



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/22/2020

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 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).

PRODUCER Brown & Brown - Sarasota 240 S. Pineapple Ave Suite 301 Sarasota FL 34236	CONTACT NAME: PHONE (A/C No. Ext): 800-421-2803		FAX (A/C, No): 941-893-2300
	E-MAIL ADDRESS: info@bbsarasota.com		
INSURER(S) AFFORDING COVERAGE			NAIC #
INSURED Our Association, Inc. c/o c/o JHL Realty Mgmt Group, LLC 11517 Callaway Court Venice FL 34293	OURAS-1	INSURER A :	Aspen Specialty Ins Co 10717
		INSURER B :	Lexington Insurance Co. 19437
		INSURER C :	
		INSURER D :	
		INSURER E :	
		INSURER F :	

COVERAGES

CERTIFICATE NUMBER: 2112822873

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 WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC			CIUCAP00192906	4/18/2020	4/18/2021	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
							Severability Clause	\$ Included
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE	\$
							AGGREGATE	\$
								\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below						WC STATUTORY LIMITS	OTHER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
B	For Property			See Acord 27	4/18/2020	4/18/2021		

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

Our Association, Inc.
 1001-1055 Beach Road
 1075-1191 Lake House Circle
 Sarasota, FL 34242

Residential Condominium Association - 106 Total Units

CERTIFICATE HOLDER**CANCELLATION**

Our Association, Inc.
 c/o JHL Realty Management Group, LLC.
 11517 Callaway Court
 Venice FL 34293

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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ADDITIONAL REMARKS SCHEDULE

AGENCY Brown & Brown of Florida, Inc.		NAMED INSURED Our Association, Inc.	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

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 Aspen Specialty Ins. Co.

Policy Number: CIUCAP00192906

Policy Period: 04/18/20-21

Coverage Limit: \$400,000.

Deductible: \$0.

*Coverage extends to the Management Company, Directors & Trustees, and Non-Compensated Officers

Flood Coverage is written through Wright National Flood Ins. Co.

Policy Period: 08/30/19-20

Deductible: \$1,250. (Each Policy)

Policy #	Description	(# Units)	Limit of Coverage
09115117711005	1149-1153 Lake House Cir	(3 Units)	\$559,500.
09115117711605	1155-1157 Lake House Cir	(2 Units)	\$373,000.
09115113931805	1125-1129 Lake House Cir	(3 Units)	\$559,500.
09115113931905	1131-1133 Lake House Cir	(2 Units)	\$373,000.
09115113932005	1135-1137 Lake House Cir	(2 Units)	\$373,000.
09115113933605	1145-1147 Lake House Cir	(2 Units)	\$373,000.
09115113933505	1159-1161 Lake House Cir	(2 Units)	\$373,000.
09115113933405	1167 Lake House Circle	(1 Unit)	\$185,500.
09115113932905	1169-1175 Lake House Cir	(4 Units)	\$741,800.
09115113933005	1177 Lake House Circle	(1 Unit)	\$185,500.
09115113933205	1179-1181 Lake House Cir	(2 Units)	\$370,900.
09115113933105	1183-1189 Lake House Cir	(4 Units)	\$741,800.
09115113933305	1191 Lake House Circle	(1 Unit)	\$185,500.
09115113932805	1075-1077 Lake House Cir	(2 Units)	\$364,300.
09115113932605	1079-1085 Lake House Cir	(4 Units)	\$728,600.
09115113932505	1087-1089 Lake House Cir	(2 Units)	\$364,300.
09115113932705	1091-1093 Lake House Cir	(2 Units)	\$364,300.
09115113932405	1099-1101 Lake House Cir	(2 Units)	\$373,000.
09115113932105	1103-1107 Lake House Cir	(3 Units)	\$559,500.
09115113932205	1109-1111 Lake House Cir	(2 Units)	\$373,000.
09115113932305	1113-1115 Lake House Cir	(2 Units)	\$373,000.
09115113936605	1121-1123 Lake House Cir	(2 Units)	\$373,000.

Replacement Cost Basis

Flood Coverage is written through Wright National Flood Ins. Co.

Deductible: \$1,250. (Each Policy)

Policy Period: 05/21/19-20

Policy #	Description	(# Units)	Limit of Coverage
09115109571005	1001 Beach Road	(28 Units)	\$7,000,000.
09115109570905	1055 Beach Road	(28 Units)	\$7,000,000.

Replacement Cost Basis



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

4/21/2020

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 of Florida, Inc. 240 S. Pineapple Ave, Ste 301 Sarasota FL 34236	PHONE (A/C, No, Ext): (941)893-2200	COMPANY Lexington Insurance Company
FAX (A/C, No): (941)893-2300	E-MAIL ADDRESS: managers@bbsarasota.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: 00247975		
INSURED Our Association, Inc. c/o JHL Realty Management Group, 11517 Callaway Court Venice FL 34293	LOAN NUMBER	POLICY NUMBER 41LX0240579286
	EFFECTIVE DATE 4/18/2020	EXPIRATION DATE 4/18/2021
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 1001 & 1055 Beach Road 1075-1191 Lake House Circle Sarasota, FL 34242 Residential Condominium - 106 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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Special Form / Replacement Cost Basis 5% Wind/Hail Hurricane Deductible \$25,000. All Other Wind/Hail Deductible \$5,000. All Other Perils Deductible Co-Insurance: Agreed Amount Equipment Breakdown Included Ordinance & Law: - Coverage A Included - Coverages B&C Combined \$1,000,000. *See following page for building coverage limits		

REMARKS (Including Special Conditions)

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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	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
AUTHORIZED REPRESENTATIVE Rob Wagner / MIPERI		

COMMENTS/REMARKS

Location (# Units)	Coverage Limits
1001 Beach Road (28)	\$5,309,531.
1055 Beach Road (28)	\$5,309,531.
1075-1091 Lake House Circle (10)	\$1,394,174.
1121-1137 Lake House Circle (9)	\$1,291,573.
1145-1161 Lake House Circle (9)	\$1,291,573.
1099-1115 Lake House Circle (9)	\$1,291,573.
1167-1191 Lake House Circle (13)	\$1,711,679.