

DATE (MM/DD/YYYY)
12/16/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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).

PRODUCER	CONTACT NAME: Anthony Russo	
	PHONE (A/C, No, Ext): 239-433-0307	FAX (A/C, No): 866-881-5271
INSURED	E-MAIL ADDRESS: MCG.Certificateofinsurance@MarshMMA.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED	INSURER A: Superior Specialty Insurance Company	16551
	INSURER B: American Coastal Insurance Co	12968
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

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 INSR	SUBR INSR	WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR Includes Separation of Insureds GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC OTHER:				TLUHOA50146401	11/02/2025	11/02/2026	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	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY				TLUHOA50146401	11/02/2025	11/02/2026	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
								BODILY INJURY (Per person)	\$
								BODILY INJURY (Per accident)	\$
								PROPERTY DAMAGE (Per accident)	\$
									\$
	UMBRELLA LIAB EXCESS LIAB							EACH OCCURRENCE	\$
								AGGREGATE	\$
									\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N		N / A				PER STATUTE	OTH-ER
B	Property							E.L. EACH ACCIDENT	\$
A	D&O Liability				AMC3574707	11/02/2025	11/02/2026	E.L. DISEASE - EA EMPLOYEE	\$
A	Crime Liability				TLUHOA50146401	11/02/2025	11/02/2026	E.L. DISEASE - POLICY LIMIT	\$
					TLUHOA50146401	11/02/2025	11/02/2026		

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

B) Property Policy - Special Form/Replacement Cost

Deductibles: 5% Hurricane per Calendar Year, per Building/\$5,000 All Other Perils per Occurrence/3% Sinkhole per Building, per Occurrence

Equipment Breakdown Included

Ordinance or Law - Coverage A/B/C Combined Limit: \$1,000,000

(See Attached Descriptions)

CERTIFICATE HOLDER

CANCELLATION

Pipers Glen Condominium Assoc Inc.
 c/o Ameri-Tech
 24701 US Highway 19 N. Ste 102
 Clearwater, FL 33763-4086

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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DESCRIPTIONS (Continued from Page 1)

Property Limits by address listed below:

1554, 1556, 1558 Glen Court, Dunedin, FL (3 Residential Condominium Units) - Building Limit: \$469,837/3

Stall Carport Limit: 13,500

1560-1566 Glen Court, Dunedin, FL (4 Residential Condominium Units) Building Limit: \$638,719/4-Stall

Carport Limit: 18,000

1568-1574 Glen Court, Dunedin, FL (4 Residential Condominium Units) - Building Limit: \$598,518/4-Stall

Carport Limit: 18,000

1576-1580 Glen Court, Dunedin, FL (3 Residential Condominium Units) - Building Limit: \$469,837/3-Stall

Carport Limit: 13,500

1582 & 1584 Heather Court, Dunedin, FL (2 Residential Condominium Units) - Building Limit: \$357,144/4-Stall

Carport Limit: 18,000

1586-1592 Heather Court, Dunedin, FL (4 Residential Condominium Units) - Building Limit: \$607,343/4-Stall

Carport Limit: 18,000

1594 & 1596 Heather Court, Dunedin, FL (2 Residential Condominium Units) - Building Limit: \$374,085

1569-1575 Amberlea Drive South, Dunedin, FL (4 Residential Condominium Units) Building Limit: \$593,915/4

Stall Carport Limit: 18,000

1577-1583 Amberlea Drive South, Dunedin, FL (4 Residential Condominium Units) - Building Limit: \$593,462/4

Stall Carport Limit: 18,000

1585-1591 Amberlea Drive South, Dunedin, FL (4 Residential Condominium Units) - Building Limit: \$593,606/4

Stall Carport Limit: 18,000

1593-1599 Amberlea Drive South, Dunedin, FL (4 Residential Condominium Units) - Building Limit: \$593,462/3

Stall Carport Limit: 13,500

1601, 1603, 1607 Amberlea Drive South, Dunedin, FL (3 Residential Condominium Units) - Building Limit:

\$499,683/4-Stall Carport Limit: 18,000

TIV: \$6,574,111

*Management, Board Members, and Board approved volunteers are covered under the Fidelity Bond and Directors & Officers Liability.

*Separation of Insureds or Severability is included as part of the General Liability coverage form.

*Cancellation Policy: 10-day notification for non-payment of premium, 45-days all other reasons.

*Transfer of Rights of Recovery against others included.

Due to an addition to Florida Statute 626.9551, effective July 1, 2021, no one (including a lender) may require an insurance agency or agent provide a replacement cost estimator (RCE) or other insurance underwriting information in connection with a loan. Additionally, an insurance agent or agency is prohibited from supplying the RCE to anyone, even the customer. We are, therefore, unable to provide a copy of the Replacement Cost Estimator / Appraisal.

FLOOD COVERAGE IS CURRENTLY NOT WRITTEN THROUGH MCGRIFF

FOR INFORMATIONAL PURPOSES ONLY