

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
02/26/09

<b>PRODUCER</b> USI Insurance Services, LLC-CL 200 West Cypress Creek Rd #500 Fort Lauderdale, FL 33309 954 607-4000	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
	<b>INSURERS AFFORDING COVERAGE</b>	<b>NAIC #</b>
<b>INSURED</b> La Placida Community Assoc Inc c/o Lion Property Management, Inc. P O Box 8463 Coral Springs, FL 33075	INSURER A: <b>Columbia Casualty Company</b>	<b>31127</b>
	INSURER B: <b>American Coastal Insurance Company</b>	<b>A13833</b>
	INSURER C: <b>Travelers Casualty &amp; Surety Co. of A</b>	<b>31194</b>
	INSURER D: <b>Great American Insurance Company</b>	<b>16691</b>
	INSURER E:	

**COVERAGES**

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	ADD'L INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
<b>A</b>		<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <hr/> GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	<b>CWP311358854</b>	<b>06/11/08</b>	<b>06/11/09</b>	EACH OCCURRENCE	<b>\$1,000,000</b>
		DAMAGE TO RENTED PREMISES (Ea occurrence)				<b>\$100,000</b>	
						MED EXP (Any one person)	<b>\$5,000</b>
						PERSONAL & ADV INJURY	<b>\$1,000,000</b>
						GENERAL AGGREGATE	<b>\$2,000,000</b>
						PRODUCTS - COMP/OP AGG	<b>\$Included</b>
		<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident)	\$
						BODILY INJURY (Per person)	\$
						BODILY INJURY (Per accident)	\$
						PROPERTY DAMAGE (Per accident)	\$
		<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT	\$
						OTHER THAN EA ACC AGG	\$
		<b>EXCESS/UMBRELLA LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <hr/> DEDUCTIBLE RETENTION \$				EACH OCCURRENCE	\$
						AGGREGATE	\$
							\$
							\$
							\$
		<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				<input type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER	
						E.L. EACH ACCIDENT	\$
						E.L. DISEASE - EA EMPLOYEE	\$
						E.L. DISEASE - POLICY LIMIT	\$
<b>B</b>		<b>OTHER Property</b>	<b>AMC11079</b>	<b>06/11/08</b>	<b>06/11/09</b>	<b>Per Schedule</b>	
<b>C</b>		<b>Crime/Fidelity</b>	<b>104946080</b>	<b>06/08/08</b>	<b>06/08/09</b>	<b>\$40,000</b>	
<b>D</b>		<b>Directors&amp;Officer</b>	<b>EPP566621005</b>	<b>06/11/08</b>	<b>06/11/09</b>	<b>\$1,000,000</b>	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS  
**Property includes windstorm coverage and replacement cost subject to the limit shown.**  
**Deductibles: 5% Hurricane Per Calendar Year, per building; \$0 Crime/Fidelity; \$500 Flood; \$1,000 Directors & Officers Liability; \$5,000 All Other Covered Perils.**  
 (See Attached Descriptions)

<b>CERTIFICATE HOLDER</b>  <b>FOR INFORMATIONAL PURPOSES ONLY</b>	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>10</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE <i>Gary Morris</i>
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## **IMPORTANT**

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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).

## **DISCLAIMER**

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

## DESCRIPTIONS (Continued from Page 1)

### Location Schedule/Property Limits/# of Units:

- 1) 10711-10717 La Placida Dr., Coral Springs, FL 33065 - \$ 504,600 limit, 6 units.
- 2) 10723 La Placida Dr., Coral Springs, FL 33065 - \$ 504,900 limit, 6 units.
- 3) 10729-10733 La Placida Dr., Coral Springs, FL 33065 - \$ 504,600 limit, 6 units.
- 4) 10792 La Placida Dr., Coral Springs, FL 33065 - \$ 504,900 limit, 6 units.
- 5) 10782-10788 La Placida Dr., Coral Springs, FL 33065 - \$ 504,600 limit, 6 units.
- 6) 10706-10710 La Placida Dr., Coral Springs, FL 33065 - \$ 504,600 limit, 6 units.
- 7) 10762-10772 La Placida Dr., Coral Springs, FL 33065 - \$2,146,800 limit, 24 units.
- 8) 10742-10752 La Placida Dr., Coral Springs, FL 33065 - \$ 616,200 limit, 8 units.
- 9) 10722-10732 La Placida Dr., Coral Springs, FL 33065 - \$ 616,200 limit, 8 units.

Flood Coverage: Per location schedule above. Carrier, Policy Number, Limits and Policy Term listed below. Coverage is replacement cost subject to limit shown and applicable coinsurance requirements.

- 1) American Bankers Insurance Co., Policy #7010096500, \$ 504,600, 06/14/08-09
- 2) Fidelity National Prop&Casualty Policy #09440000272200 \$657,000, 09/08/08-09
- 3) American Bankers Insurance Co., Policy #1011164988, \$ 504,600, 06/14/08-09
- 4) American Bankers Insurance Co., Policy #7010096400, \$ 502,900, 06/14/08-09
- 5) Fidelity National Prop&Casualty Policy #09440000272100 \$658,500, 09/08/08-09
- 6) American Bankers Insurance Co., Policy #7010096600, \$ 504,600, 06/14/08-09
- 7) American Bankers Insurance Co., Policy #1011164991, \$2,146,800, 06/14/08-09
- 8) American Bankers Insurance Co., Policy #7010096900, \$ 616,200, 06/14/08-09
- 9) American Bankers Insurance Co., Policy #7010108700, \$ 808,900, 07/26/08-09

Emailed to Property Mgr Simona Angelo