



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
09/26/2025

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 Insurance Office of America 4830 W Kennedy Blvd Suite 140 Tampa, FL 33609	CONTACT NAME: PHONE (A/C, No, Ext): (813) 637-8877 FAX (A/C, No): (813) 637-8484 E-MAIL ADDRESS: PRODUCER CUSTOMER ID: SUNSREE-01
INSURED Sunset Reef Homeowners Association, Inc. c/o Ameri-Tech Community Management 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763	INSURER(S) AFFORDING COVERAGE INSURER A : First Protective Insurance Company 10897 INSURER B : Superior Specialty Insurance Company 16551 INSURER C : INSURER D : 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)
1 1 17960 Gulf Blvd, Redington Shores, FL, 33708

RE: Borrower - Jason T. and Patricia A. Miller / Property Address - 17960 Gulf Blvd. Apt. 110, Redington Shores, FL 33708

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	X	PROPERTY	3994711548	09/13/2025	09/13/2026	BUILDING	\$
		CAUSES OF LOSS				PERSONAL PROPERTY	\$
		BASIC				BUSINESS INCOME	\$
		BROAD				EXTRA EXPENSE	\$
		SPECIAL				RENTAL VALUE	\$
		EARTHQUAKE				BLANKET BUILDING	\$
		WIND				BLANKET PERS PROP	\$
		FLOOD				BLANKET BLDG & PP	\$
							\$
							\$
		INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
B	X	CRIME	TLUHOA500900-01	09/13/2025	09/13/2026	X Employee Theft	\$ 500,000
		TYPE OF POLICY					\$
		Crime					\$
		BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
							\$
							\$
							\$

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

This certificate regarding coverage for Sunset Reef Homeowners Association, Inc.. is issued to certificate holder in regard to:

Limit of insurance figure is total for all scheduled items. Individual limits apply per schedule on file. Blanket limits are not provided /see attached Acord 101.
of Units 50
Special Form Coverage applies to the Building Exterior, unfinished walls out/Special Form, Including Wind & Hail
SEE ATTACHED ACORD 101

CERTIFICATE HOLDER

CANCELLATION

Fifth Third Bank, N.A. PO Box 391197 Solon, OH 44139-8197	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 Insurance Office of America		NAMED INSURED Sunset Reef Homeowners Association, Inc. c/o Ameri-Tech Community Management 24701 US Hwy 19 N, Ste 102 Clearwater, FL 33763
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 24 FORM TITLE: Certificate of Property Insurance

Special Conditions:
Replacement Cost per policy provisions
0% Inflation Guard
Ordinance or Law Coverage: ABC) \$250,000
Crime policy covers management staff, volunteers and board members or other paid personnel with access to HOA's funds.
30 Day Notice of Cancellation/10 Day Notice for Non-payment per policy provisions

Summary of Insurance

Coverage as of 9/13/2025

For: Sunset Reef Homeowners Association, Inc.
c/o Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste 102
Clearwater, FL 33763

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Coverage	Company	Policy Number	Effective Date	Expiration Date
Property	First Protective Insurance Company	3994711548	9/13/2025	9/13/2026

Location 1 / Building 1: 17960 Gulf Blvd, Redington Shores, FL 33708

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$6,115,908	Agreed Value	Special (Including theft) - Detail		5,000 5% Hurr per Calendar Yr; \$5,000 AOW; CGCC; ABC) \$250K Combined

Location 1 / Building 2: 17960 Gulf Blvd, Redington Shores, FL 33708

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$7,152,636	Agreed Value	Special (Including theft) - Detail		5,000 5% Hurr per Calendar Yr; \$5,000 AOW; CGCC; ABC) \$250K Combined

Location 1 / Building 3: 17960 Gulf Blvd, Redington Shores, FL 33708

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Swimming Pools	\$146,723	Agreed Value	Special (Including theft) - Detail		5,000 5% Hurr per Calendar Yr; \$5,000 AOW; CGCC; ABC) \$250K Combined

Location 1 / Building 4: 17960 Gulf Blvd, Redington Shores, FL 33708

This is an outline of coverages and is not intended to be all encompassing; refer to policy forms for exclusions, conditions, or restrictions.

Summary of Insurance

Coverage as of 9/13/2025

For: Sunset Reef Homeowners Association, Inc.
c/o Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste 102
Clearwater, FL 33763

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Outdoor Property	\$26,656	Agreed Value	Special (Including theft) - Detail		5,000 5% Hurr per Calendar Yr; \$5,000 AOW; CGCC; ABC) \$250K Combined

Location 1 / Building 5: 17960 Gulf Blvd, Redington Shores, FL 33708

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Fence Coverage	\$9,855	Agreed Value	Special (Including theft) - Detail		5,000 5% Hurr per Calendar Yr; \$5,000 AOW; CGCC; ABC) \$250K Combined

Location 1 / Building 6: 17960 Gulf Blvd, Redington Shores, FL 33708

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Fence Coverage	\$3,847	Agreed Value	Special (Including theft) - Detail		5,000 5% Hurr per Calendar Yr; \$5,000 AOW; CGCC; ABC) \$250K Combined

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Summary of Insurance

Coverage as of 9/13/2025

For: Sunset Reef Homeowners Association, Inc.
c/o Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste 102
Clearwater, FL 33763

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Location 1 / Building 7: 17960 Gulf Blvd, Redington Shores, FL 33708

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Fence Coverage	\$4,043	Agreed Value	Special (Including theft) - Detail		5,000 5% Hurr per Calendar Yr; \$5,000 AOW; CGCC; ABC) \$250K Combined

Location 1 / Building 8: 17960 Gulf Blvd, Redington Shores, FL 33708

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Outdoor Property	\$4,150	Agreed Value	Special (Including theft) - Detail		5,000 5% Hurr per Calendar Yr; \$5,000 AOW; CGCC; ABC) \$250K Combined

Location 1 / Building 9: 17960 Gulf Blvd, Redington Shores, FL 33708

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Outdoor Property	\$5,725	Agreed Value	Special (Including theft) - Detail		5,000 5% Hurr per Calendar Yr; \$5,000 AOW; CGCC; ABC) \$250K Combined

ADDITIONAL INTERESTS

Name & Address	Location	Interest Type
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Summary of Insurance

Coverage as of 9/13/2025

For: Sunset Reef Homeowners Association, Inc.
c/o Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste 102
Clearwater, FL 33763

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Coverage	Company	Policy Number	Effective Date	Expiration Date
Crime	Superior Specialty Insurance Company	TLUHOA500900-01	9/13/2025	9/13/2026

Location 1 / Building 1: 17960 Gulf Blvd, Redington Shores, FL 33708

Basis for Coverage: Loss sustained

Coverage	Blanket/Scheduled	Limit	Deductible
Employee Theft	Blanket	\$500,000	\$2,000
Employee Theft Governmental Crime			
Forgery or Alteration		\$500,000	\$2,000
Inside the Premises - Theft of Money and Securities		\$500,000	\$2,000
Inside the Premises - Robbery or Burglary of Other Property		\$500,000	\$2,000
Outside the Premises - Money and Securities		\$500,000	\$2,000
Outside the Premises - Other Property			
Computer Fraud		\$500,000	\$2,000
Funds Transfer Fraud		\$500,000	\$2,000
Money Orders and Counterfeit Paper Currency		\$500,000	\$2,000

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