Client#: 183581 BAYSKEY

## ACORD<sub>™</sub> CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 1/28/2025

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.

PRODUCER		CONTACT EOI Direct					
CBIZ In	surance Services, Inc.	PHONE (A/C, No, Ext): 877-456-3643 FAX (A/C, No):					
1605 Main Street, Suite 1010 Sarasota, FL 34236 941 960-8778		E-MAIL ADDRESS: help@eoidirect.com  PRODUCER CUSTOMER ID #:					
		Bayside Key Homeowners Association, Inc		INSURER A: Heritage Property & Casualty Ins. Co.			
INSURER B: Travelers Casualty & Surety Co of Am.							
	c/o Ameri-Tech Community Mgmt	INSURER C: Wright National Flood Insurance Co.					
	24701 US Highway 19 N., Ste. 102	INSURER D :					
	Clearwater, FL 33763	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)

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 .TR	TYPE OF INSURANCE			POLICY NUMBER	POLICY EFFECTIVE DATE(MM/DD/YYYY)	POLICY EXPIRATION DATE(MM/DD/YYYY)	COVERED PROPERTY		LIMITS
Α	Х	PROPERTY		HCP008413	12/01/2024	12/01/2025	Х	BUILDING	\$ 17,092,554
	CAUSES OF LOS		DEDUCTIBLES					PERSONAL PROPERTY	\$
		BASIC	BUILDING	Replacement Cost				BUSINESS INCOME	\$
		BROAD	\$5,000 AOP	Agreed Value				EXTRA EXPENSE	\$
	Χ	SPECIAL		2% Infl Grd				RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
		WIND						BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
	Χ	Wind/Hail	5%	Per Bldg			X	Ord or Law	\$
							X	A, B, & C	\$ 500,000
		INLAND MARINE CAUSES OF LOSS NAMED PERILS		TYPE OF POLICY					\$
	CAL								\$
				POLICY NUMBER					\$
									\$
В	Х	CRIME		105511573	12/01/2024	12/01/2025	Х	EmployeeTheft	\$ 250,000
	TYF	TYPE OF POLICY Fidelity					X	Deductible	\$ 1,000
	Fic						X	Prop Mgr Incl	\$ Yes
Α	X BOILER & MACHINERY / EQUIPMENT BREAKDOWN			HCP0084113	12/01/2024	12/01/2025	X	Building	\$ 17,092,554
		Zgo:zi.: Zitzatbeim					X	Deductible	\$ 5,000
С	Flo	Flood		Various	01/01/2025	01/01/2026	Х	Building	\$ 500,000
							X	Deductible	\$ 10,000

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

Total Number of Project Units 142. Coverage is walls-out. Property Manager is Additional Insured on Crime policy. Separation of insureds is included. 2% Inflation Guard applies. 100% Replacement cost applies based on current appraisal on file. 10 day's cancellation for non-payment of premium; 90 days for non-renewals. (See Attached Descriptions)

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.				
1	AUTHORIZED REPRESENTATIVE CBIZ Insurance Services, Inc.				

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