



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/17/2025

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.

**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 rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Brown & Brown Insurance Services, Inc. 7984 Cooper Creek Blvd Ste 101 University Park FL 34201	<b>CONTACT NAME:</b> Brown & Brown Insurance Services, Inc. <b>PHONE (A/C, No, Ext):</b> (941) 893-2200 <b>E-MAIL ADDRESS:</b> sarasota.certs@bbrown.com <b>FAX (A/C, No):</b> (941) 893-2300
<b>INSURED</b> Village Brooke Condominium Association, Inc. 3247 Beneva Road Sarasota FL 34232	<b>INSURER(S) AFFORDING COVERAGE</b> <b>INSURER A:</b> Southern-Owners Insurance Company <b>INSURER B:</b> American Coastal Ins. Co. <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>

**COVERAGES****CERTIFICATE NUMBER:** 25-26 Master**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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b>			2023122091253225	07/17/2025	07/17/2026	EACH OCCURRENCE \$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						MED EXP (Any one person) \$ 10,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						PERSONAL & ADV INJURY \$ 1,000,000
	OTHER:						GENERAL AGGREGATE \$ 2,000,000
	<b>AUTOMOBILE LIABILITY</b>						PRODUCTS - COMP/OP AGG \$ 2,000,000
	<input type="checkbox"/> ANY AUTO						Severability Clause \$ Included
	<input type="checkbox"/> OWNED AUTOS ONLY	<input type="checkbox"/> SCHEDULED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> HIRED AUTOS ONLY	<input type="checkbox"/> NON-OWNED AUTOS ONLY					BODILY INJURY (Per person) \$
	<input type="checkbox"/> UMBRELLA LIAB	<input type="checkbox"/> OCCUR					BODILY INJURY (Per accident) \$
	<input type="checkbox"/> EXCESS LIAB	<input type="checkbox"/> CLAIMS-MADE					PROPERTY DAMAGE (Per accident) \$
	DED	RETENTION \$					
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>	<input type="checkbox"/> Y / <input type="checkbox"/> N	N/A				PER STATUTE
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						OTH-ER
	If yes, describe under DESCRIPTION OF OPERATIONS below						
B	For Property			See ACORD 27	07/17/2025	07/17/2026	E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$

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

**CERTIFICATE HOLDER****CANCELLATION**

Village Brooke Condominium Association, Inc. 3247 Beneva Road Sarasota FL 34232	<b>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</b> <b>AUTHORIZED REPRESENTATIVE</b> 
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AGENCY CUSTOMER ID: 00348503

LOC #: \_\_\_\_\_



# ADDITIONAL REMARKS SCHEDULE

Page \_\_\_\_ of \_\_\_\_

<b>AGENCY</b> Brown & Brown Insurance Services, Inc.		<b>NAMED INSURED</b> Village Brooke Condominium Association, Inc.	
<b>POLICY NUMBER</b>		<b>EFFECTIVE DATE:</b>	
<b>CARRIER</b>	<b>NAIC CODE</b>		

## ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

Crime coverage is written through Travelers Casualty & Surety Co. of America

Policy Period: 07/17/25-26  
 Policy Number: 107286418

Coverage Limit: \$1,200,000.  
 Deductible: \$10,000.



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

07/17/2025

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Brown & Brown Insurance Services, Inc. 7984 Cooper Creek Blvd Ste 101 University Park FL 34201	PHONE (A/C, No, Ext): (941) 893-2200	COMPANY American Coastal Insurance Company 970 Lake Carillon Dr Ste 106 St Petersburg FL 33716
FAX (A/C, No): (941) 893-2300	E-MAIL ADDRESS: sarasota.certs@bbrown.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: 00348503		
INSURED Village Brooke Condominium Association, Inc. 3247 Beneva Road Sarasota FL 34232	LOAN NUMBER	POLICY NUMBER AMC3690306
	EFFECTIVE DATE 07/17/2025	EXPIRATION DATE 07/17/2026
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

## PROPERTY INFORMATION

### LOCATION/DESCRIPTION

3201-3283 Beneva Road  
Sarasota, FL 34232  
Residential Condominium; 14 Buildings; 320 Total Units

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 EVIDENCE OF PROPERTY INSURANCE 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.

## COVERAGE INFORMATION

PERILS INSURED

BASIC

BROAD

☒ SPECIAL

### COVERAGE / PERILS / FORMS

### AMOUNT OF INSURANCE

### DEDUCTIBLE

Special Form; Replacement Cost Basis

5% Hurricane Deductible; \$25,000. All Other Perils Deductible  
Co-Insurance: Agreed Amount

Ordinance or Law: Coverage A Included; Coverages B&C Combined 2.5% (Per Building)  
Equipment Breakdown Included  
Inflation Guard: Not Applicable

\*\*See following page for building coverage limits

## REMARKS (Including Special Conditions)

\*The coverage limits noted on this document and the corresponding policy are 100% of the insurable replacement costs per the most recent appraisal on file dated 11/2023.  
\*\*Coverage afforded by this policy is Walls-Out only. Walls In and Betterments/Improvements coverages are afforded through the owners HO6 Policy.

## 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.

## ADDITIONAL INTEREST

### NAME AND ADDRESS

See ACORD 25

ADDITIONAL INSURED

MORTGAGEE

LENDER'S LOSS PAYABLE

LOSS PAYEE

LOAN #

AUTHORIZED REPRESENTATIVE

## COMMENTS/REMARKS

Property Location (# Units) - Coverage Limit

3249-3253 Beneva Rd (24 Units) - \$3,934,311.  
3201-3205 Beneva Rd (24 Units) - \$4,120,411.  
3207-3211 Beneva Rd (24 Units) - \$4,120,411.  
3241-3245 Beneva Rd (24 Units) - \$3,252,410.  
3255-3259 Beneva Rd (24 Units) - \$4,120,411.  
3235-3239 Beneva Rd (24 Units) - \$4,083,071.  
3213-3217 Beneva Rd (24 Units) - \$3,945,830.  
3219-3223 Beneva Rd (24 Units) - \$4,399,549.  
3229-3233 Beneva Rd (24 Units) - \$3,596,416.  
3225-3227 Beneva Rd (16 Units) - \$3,151,498.  
3261-3265 Beneva Rd (24 Units) - \$4,090,428.  
3267-3272 Beneva Rd (24 Units) - \$4,144,958.  
3275-3279 Beneva Rd (24 Units) - \$4,531,618.  
3281-3283 Beneva Rd (16 Units) - \$3,151,498