AQUAOFP-01 ASHEFFIELD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 1/25/2022

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).

PRODUCER
Gambrell, Sturges & Tober
3220 Moss Road
Bonifay, FL 32425

CONTACT NAME: Customer Service
PHONE (A/C, No, Ext): (850) 547-0065 FAX (A/C, No): (850) 254-7022
E-MAIL ADDRESS: policyhelp@yahoo.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Aspen Specialty Insurance Company	10717
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
Aquavista of Panama City Beach Owners Association, Inc.
17155 Front Beach Road
Panama City Beach, FL 32413

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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE / OCCUR			CIUCAP008041-01	1/1/2022	1/1/2023	DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 50,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	POLICY / PRO-JECT / LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:						HNO Auto	$ 100,000
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
A	X UMBRELLA LIAB / X OCCUR			CIUUMC008041-01	1/1/2022	1/1/2023	EACH OCCURRENCE	$ 5,000,000
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$
	DED / X RETENTION $ 0						Pers/Adv Inj	$ 5,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y / N	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Crime-Fidelity			CIUCAP008041-01	1/1/2022	1/1/2023	See Page 2	750,000
A	Directors & Officers			CIUCAP008041-01	1/1/2022	1/1/2023		1,000,000

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

CERTIFICATE HOLDER

PROOF OF INSURANCE

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.

AUTHORIZED REPRESENTATIVE
Gregory W. Tober

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AGENCY CUSTOMER ID: AQUAOFP-01 ASHEFFIELD

LOC #: 1

ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED
Gambrell, Sturges & Tober		Aquavista of Panama City Beach Owners Association, Inc. 17155 Front Beach Road Panama City Beach, FL 32413
POLICY NUMBER SEE PAGE 1		
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

GL coverage includes separation of insureds.

17155 Front Beach Rd, Panama City Beach, FL 32413 84 total Units

Property Including Wind/Hail and Equipment Breakdown

Arch Specialty Insurance, Policy #VETGF04019220 1/1/2022 - 1/1/2023

Condo Association Coverage Form, Cause of Loss Special

Building	Limits	Contents	Additional Property
East Tower	$9,800,087	$20,000	$93,985
West Tower	$9,800,087	$20,000	
Rec. Building	$ 115,753		
Total Insured Value	$19,755,927		

Sublimits: Ordinance or Law A: Included
B&C combined: 10%
Outdoor Property: $ 500 per item, $25,000 Aggregate
Sewer, Drain backup/overflow: $ 25,000
Wind Driven Precipitation: $100,000

Deductibles: 5% Named Storm subject to $25,000 per occurrence
$25,000 All Other Wind
$25,000 Sinkhole
$ 5,000 All Other cause of Loss

Valuation: Replacement Cost Coinsurance: 80% Building Agreed Value Other Properties

AGENCY NOTE: Per Florida Statute 718.111 the interior of the units are excluded under the association's policy

FLOOD: Wright National Flood Insurance Company 4/23/2021 - 4/23/2022 RCBAP

West Bldg 09 1150395888 11
East Bldg 09 1150394274 11

CRIME: Property Manager is covered under policy. Endorsement CR 25 02 10 10
INCLUDE DESIGNATED AGENTS AS EMPLOYEES

Cancellation Notice - All policies: The minimum cancellation notice is 10 days (non-payment and material misrepresentation).
All other cancellations require a minimum of 30 day notice.

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