



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
7/20/2026

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. 1000 Wekiva Springs Road Longwood FL 32779 License#: 2081754	CONTACT NAME: Carlos Toro	
	PHONE (A/C, No, Ext): 407-869-4200 FAX (A/C, No): 407-862-7656	
	E-MAIL ADDRESS:	
	PRODUCER CUSTOMER ID: VINEOFT-01	
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(S) AFFORDING COVERAGE	NAIC #
	INSURER A: Trident Reciprocal Exchange	17678
	INSURER B: ACE Fire Underwriters Insurance Company	20702
	INSURER C: Westchester Surplus Lines Ins Co	10172
	INSURER D: Midvale Indemnity Company	27138
	INSURER E:	
	INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 82799825

REVISION NUMBER:

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

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	CR-100811	6/30/2026	6/30/2027	☒ BUILDING	\$ 5,911,546		
		CAUSES OF LOSS				DEDUCTIBLES		PERSONAL PROPERTY	\$
						BUILDING		BUSINESS INCOME	\$
		BASIC						EXTRA EXPENSE	\$
		BROAD				CONTENTS		RENTAL VALUE	\$
	☒	SPECIAL						BLANKET BUILDING	\$
		EARTHQUAKE						BLANKET PERS PROP	\$
		WIND						BLANKET BLDG & PP	\$
		FLOOD							\$
	☒	Hur Cal Yr				3%			\$
	☒	AOP				5000			\$
		☐				INLAND MARINE	TYPE OF POLICY		
		CAUSES OF LOSS					\$		
		NAMED PERILS	POLICY NUMBER				\$		
							\$		
B	☒	CRIME	ADOFLF190554622	6/30/2026	6/30/2027	☒ EMPLOYEE THEFT	\$ 200,000		
		TYPE OF POLICY					\$		
							\$		
	☐	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$		
							\$		
							\$		
C D	☐	GENERAL LIABILITY	GLWF19042182 001	6/30/2026	6/30/2027	☒ EACH OCCURRENCE	\$ 1,000,000		
	☐	UMBRELLA	PRP-229824000-02-1920225	6/30/2026	6/30/2027	☒ PER OCCURRENCE	\$ 1,000,000		

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

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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Commercial Property

Issuing Company		Policy Number	Policy Term
Trident Reciprocal Exchange		CR-100811	6/30/2026 to 6/30/2027

Named Insureds

Insured	
Vineyard Of Tampa Condominium Association, Inc	

Coverages

Loc	Bldg	Subject	Amount	Val	Coins	Cause of Loss	Deductible
1	1	4611 W NORTH B ST., TAMPA, FL 33609					
		Building	\$2,862,458	R	Agreed	Special	\$5,000
2	1	4609 W NORTH B ST, TAMPA, FL 33609					
		Building	\$518,570	R	Agreed	Special	\$5,000
		Swimming Pools	\$120,000	R	Agreed	Special	\$5,000
3	1	4607 W NORTH B ST, TAMPA, FL 33609					
		Building	\$523,343	R	Agreed	Special	\$5,000
4	1	302 N TRASK ST, TAMPA, FL 33609					
		Building	\$594,771	R	Agreed	Special	\$5,000
5	1	4614 W FIG ST, TAMPA, FL 33609					
		Building	\$401,294	R	Agreed	Special	\$5,000
6	1	4616 W FIG ST, TAMPA, FL 33609					
		Building	\$349,490	R	Agreed	Special	\$5,000
7	1	4614 W FIG ST, TAMPA, FL 33609					
		Building	\$264,483	R	Agreed	Special	\$5,000

8	1	4611 W NORTH B ST, TAMPA, FL 33609		\$277,137	R	Agreed	Special	\$5,000
		Building						

Valuation Definitions								
(A) Actual Cash Value	(C) Agreed Amount (Waived Coinsurance)	(R) Replacement Cost	(L) Actual Loss Sustained					