham.net PRODUCER CUSTOMER ID: VINEOFT-01	FAX (A/C, No): 813-818-5396
License#: 2081754	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED Vineyard Of Tampa Condominium Association, Inc c/o Ameri-Tech Community Management, Inc 24701 US Highway 19 N Suite 102 Clearwater FL 33763-5008	INSURER A: Underwriters At Lloyd's, London	15642
	INSURER B: Philadelphia Indemnity Insurance Company	18058
	INSURER C: Great American E & S Insurance Company	37532
	INSURER D: Atlantic Specialty Insurance Company	27154
	INSURER E:	
	INSURER F:	

COVERAGES**CERTIFICATE NUMBER:** 1512545847**REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
SEE ATTACHED - 45 Units

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	☒	PROPERTY	AQS-251903	6/30/2025	6/30/2026	☒ BUILDING	\$ SEE ATTACHED	
	CAUSES OF LOSS					DEDUCTIBLES	☐ PERSONAL PROPERTY	\$
	☐	BASIC				BUILDING	☐ BUSINESS INCOME	\$
	☐	BROAD				10,000	☐ EXTRA EXPENSE	\$
	☒	SPECIAL				CONTENTS	☐ RENTAL VALUE	\$
	☐	EARTHQUAKE					☐ BLANKET BUILDING	\$
	☒	WIND				50,000	☐ BLANKET PERS PROP	\$
	☐	FLOOD					☐ BLANKET BLDG & PP	\$
	☒	NS				5% per bldg	☒ RCV	\$
	☐							
	☐	INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS						\$	
	☐	NAMED PERILS	POLICY NUMBER				\$	
	☐						\$	
B	☒	CRIME	PCAC024200-0125	6/30/2025	6/30/2026	☒ Limit	\$ 200,000	
	TYPE OF POLICY					☒ Deductible	\$ 250	
	Employee Dishonesty						\$	
	☐	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
							\$	
							\$	
C D	General Liability Directors & Officers		PL F053449-02 MML36384-0625	6/30/2025 6/30/2025	6/30/2026 6/30/2026	☒ Aggregate	\$ 2,000,000	
						☒ Limit	\$ 1,000,000	

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

Property Deductibles: \$10,000 All Other Perils Per Occurrence; \$50,000 All Other Wind/Hail Per Occurrence; 5% per Total Insurable Values per building reported on the Schedule of Values, subject to \$100,000 minimum Per Occurrence respects Named Storm; 5% per Total Insurable Values per building reported on the Schedule of Values, subject to \$100,000 minimum Per Occurrence respects Wind Driven Precipitation.

Ordinance or Law: A included, B & C \$500,000 combined
See Attached...

CERTIFICATE HOLDER**CANCELLATION**

For Information 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

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**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

AGENCY Higginbotham Insurance Agency, Inc.		NAMED INSURED Vineyard Of Tampa Condominium Association, Inc c/o Ameri-Tech Community Management, Inc 24701 US Highway 19 N Suite 102 Clearwater FL 33763-5008
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,****FORM NUMBER:** 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE**SPECIAL CONDITIONS:**

D - Directors & Officers (Claims Made): MML36384-0625 Pending and Prior Date 06/30/2017

Vineyard of Tampa Condominium Association, Inc

Street Address	City	State	Zip	Limit
4611 West North B St, Building A	Tampa	FL	33609	\$2,862,458
4609 West North B St, Building J	Tampa	FL	33609	\$518,570
4607 West North B St, Building K	Tampa	FL	33609	\$523,343
302 N Trask St, Building L	Tampa	FL	33609	\$594,771
4614 West Fig St, Building R	Tampa	FL	33609	\$401,294
4616 West Fig St, Building S	Tampa	FL	33609	\$349,490
4614 West Fig St, Building T	Tampa	FL	33609	\$264,483
4611 West North B St, Building M	Tampa	FL	33609	\$277,137