

ACORDTM**CERTIFICATE OF PROPERTY INSURANCE**DATE (MM/DD/YYYY)
1/07/2026

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 CBIZ Insurance Services, Inc. 1605 Main St, Suite 1010 Sarasota FL 34236	CONTACT NAME: Cert Request		
	PHONE (A/C, No, Ext): 941-960-8778	FAX (A/C, No): 941-960-8787	
	E-MAIL ADDRESS: certrequest@cbiz.com		
	PRODUCER CUSTOMER ID #:		
INSURED Lake Windwood Condominium VIII Assn Inc. c/o Elite Property Management 1515 N Federal Hwy, Suite 300 Boca Raton, FL 33432	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : American Coastal Insurance Company		
	INSURER B : Ascot Insurance Company		23752
	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)

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"/> PROPERTY	AMC32660-10 Replacement Cost 100% Coinsurance	10/01/2025	10/01/2026	<input checked="" type="checkbox"/> BUILDING	\$ 2,897,675	
	CAUSES OF LOSS				DEDUCTIBLES	<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUILDING 10,000	<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				CONTENTS	<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL					<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 5%					<input checked="" type="checkbox"/> Ord/Law A	\$ Full Limit
	<input checked="" type="checkbox"/> Sinkhole 10,000					<input checked="" type="checkbox"/> Ord/Law B&C	\$ 72,442
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS					\$	
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$	
						\$	
B	<input checked="" type="checkbox"/> CRIME	SFC00002253	10/01/2025	10/01/2026	<input checked="" type="checkbox"/> Employee Theft	\$ 125,000	
	TYPE OF POLICY				<input checked="" type="checkbox"/> Deductible	\$ 1,000	
	Fidelity				<input checked="" type="checkbox"/> Prop Mgr Incl	\$ Yes	
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	AMC32660-10	10/01/2025	10/01/2026	<input checked="" type="checkbox"/> Breakdown	\$ 2,897,675	
					<input checked="" type="checkbox"/> Deductible	\$ 10,000	
						\$	
						\$	

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

Total Number of Project Units 22 (2 Buildings). Walls out coverage only. Separation of insureds is included. Inflation guard is optional and is not required. Replacement cost applies based on current appraisal.
(See Attached Descriptions)

CERTIFICATE HOLDER**CANCELLATION**

FOR INFORMATIONAL PURPOSES 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

CBIZ Insurance Services, Inc.

DESC. OF OPERATIONS / LOCATIONS / SPECIAL CONDITIONS / OTHER COVERAGES

(SPECIAL CONDITIONS / OTHER COVERAGES)