3338696

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 07/16/2026

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER	CONTACT NAME: EOI DIRECT (WWW.EOIDIRECT.COM)	
HUB International Florida, SWP 10368 West State Road, Suite 201 Davie, FL 33324 (954) 925-2590	PHONE (A/C, No, Ext): 877-456-3643	FAX (A/C, No):
	E-MAIL ADDRESS: help@eoidirect.com	
	PRODUCER CUSTOMER ID:	

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
The Townhomes at Glenbrook Homeowners Association c/o c/o Ameri-Tech Realty 24701 US Highway 19N-Suite 102 Clearwater, FL 33763	INSURER A : Heritage Property & Casualty	
	INSURER B : Travelers Casualty & Surety	
	INSURER C : Continental Casualty Company	
	INSURER D : Southern-Owners Insurance Company	
	INSURER E :	
	INSURER F :	

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

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

N/A N/A, N/A, N/A, FL 00000

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	X **PROPERTY**	HCP010414	7/8/2026	7/8/2027	X BUILDING	$ 6,874,959
	CAUSES OF LOSS / DEDUCTIBLES	Co-Insurance -NIL			PERSONAL PROPERTY	$
	BASIC / BUILDING $5,000	Agreed Value			BUSINESS INCOME	$
	BROAD / CONTENTS	2% Inflation Guard			EXTRA EXPENSE	$
	SPECIAL				RENTAL VALUE	$
	EARTHQUAKE				BLANKET BUILDING	$
	X WIND / 3% Hurr Ded	Calendar Year			BLANKET PERS PROP	$
	FLOOD				BLANKET BLDG & PP	$
	X Cvg A-Full / Ord/Law	B&C Combined $1M			X Equpment Brkdw	$ Included
						$
	INLAND MARINE	TYPE OF POLICY				$
	CAUSES OF LOSS					$
	NAMED PERILS	POLICY NUMBER				$
						$
B	X **CRIME**	106752618	7/8/2026	7/8/2027	X Employee Thef	$ 200,000
	TYPE OF POLICY				Property Mgm	$ Included
C	Directors & Officers	0250756065	7/8/2026	7/8/2027	X Limit	$ 1,000,000
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					$
						$
D	General Liability	222312-20752155-26	7/8/2026	7/8/2027	X Occurrence	$ 1,000,000
					Aggregate	$ 2,000,000

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

Residential Condominium Association - 39 Units/Townhomes
Coverage is for commonly owned association property and liability exposures
General Liability - Property Manger is included/ Separation of Insureds
No Flood with this Agency. 10 Days notice of cancellation for non-payment.

CERTIFICATE HOLDER

N/A
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N/A
N/A, FL 00000
Loan Number: 2

CANCELLATION

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

Elizabeth Fiegehen

AGENCY CUSTOMER ID: TOWNATG-01

LOC #: per Schedule

ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED
HUB International -FLA		The Townhomes at Glenbrook Homeowners Association Inc c/o Ameri-Tech Realty 24701 US Highway 19N-Suite 102 Clearwater, FL 33763
POLICY NUMBER See Page 1		
CARRIER See Page 1	**NAIC CODE**	**EFFECTIVE DATE:** 07/08/2026

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** Attachment to Certificate of Insurance

Locations/Limits:

Coverage limits is not blanket.

Breakout of Total Insured Vales:

2202-2210 Andover Circle, Palm Harbor, FL 34683, 5 units, Limit $862,131

2203-2215 Andover Circle, Palm Harbor, FL 34683, 7 units, Limit $1,137,030

2261-2269 Andover Circle, Palm Harbor, FL 34683, 5 units, Limit $893,759

2231-2243 Andover Circle, Palm Harbor, FL 34683, 7 units, Limit $1,137,030

2216-2224 Andover Circle, Palm Harbor, FL 34683, 5 units, Limit $893,759

4661 Tudor Lane, Palm Harbor, FL 34683, Pool House/Restroom, Limit $86,082

4661 Tudor Lane, Palm Harbor, FL 34683, Pool, Fence, & Patio, Limit $109,278

4671-4679 Tudor Lane, Palm Harbor, FL 34683, 5 units, Limit $862,131

4670-4678 Tudor Lane, Palm Harbor, FL 34683, 5 units, Limit $893,759