



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
4/17/2026

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

<b>PRODUCER</b> Marsh McLennan Agency 101 N Starcrest Drive Clearwater FL 33765	<b>CONTACT NAME:</b> PHONE (A/C. No. Ext): 727-447-6481	FAX (A/C. No): 727-373-2823	
	<b>E-MAIL ADDRESS:</b> FLCondoCertificates@MarshMMA.com		
<b>PRODUCER CUSTOMER ID:</b> LAKESCLUB			
<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>	
<b>INSURED</b> Lakeshore Club of Polk County C/O Don Asher & Associates PO Box 8777 Lakeshore FL 33854	<b>INSURER A:</b> American Coastal Insurance Company		12968
	<b>INSURER B:</b> Travelers Casualty and Surety Company o		31194
	<b>INSURER C:</b> Scottsdale Insurance Company		41297
	<b>INSURER D:</b> Lloyds of London		55555
	<b>INSURER E:</b>		
	<b>INSURER F:</b>		


**COVERAGES** **CERTIFICATE NUMBER:** 328057354 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 RESIDENTIAL CONDOMINIUM ASSOCIATION - 500 UNITS  
 SEE ATTACHED "ADDITIONAL REMARKS SCHEDULE" FOR LOCATIONS AND LIMITS

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 D	<input checked="" type="checkbox"/> <b>PROPERTY</b>	AMC2919812 B1230AP02935A26	4/15/2026 4/15/2026	4/15/2027 4/15/2027	<input checked="" type="checkbox"/> BUILDING	\$ SEE ATTACHED	
	CAUSES OF LOSS				<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ SEE ATTACHED	
	<input type="checkbox"/> BASIC				BUILDING		
	<input type="checkbox"/> BROAD				\$10,000 AOP		
	<input checked="" type="checkbox"/> SPECIAL				CONTENTS		
	<input type="checkbox"/> EARTHQUAKE				\$10,000 AOP		
	<input checked="" type="checkbox"/> WIND				3%HURR CY*		
	<input type="checkbox"/> FLOOD						
	<input checked="" type="checkbox"/> SINKHOLE				\$10,000		
	<input checked="" type="checkbox"/> ORD OR LAW				SEE BELOW		
C	<input type="checkbox"/> <b>INLAND MARINE</b>	TYPE OF POLICY	4/15/2026	4/15/2027	<input checked="" type="checkbox"/> BUILDNG/BPP	\$ SEE ATTACHED	
	CAUSES OF LOSS	MISC PROPERTY			<input checked="" type="checkbox"/> DEDUCTIBLE	\$ 2,500	
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER			<input checked="" type="checkbox"/> ACTUALCASHVALUE	\$	
	<input checked="" type="checkbox"/> BASIC PERILS	CPS8418336			<input checked="" type="checkbox"/> COINSURANCE	\$ 80%	
B	<input checked="" type="checkbox"/> <b>CRIME</b>	105928684	4/15/2026	4/15/2027	<input checked="" type="checkbox"/> EMPLOYEE THEFT	\$ 500,000	
	TYPE OF POLICY				<input checked="" type="checkbox"/> DEDUCTIBLE	\$ 5,000	
	<input type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$	
						\$	
						\$	
						\$	

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 \*LLOYDS POLICY #B1230AP02935A26 IS DEDUCTIBLE BUYBACK POLICY, RESULTING IN HURRICANE DEDUCTIBLE 3% PER CALENDAR YEAR.  
 PROPERTY: ORDINANCE OR LAW; COVERAGE A-INCLUDED, COVERAGES B&C-2.5% PER BUILDING.  
 CRIME/FIDELITY BOND: PROPERTY MANAGER INCLUDED AS ADDITIONAL INSURED.

<b>CERTIFICATE HOLDER</b>     FOR INFORMATION PURPOSES	<b>CANCELLATION</b> 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 

**ADDITIONAL REMARKS SCHEDULE**

**AGENCY:** Marsh McLennan Agency

**NAMED INSURED** Lakeshore Club of Polk County HOA, Inc.

2026-2027 Policy Period

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE ATTACHED TO THE ACORD FORM**

Bldg	Address	City, St Zip	Subject	#Units	Special Perils	Basic Perils
					#AMC2919812	#CPS8418336
					Limits	Limits
1	101-119 Club Circle	Lakeshore, FL 33854	Residential Building	8	\$598,121	
2	201-219 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$740,905	
4	401-419 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$760,235	
5	501-543 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,488,545	
6	601-619 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$738,944	
7	801-819 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$743,558	
9	901-943 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,405,440	
10	1001-1019 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$886,991	
12	1201-1219 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$892,894	
14	1401-1419 Club Circle	Lakeshore, FL 33854	Residential Building	8	\$650,390	
15	1501-1543 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,832,637	
16	1601-1619 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$882,510	
17	1701-1719 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$711,061	
18	1801-1843 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,414,352	
19	1901-1919 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$716,801	
21	2101-2119 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$710,489	
22	2201-2243 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,423,343	
23	2301-2319 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$713,455	
25	2501-2519 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$698,170	
26	2601-2643 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,424,608	
27	2701-2719 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$712,475	
29	2901-2919 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$712,359	
30	3001-3043 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,424,394	
31	3101-3119 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$712,821	
33	3301-3319 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$707,029	
34	3401-3443 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,511,149	
35	3501-3519 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$729,484	
37	3701-3719 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$726,831	
38	3801-3843 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,501,261	
39	3901-3919 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$734,791	
41	4101-4119 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$737,156	
42	4201-4219 Club Circle	Lakeshore, FL 33854	Residential Building	8	\$586,931	
43	4301-4319 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$744,943	
44	4401-4419 Club Circle	Lakeshore, FL 33854	Residential Building	8	\$597,011	
46	4601-4619 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$732,599	
47	4701-4743 Club Circle	Lakeshore, FL 33854	Residential Building	22	\$1,437,987	
48	4801-4819 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$754,818	
50	5001-5019 Club Circle	Lakeshore, FL 33854	Residential Building	10	\$738,237	
51	5101-5119 Club Circle	Lakeshore, FL 33854	Residential Building	8	\$586,931	
	500 A Fedhaven Circle	Lakeshore, FL 33854	Building-Town Center		\$1,782,273	
	500 A Fedhaven Circle	Lakeshore, FL 33854	Building-Town Center Contents		\$30,000	
	500 A Fedhaven Circle	Lakeshore, FL 33854	Building-Auditorium		\$1,120,119	
	500 A Fedhaven Circle	Lakeshore, FL 33854	Building-Auditorium Contents		\$20,000	
	500 A Fedhaven Circle	Lakeshore, FL 33854	Building-Mens Restroom		\$107,112	
	500 A Fedhaven Circle	Lakeshore, FL 33854	Building-Ladies Restroom		\$107,112	
	501 A Fedhaven Circle	Lakeshore, FL 33854	Building-Chemical Storage		\$32,560	
	502 A Fedhaven Circle	Lakeshore, FL 33854	Pool Pump Building		\$32,560	
	503 A Fedhaven Circle	Lakeshore, FL 33854	Spa Pump House		\$7,049	
	504 A Fedhaven Circle	Lakeshore, FL 33854	Sewage Building		\$28,550	
	505 A Fedhaven Circle	Lakeshore, FL 33854	Pool Pavilion		\$29,388	
	506 A Fedhaven Circle	Lakeshore, FL 33854	Bocce ball Canopy		\$30,680	
	507 A Fedhaven Circle	Lakeshore, FL 33854	Gazebo		\$5,012	
	508 A Fedhaven Circle	Lakeshore, FL 33854	Pool Deck		\$63,671	
	509 A Fedhaven Circle	Lakeshore, FL 33854	Pool Heater (2)		\$14,530	
	510 A Fedhaven Circle	Lakeshore, FL 33854	Shuffleboard Canopies (2)		\$61,120	
	511 A Fedhaven Circle	Lakeshore, FL 33854	Spa		\$10,462	
	512 A Fedhaven Circle	Lakeshore, FL 33854	Spa Deck		\$1,993	
	513 A Fedhaven Circle	Lakeshore, FL 33854	Spa Heater		\$4,533	
	514 A Fedhaven Circle	Lakeshore, FL 33854	Swimming Pool		\$368,648	
	500 A Club Circle	Lakeshore, FL 33854	Shuffle shack			\$59,705
	500 A Club Circle	Lakeshore, FL 33854	Foot Bridge 1			\$49,187
	500 A Club Circle	Lakeshore, FL 33854	Foot Bridge 2			\$35,360
	500 A Club Circle	Lakeshore, FL 33854	Foot Bridge 3			\$35,133
	500 A Club Circle	Lakeshore, FL 33854	Single Dock (4)			\$24,782
	500 A Club Circle	Lakeshore, FL 33854	Basketball Court			\$15,590
	500 A Club Circle	Lakeshore, FL 33854	Bocce ball Court			\$8,137
	500 A Club Circle	Lakeshore, FL 33854	Shuffleboard Court			\$146,461
	500 A Club Circle	Lakeshore, FL 33854	Tennis Court Fence 10'			\$18,564
	500 A Club Circle	Lakeshore, FL 33854	Tennis Court Fence 4'			\$1,518
	500 A Club Circle	Lakeshore, FL 33854	Tennis Courts (2)			\$97,000
	500 A Club Circle	Lakeshore, FL 33854	Pool Fence			\$35,836
	500 A Club Circle	Lakeshore, FL 33854	Pool Fence 4'			\$2,085
	500 A Club Circle	Lakeshore, FL 33854	Pool Fence 6'			\$8,208
	500 A Club Circle	Lakeshore, FL 33854	Maintenance Shed			\$3,500
<b>TOTAL:</b>					<b>\$39,680,028</b>	<b>\$541,066</b>



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/17/2026

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.

**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).


<b>PRODUCER</b> Marsh & McLennan (CLW) 101 N Starcrest Dr Clearwater FL 33765	<b>CONTACT NAME:</b> PHONE (A/C, No. Ext): 727-447-6481      FAX (A/C, No): 727-373-2823 E-MAIL ADDRESS: FLCondoCertificates@MarshMMA.com	
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> Lakeshore Club of Polk County C/O Don Asher & Associates PO Box 8777 Lakeshore FL 33854	<b>INSURER A :</b> Lexington Insurance Company <b>NAIC #</b> 19437	
	<b>INSURER B :</b>	
	<b>INSURER C :</b>	
	<b>INSURER D :</b>	
	<b>INSURER E :</b>	
	<b>INSURER F :</b>	

**COVERAGES**      **CERTIFICATE NUMBER:** 1058411382      **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	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> \$2,500 DEDUCTIBL GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	N	N	01981024901	4/15/2026	4/15/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 HIRED/NONOWNED AUTO \$ INCLUDED
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> <b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
 GENERAL LIABILITY APPLIES TO THE COMMON AREAS ONLY AT LAKESHORE CLUB OF POLK COUNTY HOMEOWNERS ASSOCIATION. SEVERABILITY OF INTEREST INCLUDED.

<b>CERTIFICATE HOLDER</b>  FOR INFORMATION PURPOSES	<b>CANCELLATION</b>  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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