



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
7/10/2025

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.

<b>PRODUCER</b> Higginbotham Insurance Agency, Inc. 3939 Tampa Road 361-375 Countryside Oldsmar FL 34677  License#: 2081754	<b>CONTACT</b> NAME: Melissa Pray PHONE (A/C, No, Ext): 813-818-5300 E-MAIL ADDRESS: MPray@Higginbotham.net PRODUCER CUSTOMER ID: COUNKEY-01	<b>FAX</b> (A/C, No): 813-818-5396
<b>INSURED</b> Countryside Key HOA, Inc. c/o Ameri-Tech Community Management 24701 U S Hwy 19 N. #102 Clearwater FL 33763	<b>INSURER(S) AFFORDING COVERAGE</b>	
	<b>INSURER A:</b> Heritage Property and Casualty Insurance Company	<b>NAIC #</b> 14407
	<b>INSURER B:</b> Southern-Owners Insurance Company	10190
	<b>INSURER C:</b> Travelers Casualty Insurance Company Of America	19046
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

## COVERAGES

CERTIFICATE NUMBER: 890835375

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.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	<input checked="" type="checkbox"/> <b>PROPERTY</b>	HCP00633407	5/1/2025	5/1/2026	<input checked="" type="checkbox"/> BUILDING	\$ see attached
	CAUSES OF LOSS	DEDUCTIBLES			<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC	BUILDING			<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD	5,000			<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL	CONTENTS			<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE				<input type="checkbox"/> BLANKET BUILDING	\$
	<input type="checkbox"/> WIND				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> HURRICANE	3%			<input checked="" type="checkbox"/> RCV	\$
						\$
	<input type="checkbox"/> <b>INLAND MARINE</b>	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$
						\$
C	<input checked="" type="checkbox"/> <b>CRIME</b>	106130932	7/12/2025	7/12/2026	<input checked="" type="checkbox"/> LOSS LIMIT	\$ 250,000
	TYPE OF POLICY					\$
	EMPLOYEE DISHONESTY					\$
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$
						\$
B	GENERAL LIABILITY	20394164	7/12/2025	7/12/2026	<input checked="" type="checkbox"/> EACH OCCURRENCE	\$ 1,000,000
					<input checked="" type="checkbox"/> AGGREGATE	\$ 2,000,000

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

## CERTIFICATE HOLDER

## CANCELLATION

Proof of Insurance 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.

AUTHORIZED REPRESENTATIVE

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<b>Street Address</b>	<b>City</b>	<b>State Code</b>	<b>Zip</b>	<b>Limit</b>
473-483 Countryside Key Blvd	Oldsmar	FL	34677	955,885
457-471 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
441-451 Countryside Key Blvd	Oldsmar	FL	34677	955,885
425-435 Countryside Key Blvd	Oldsmar	FL	34677	955,885
409-423 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
393-407 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
377-391 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
361-375 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
345-359 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
329-343 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
313-327 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
297-311 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
285-295 Countryside Key Blvd	Oldsmar	FL	34677	955,885
265-279 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
249- 263 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
233-247 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
217-231 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
201-215 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
428-438 Countryside Key Blvd	Oldsmar	FL	34677	955,885
412-422 Countryside Key Blvd	Oldsmar	FL	34677	955,885
392-406 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
376-390 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
360-374 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
328-338 Countryside Key Blvd	Oldsmar	FL	34677	955,885
312-326 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
250-264 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
234-248 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
218-232 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
202-216 Countryside Key Blvd	Oldsmar	FL	34677	1,255,340
200 Countryside Key Blvd	Oldsmar	FL	34677	70,835