



# Lakeshore Club of Polk County Homeowners Association Inc.

C/O Don Asher & Associates

## INSURANCE SUMMARY

Prepared For: Don Asher & Associates  
Date: 4/17/26

Number of Units: 500  
Date of Last Appraisal: 02/20/2023

Agent: David A. Mohns, AAI, CIRMS, CLCS, LCAM  
Address: 101 Starcrest Drive, Clearwater, FL 33765  
Phone: 727 - 447 - 6481

<b>Location Address:</b> <i>Lakeshore, FL 33854</i>	<b>Coverage</b>	<b>All Other Peril Deductible</b>	<b>Effective Date</b>	<b>Insurance Company / Policy #</b>	<b>Premium</b>			
<b>Property - Special Perils</b>								
Club Circle Dr Bldg 1 (101-119)	\$598,121	\$10,000*	04/15/26-04/15/27	American Coastal Insurance Company AMC2919812	<b>\$326,576.00</b>			
Club Circle Dr Bldg 2 (201-219)	\$740,905	\$10,000*						
Club Circle Dr Bldg 4 (401-419)	\$760,235	\$10,000*						
Club Circle Dr Bldg 5 (501-543)	\$1,488,545	\$10,000*						
Club Circle Dr Bldg 6 (601-619)	\$738,944	\$10,000*						
Club Circle Dr Bldg 8 (801-819)	\$743,558	\$10,000*						
Club Circle Dr Bldg 9 (901-943)	\$1,405,440	\$10,000*						
Club Circle Dr Bldg 10 (1001-1019)	\$886,991	\$10,000*						
Club Circle Dr Bldg 12 (1201-1219)	\$892,894	\$10,000*						
Club Circle Dr Bldg 14 (1401-1419)	\$650,390	\$10,000*						
Club Circle Dr Bldg 15 (1501-1543)	\$1,832,637	\$10,000*						
Club Circle Dr Bldg 16 (1601-1619)	\$882,510	\$10,000*						
Club Circle Dr Bldg 17 (1701-1719)	\$711,061	\$10,000*						
Club Circle Dr Bldg 18 (1801-1843)	\$1,414,352	\$10,000*						
Club Circle Dr Bldg 19 (1901-1919)	\$716,801	\$10,000*						
Club Circle Dr Bldg 21 (2101-2119)	\$710,489	\$10,000*						
Club Circle Dr Bldg 22 (2201-2243)	\$1,423,343	\$10,000*						
Club Circle Dr Bldg 23 (2301-2319)	\$713,455	\$10,000*						
Club Circle Dr Bldg 25 (2501-2519)	\$698,170	\$10,000*						
Club Circle Dr Bldg 26 (2601-2643)	\$1,424,608	\$10,000*						
Club Circle Dr Bldg 27 (2701-2719)	\$712,475	\$10,000*						
Club Circle Dr Bldg 29 (2901-2919)	\$712,359	\$10,000*						
Club Circle Dr Bldg 30(3001-3043)	\$1,424,394	\$10,000*						
Club Circle Dr Bldg 31 (3101-3119)	\$712,821	\$10,000*						
Club Circle Dr Bldg 33 (3301-3319)	\$707,029	\$10,000*						
Club Circle Dr Bldg 34 (3401-3443)	\$1,511,149	\$10,000*						
Club Circle Dr Bldg 35 (3501-3519)	\$729,484	\$10,000*						
Club Circle Dr Bldg 37 (3701-3719)	\$726,831	\$10,000*						
Club Circle Dr Bldg 38 (3801-3843)	\$1,501,261	\$10,000*						
Club Circle Dr Bldg 39 (3901-3919)	\$734,791	\$10,000*						
Club Circle Dr Bldg 41 (4101-4119)	\$737,156	\$10,000*						
Club Circle Dr Bldg 42 (4201-4219)	\$586,931	\$10,000*						
Club Circle Dr Bldg 43 (4301-4319)	\$744,943	\$10,000*						
Club Circle Dr Bldg 44 (4401-4419)	\$597,011	\$10,000*						
Club Circle Dr Bldg 46 (4601-4619)	\$732,599	\$10,000*						
Club Circle Dr Bldg 47 (4701-4743)	\$1,437,987	\$10,000*						
Club Circle Dr Bldg 48 (4801-4819)	\$754,818	\$10,000*						
Club Circle Dr Bldg 50 (5001-5019)	\$738,237	\$10,000*						
Club Circle Dr Bldg 51 (5101-5119)	\$586,931	\$10,000*						
Town Center	\$1,782,273	\$10,000*						
Town Center - Contents	\$30,000	\$10,000*						
Auditorium	\$1,120,119	\$10,000*						
Auditorium - Contents	\$20,000	\$10,000*						
Mens Restroom Bldg	\$107,112	\$10,000*						
Ladies Restroom Bldg	\$107,112	\$10,000*						
Chemical Storage Bldg	\$32,560	\$10,000*						
Pool Pump Bldg	\$32,560	\$10,000*						
Spa Pump House	\$7,049	\$10,000*						
Sewage Building	\$28,550	\$10,000*						
Pool Pavilion	\$29,388	\$10,000*						
Bocce ball Canopy	\$30,680	\$10,000*						
Gazebo	\$5,012	\$10,000*						
Pool Deck	\$63,671	\$10,000*						
Pool Heater (2)	\$14,530	\$10,000*						
Shuffleboard Canopies (2)	\$61,120	\$10,000*						
Spa	\$10,462	\$10,000*						
Spa Deck	\$1,993	\$10,000*						
Spa Heater	\$4,533	\$10,000*						
Swimming Pool	\$368,648	\$10,000*						
<i>Total Insured Value: \$39,680,028</i>								
<i>Building Valuation: Replacement Cost, Coinsurance: 100%</i>								
<i>Wind Driven Precipitation: \$250,000</i>								
<i>Backup of Sewers or Drains: \$150,000</i>								
<i>Sinkhole: Included</i>								
<i>Ordinance or Law: Coverage A-Included, Coverages B&amp;C: 2.5% Per Building</i>								
<i>Equipment Breakdown: Included</i>								
<b>Wind Deductible Buy Down</b>								
* Wind deductible 3% Calendar Year			04/15/26-04/15/27	Lloyd's of London/B1230AP02935A26	<b>\$59,587.50</b>			
<b>Property - Basic Perils</b>								
Shuffle Shack	\$59,705	\$2,500	04/15/26-04/15/27	Scottsdale Insurance Company CPS8418336	<b>\$2,127.10</b>			
Foot Bridge 1	\$49,187	\$2,500						
Foot Bridge 2	\$35,360	\$2,500						
Foot Bridge 3	\$35,133	\$2,500						
Docks (4)	\$24,782	\$2,500						
Basketball Court	\$15,590	\$2,500						
Bocce Ball Court	\$8,137	\$2,500						
Shuffle Board Court (18)	\$146,461	\$2,500						
Tennis Courts (2)	\$97,000	\$2,500						
Tennis Fences (2)	\$20,082	\$2,500						
Pool Fences (3)	\$46,129	\$2,500						
Maintenance Shed	\$3,500	\$2,500						
<i>Total Insured Value: \$541,066</i>								
<i>Building Valuation: Actual Cash Value, Coinsurance: 80%</i>								
<b>General Liability</b>								
Each Occurrence	\$1,000,000	\$2,500	04/15/26-04/15/27	Lexington Insurance Company 01981024901	<b>\$61,560.45</b>			
Personal Injury & Advertising Injury	\$1,000,000	\$2,500						
General Aggregate	\$2,000,000	\$2,500						
Products/Completed Operations Aggregate	\$2,000,000	\$2,500						
Damage to Premises Rented to You	\$100,000	\$2,500						
Medical Expense - per person	\$5,000							
Hired and Non-Owned Auto Liability	\$1,000,000							

<b>Location Address:</b> Lakeshore, FL 33854		<b>All Other Peril</b>					
	<b>Coverage</b>	<b>Deductible</b>	<b>Effective Date</b>	<b>Insurance Company / Policy #</b>	<b>Premium</b>		
<b>Executive Lines Package</b>							
<b>Crime</b>							
	Employee Theft	\$500,000	\$5,000	04/15/26-04/15/27	Travelers Casualty and Surety Company 105928684	<b>\$7,213.34</b>	
	ERISA Fidelity	\$500,000	\$0				
	Forgery or Alteration	\$500,000	\$5,000				
	On Premises	\$500,000	\$5,000				
	In Transit	\$500,000	\$5,000				
	Money Orders & Counterfeit Money	\$500,000	\$5,000				
	Computer Fraud	\$500,000	\$5,000				
	Funds Transfer Fraud	\$500,000	\$5,000				
	Claim Expense	\$5,000	\$0				
<b>Cyber Liability</b>							
	Liability: Privacy and Security	\$100,000	\$2,500				
	Liability: Regulatory Proceedings	\$50,000	\$2,500				
	Breach Response: Privacy Breach Notification	\$50,000	\$2,500				
	Breach Response: Computer and Legal Experts	\$50,000	\$2,500				
	Public Relations	\$50,000	\$2,500				
<b>Directors &amp; Officers Liability</b>							
	Limit of Liability	\$1,000,000	\$7,500				
<i>Additional Defense Limit of Liability: \$1,000,000</i>							
<b>Workers Compensation</b>							
	Each Accident	\$500,000	N/A	07/11/25-07/11/26	The Zenith Insurance Company Z142808901	<b>\$5,283.00</b>	
	Disease - Policy Limit	\$500,000					
	Disease - Each Employee	\$500,000					
<b>Excess Liability</b>							
	Limit of Liability - Each Occurrence	\$5,000,000	\$0	04/15/26-04/15/27	Richmond National Insurance Company RN7051084101	<b>\$39,616.50</b>	
	Annual Aggregate	\$5,000,000	\$0				
					<b>TOTAL PREMIUM</b>	<b>\$501,963.89</b>	

***This is a summary of coverages, not a legal contract. Please refer to the actual policies purchased for the specific terms, conditions, limitations, exclusions and definitions that will govern in the event of a loss.***