



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
11/18/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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 Higginbotham Insurance Agency, Inc. 3939 Tampa Road Oldsmar FL 34677		CONTACT NAME: Angela Leischner PHONE (A/C, No. Ext): 813-818-5328 E-MAIL ADDRESS: aleischner@higginbotham.net PRODUCER CUSTOMER ID: PALMCOV-01
		INSURER(S) AFFORDING COVERAGE INSURER A: Southern-Owners Insurance Company INSURER B: Heritage Property and Casualty Insurance Company INSURER C: INSURER D: INSURER E: INSURER F:
INSURED Palmetto Cove Community Association, Inc c/o Ameritech Property Management 24701 US Hwy 19 Suite 102 Clearwater FL 33763		NAIC # 10190 14407
License#: 2081754		

COVERAGES	CERTIFICATE NUMBER: 1932142531	REVISION NUMBER:
-----------	--------------------------------	------------------

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
See attached - 62 units

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
B	<input checked="" type="checkbox"/> PROPERTY		HCP009503-2	10/12/2025	10/12/2026	<input checked="" type="checkbox"/> BUILDING	\$ SEE ATTACHED
	CAUSES OF LOSS	DEDUCTIBLES					\$
	<input type="checkbox"/> BASIC	BUILDING 5,000					\$
	<input type="checkbox"/> BROAD	CONTENTS					\$
X	SPECIAL						\$
	EARTHQUAKE						\$
	WIND						\$
	FLOOD						\$
X	HURRICANE	3% per bldg				<input checked="" type="checkbox"/> RCV	\$
							\$
	INLAND MARINE		TYPE OF POLICY				\$
	CAUSES OF LOSS						\$
	NAMED PERILS		POLICY NUMBER				\$
A	<input checked="" type="checkbox"/> CRIME		20804695	10/12/2025	10/12/2026	<input checked="" type="checkbox"/> LOSS LIMIT	\$ 100,000
	TYPE OF POLICY						\$
	EMPLOYEE DISHONESTY						\$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN						\$
A	GENERAL LIABILITY		20804695	10/12/2025	10/12/2026	<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 

© 1995-2015 ACORD CORPORATION. All rights reserved.

	Building	Street Address	City	State	Zip Code	Value	# of units
1	Building	4504-4514 Limerick Dr	Tampa	FL	33610	1,406,740	6
2	Building	4520-4526 Limerick Dr	Tampa	FL	33610	1,054,845	4
3	Building	4521-4527 Limerick Dr	Tampa	FL	33610	1,051,330	4
4	Building	4533-4543 Limerick Dr	Tampa	FL	33610	1,491,287	6
5	Building	4549-4559 Limerick Dr	Tampa	FL	33610	1,406,740	6
6	Building	4554-4564 Limerick Dr	Tampa	FL	33610	1,491,287	6
7	Building	4565-4571 Limerick Dr	Tampa	FL	33610	1,054,845	4
8	Building	4577-4583 Limerick Dr	Tampa	FL	33610	995,545	4
9	Building	4578-4588 Limerick Dr	Tampa	FL	33610	1,433,433	6
10	Building	4589-4595 Limerick Dr	Tampa	FL	33610	1,054,845	4
11	Building	4603-4609 Limerick Dr	Tampa	FL	33610	1,051,330	4
12	Building	4615-4621 Limerick Dr	Tampa	FL	33610	1,054,845	4
13	Building	4627-4633 Limerick Dr	Tampa	FL	33610	1,051,330	4
14	Pool/Spa	4570 Limerick Dr	Tampa	FL	33610	174,828	1