



Indian Springs Condominiums Inc
Ameri-Tech Property Management, Inc
INSURANCE SUMMARY

Prepared for: Ameri-Tech Property Management, Inc Agent: David Mohns, AAI, CIRMS, CLCS , Bouchard Insurance
 Date: 2023 Construction Type: Joisted Masonry Address: 101 Starcrest Drive, Clearwater, FL 33765
 Number of units: 74 Appraisal Date: 4/15/20 Phone: 727 - 447 - 6481

Location Address:	Coverage	All Other Peril Deductible	5% Hurricane Deductible	Effective Date	Insurance Co/Policy #	Premium		
Property - Special Perils								
Building 1 (3 Units)	\$588,811	\$5,000	\$29,441	8/3/23-8/3/24	Heritage Property & Casualty Insurance HCP008864	\$216,575.00		
Building 2 (16 Units)	\$3,102,679		\$155,134					
Building 3 (4 Units)	\$713,834		\$35,692					
Building 4 (5 Units)	\$903,141		\$45,157					
Building 5 (4 Units)	\$713,834		\$35,692					
Building 6 (8 Units)	\$1,599,439		\$79,972					
Building 7 (12 Units)	\$2,349,823		\$117,491					
Building 8 (5 Units)	\$903,141		\$45,157					
Building 9 (5 Units)	\$903,141		\$45,157					
Building 12 (12 Units)	\$1,653,014		\$82,651					
Maintenance Building	\$36,261		\$1,813					
MAXIMUM HURRICANE DEDUCTIBLE EXPOSURE			\$673,356					
<i>Total Insured Value: \$13,467,118</i> <i>Valuation: Replacement Cost</i> <i>Co-Insurance: 80%</i> <i>Actual Cash Value applies to roofs</i> <i>Wind Driven Precipitation: \$250,000</i> <i>Back Up of Sewers or Drains: \$150,000</i> <i>Catastrophic Ground Coverage Collapse</i> <i>Equipment Breakdown: Included</i> <i>Ordinance or Law: Cvg A B & C Combined Sublimit \$250,000</i>								
Package								
General Liability								
General Aggregate	\$2,000,000	\$0		8/3/23-8/3/24	Trisura Specialty Insurance Company CIUCAP40235001	\$15,230.25		
Products-Completed Ops Aggregate	\$2,000,000							
Personal & Advertising Injury	\$1,000,000							
Each Occurrence	\$1,000,000							
Damage to Rented Premises	\$50,000							
Medical Expenses	\$5,000							
<i>Additional Insureds Include: Manager/Lessor, All Named Insured Committees, Condo Unit Owners, Directors & Trustees</i>								
Directors & Officers Liability								
Limit of Liability - Each Claim	\$1,000,000	\$1,000						
Aggregate Limit	\$1,000,000	\$1,000						
<i>Defense Costs: Outside the Limit of Liability</i>								
<i>Employment Practices Liability: Included</i>								
Crime/Fidelity								
Employee Theft	\$250,000	\$1,000						
<i>Covered Employees Include: Management Company, Directors & Trustees, Non-Compensated Officers</i>								
Workers Compensation								
Employers Liability				8/3/23-8/3/24	Zenith Insurance Company Z136770104	\$565.00		
Each Accident	\$500,000							
Disease - Policy Limit	\$500,000							
Disease - Each Employee	\$500,000							
Umbrella								
Limit of Liability - Each Occurrence	\$5,000,000	\$0		8/3/23-8/3/24	Greenwich Insurance Company PPP7498056	\$1,546.58		
Aggregate	\$5,000,000	\$0						
Flood								
Building 1 (3 Units)	\$750,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150912147	\$1,162.00		
Building 2 (16 Units)	\$4,000,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150913176	\$3,027.00		
Building 3 (4 Units)	\$1,000,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150913179	\$1,394.00		
Building 4 (5 Units)	\$1,250,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150913189	\$2,187.00		
Building 5 (4 Units)	\$1,000,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150913194	\$1,702.00		
Building 6 (8 Units)	\$2,000,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150913196	\$1,916.00		
Building 7 (12 Units)	\$2,578,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150913200	\$3,527.00		
Building 8 (5 Units)	\$1,250,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150913207	\$2,187.00		
Building 9 (5 Units)	\$1,250,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150913213	\$2,185.00		
Building 12 (12 Units)	\$3,000,000	\$5,000		3/20/23- 3/20/24	Wright Nat'l Flood Co / 091150913220	\$2,496.00		
TOTAL PREMIUM						\$255,699.83		

This is a summary of coverages, not a legal contract. Please refer to the actual policies purchased for the specific terms, conditions, limitations, exclusions and definitions that will govern in the event of a loss.