

ACORD™

Client#: 1608425

CRYSTBAY3

# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/14/2023



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>USI Insurance Services, LLC</b> <b>2502 N Rocky Point Dr Ste 400</b> <b>Tampa, FL 33607-1421</b> <b>813 321-7500</b>		<b>CONTACT NAME:</b> Susan Morrisseau <b>PHONE (A/C, No, Ext):</b> 813 320.0175 <b>FAX (A/C, No):</b> 855 299.7117 <b>E-MAIL ADDRESS:</b> westcoastcondo@usi.com															
<b>INSURED</b> <b>Crystal Bay Condominium Association Inc</b> <b>24701 US Hwy 19 N</b> <b>Suite 102</b> <b>Clearwater, FL 33763</b>		<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Trisura Specialty Insurance Company</td> <td>16188</td> </tr> <tr> <td>INSURER B : Allied Group Insurance</td> <td>NONE</td> </tr> <tr> <td>INSURER C : Accredited Specialty Insurance Company</td> <td>16835</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 : Trisura Specialty Insurance Company	16188	INSURER B : Allied Group Insurance	NONE	INSURER C : Accredited Specialty Insurance Company	16835	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 SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Includes separation of insureds GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:		CIUCAP40060701	04/03/2023	04/03/2024	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$50,000 MED EXP (Any one person) \$5,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP AGG \$2,000,000
A	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY		CIUCAP40060701	04/03/2023	04/03/2024	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> <b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$		031356861806370	04/03/2023	04/03/2024	EACH OCCURRENCE \$15,000,000 AGGREGATE \$15,000,000 \$ PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
C	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> 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				
A	<b>Property</b>		2CSIFL05S010107801	04/03/2023	04/03/2024	See Description
A	<b>Crime/Bond</b>		CIUCAP40060701	04/03/2023	04/03/2024	\$500,000
A	<b>Directors &amp; Offic</b>		CIUCAP40060701	04/03/2023	04/03/2024	\$1,000,000

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

Property coverage including wind effective 4/3/2023 to 4/3/2024:

Accredited Specialty Insurance Company - Policy No. 2CSIFL05S010107801

Bridgeway Insurance Company - Policy No. 7EA7XP100204101

HDI Global Specialty - Policy No. JEM23XS1214

Arch Specialty - Policy No. VETEF08439230

(See Attached Descriptions)

## CERTIFICATE HOLDER

## CANCELLATION

Crystal Bay Condominium  
 Association Inc  
 24701 US Highway 19 N  
 Suite 102  
 Clearwater, FL 33763

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)

Princeton Excess & Surplus Lines - Policy No. 1166787



Special form, replacement cost, agreed amount, Ordinance or law - included.

Deductibles - 5% of TIV Named Storm(minimum \$100,000), 2% of TIV All Other Wind(minimum \$100,000), \$50,000 water damage, \$10,000 all other perils per occurrence.

Building A - 2333 Feather Sound Drive, Clearwater, FL 33762 - Building \$13,619,476 (67 units)

Building B - 2333 Feather Sound Drive, Clearwater, FL 33762 - Building \$13,619,476(66 units)

Building C - 2333 Feather Sound Drive, Clearwater, FL 33762 - Building \$13,809,239 (67 units)

Building D - 2333 Feather Sound Drive, Clearwater, FL 33762 - Building \$1,600,171(clubhouse)

Building E - 2333 Feather Sound Drive, Clearwater, FL 33762 - Building \$1,098,138 (6 units)

Building F - 2323 Feather Sound Drive, Clearwater, FL 33762 - Building \$4,973,653 (26 units)

Guardhouse -2333 Feather Sound Drive, Clearwater, FL 33762 - Building \$36,935

Boiler and Machinery - Travelers Excess and Surplus Lines Company- Policy BME14W290817TXS23  
Effective 4/03/2023 to 4/03/2024 - Limit \$48,969,588

Flood - American Bankers Insurance Company of Florida:

2333 Feather Sound Drive, Clearwater, FL 33762 - Policy no. 60101513342022

Effective 8/01/2022 to 8/01/2023 - Building \$40,137,000 (206 units)

Rated flood zone - AE - not grandfathered

Flood - Wright National Flood Insurance Company:

2323 Feather Sound Drive, Clearwater, FL 33762 - Policy No. 09115017946613

Effective 12/20/2022 to 12/20/2023 - Building \$5,449,000 (26 units)

Rated flood zone - AE - not grandfathered

Property manager included in Crime & Directors & Officers policy.