

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
09/05/2025

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

PRODUCER Lee Holton **Palm Insurance Management** PHONE (A/C, No, Ext): E-MAIL FAX (A/C, No): 727-565-0081 727-593-4120 209 Turner Street 2nd Floor Certificate@pimfl.com ADDRESS: Clearwater, FL 33756 License #: L093474 INSURER(S) AFFORDING COVERAGE NAIC# INSURER A : **Cumis Specialty Insurance Company, Inc.** 12758 INSURED INSURER B: Midvale Indemnity Company 27138 The District Townhome Association Inc. INSURER C: Zenith Insurance Company 13269 c/o Ameri-Tech Community Management, Inc INSURER D: 24701 US Hwy 19 N, Ste 102 INSURER E: Clearwater, FL 33763 INSURER F:

COVERAGES CERTIFICATE NUMBER: 00002616-250915154948 REVISION NUMBER: 1

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 TYPE OF INSURANCE		ADDL	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	X	COMMERCIAL GENERAL LIABILITY	INSD	WVD	CIUHOA101473-01	03/04/2025	03/04/2026	EACH OCCURRENCE DAMAGE TO RENTED	\$	1,000,000
		CLAIMS-MADE X OCCUR						PREMISES (Ea occurrence)	\$	50,000
	X	Deductible \$0						MED EXP (Any one person)	\$	5,000
	X	Separation of Insds						PERSONAL & ADV INJURY	\$	1,000,000
	GEN	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	2,000,000
	X	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000
		OTHER:						Terrorism	\$	Excluded
Α	AUTOMOBILE LIABILITY		i	CII	CIUHOA101473-01	03/04/2025	03/04/2026	COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
		ANY AUTO						BODILY INJURY (Per person)	\$	
		OWNED SCHEDULED AUTOS AUTOS						BODILY INJURY (Per accident)	\$	
	X	HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
									\$	
В	X	UMBRELLA LIAB X OCCUR			PRP-229824000-01-2689252	03/04/2025	03/04/2026	EACH OCCURRENCE	\$	5,000,000
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$	5,000,000
		DED X RETENTION \$ 0						Terrorism	\$	Included
С	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		N/A		Z141733301	03/04/2025	03/04/2026	X PER OTH- STATUTE ER		
								E.L. EACH ACCIDENT	\$	500,000
								E.L. DISEASE - EA EMPLOYEE	\$	500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	500,000
Α	A Directors & Officers				CIUHOA101473-01	03/04/2025	03/04/2026	Ded \$5,000 / Limit		\$1,000,000
Α	A Fidelity Bond				CIUHOA101473-01	03/04/2025	03/04/2026	Ded \$1,000 / Limit		\$150,000

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

RE: 160 Dr MLK Jr Street, St. Petersburg FL 33705

COVERAGES, Continued

A - FIDELITY BOND: Coverage includes Management Company

CERTIFICATE HOLDER	CANCELLATION				
For Informational Purposes 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				
	By T (LBH)				