

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

05/27/2026

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).

PRODUCER Brown & Brown Insurance Services, Inc. 7984 Cooper Creek Blvd Ste 101 University Park FL 34201		CONTACT NAME: Brown & Brown Insurance Services, Inc. PHONE (A/C, No, Ext): (941) 893-2200 E-MAIL ADDRESS: sarasota.certs@bbrown.com FAX (A/C, No): (941) 893-2300	
INSURED Bayshore Gardens Condominium Apartments Association, Inc. 1600 Leisure Dr Bradenton FL 34207		INSURER(S) AFFORDING COVERAGE INSURER A: Lexington Insurance Company INSURER B: American Coastal Ins. Co. INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 26-27 Master

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. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. *Not Applicable in WY

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			BINDER CGL	05/31/2026	05/31/2027	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 Severability Clause \$ Included
	☐ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	☐ UMBRELLA LIAB ☐ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	☐ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N ☐	N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B	For Property			See ACORD 27	05/31/2026	05/31/2027	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

Bayshore Gardens Condominium Apartments Assn, Inc.
1600 Leisure Drive

Bradenton

FL 34207

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



AGENCY CUSTOMER ID: _____
LOC #: _____

ADDITIONAL REMARKS SCHEDULE

Page _____ of _____

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Bayshore Gardens Condominium Apartments Association, Inc.	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance: Notes

Crime coverage is written through Travelers Casualty & Surety Co. of America

Policy Period: 05/31/26-27
Policy Number: 105941817

Coverage Limit: \$900,000.
Deductible: \$7,500.

*Coverage extends to the on-site management company.



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

05/27/2026

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Brown & Brown Insurance Services, Inc. 7984 Cooper Creek Blvd Ste 101 University Park FL 34201		PHONE (A/C, No, Ext): (941) 893-2200	COMPANY American Coastal Insurance Company 970 Lake Carillon Dr Ste 106 St Petersburg FL 33716	
FAX (A/C, No): (941) 893-2300	E-MAIL ADDRESS: Michelle.Perillo@bbrown.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 00857733				
INSURED Bayshore Gardens Condominium Apartments Association, Inc. 1600 Leisure Dr Bradenton FL 34207			LOAN NUMBER	POLICY NUMBER AMC4057700
			EFFECTIVE DATE 05/31/2026	EXPIRATION DATE 05/31/2027
			CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Pleasure Drive; Todd Street; Leisure Drive; Easy Street
Bradenton, FL 34207
Residential Condominium; 14 Buildings; 254 Total Units

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION

PERILS INSURED

BASIC

BROAD

☒ SPECIAL

COVERAGE / PERILS / FORMS

AMOUNT OF INSURANCE

DEDUCTIBLE

Special Form; Replacement Cost Basis

Deductibles: 5% Hurricane; \$5,000. All Other Perils

Co-Insurance: Agreed Amount

Ordinance or Law: Full Coverage A; Coverages B&C Combined 10% (Per Building)

Inflation Guard: Not Applicable

Equipment Breakdown Included

*See following page for building coverage limits

REMARKS (Including Special Conditions)

**The building coverage limits as noted on this document and the corresponding policy are 100% of the insurable replacement cost valuations per the most recent appraisal on file dated 03/2023

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS

See ACORD 25

ADDITIONAL INSURED

MORTGAGEE

LENDER'S LOSS PAYABLE

LOSS PAYEE

LOAN #

AUTHORIZED REPRESENTATIVE

COMMENTS/REMARKS

Location (Building Identifier - # Units) - Coverage Limit

1503-1525 Pleasant Road (Building A - 12 Units) - Valued At \$1,239,057.

5910-5932 Todd Street (Building B - 12 Units) - Valued At \$1,239,057.

1603-1625 Leisure Drive (Building C - 12 Units) - Valued At \$1,239,057.

5911-5951 Todd Street (Building D - 21 Units) - Valued At \$2,215,664.

5869-5909 Todd Street (Building E - 21 Units) - Valued At \$2,215,664.

1527-1567 Leisure Drive (Building F - 21 Units) - Valued At \$2,260,343.

1504-1544 Pleasant Road (Building G - 21 Units) - Valued At \$2,289,173.

1527-1553 Pleasant Road (Building H - 14 Units) - Valued At \$1,406,235.

5911-5925 Easy Street (Building I - 21 Units) - Valued At \$1,893,689.

1545-1586 Pleasant Road (Building J - 21 Units) - Valued At 1,893,689.

5912-5952 Easy Street (Building K - 21 Units) - Valued At \$1,893,689.

5870-5910 Easy Street (Building L - 21 Units) - Valued At \$2,396,800.

1569-1633 Leisure Drive (Building M - 21 Units) - Valued At \$2,455,023.

1530-1558 Leisure Drive (Building N - 15 Units) - Valued At \$2,100,373.

SUMMARY OF INSURANCE

Prepared: 05/27/2026

For: Bayshore Gardens Condominium
Apartments Association, Inc.
1600 Leisure Drive
Bradenton, FL 34207

Brown & Brown Insurance Services, Inc.
7984 Cooper Creek Boulevard, Suite 101
University Park, FL 34201
Phone: 941-893-2200

Coverage	Amount	Company	Policy No	Eff	Exp	Premium
Property Deductibles: 5% Hurricane; \$5,000. All Other Perils Buildings Contents Per schedule on File Equipment Breakdown Included	 \$27,292,683 \$ 228,800	American Coastal Ins. Co.	AMC4057700	05/31/26	05/31/27	\$145,821.00
General Liability Deductible: \$5,000. General Aggregate Products/CO Aggregate Personal/Adv Injury Each Occurrence Fire Damage Medical Expense Non-Owned/Hired Auto Assault & Battery Occurrence Aggregate Sexual Misconduct Deductible: \$5,000. Occurrence Aggregate	 \$2,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$ 100,000 \$ 5,000 \$1,000,000 \$100,000 \$300,000 \$100,000 \$300,000	Lexington Ins. Co.	BinderCGL	05/31/26	05/31/27	\$41,929.65
Directors & Officers Deductible: \$1,000. Limit Crime Deductible: \$7,500. Limit	 \$2,000,000 \$900,000	Travelers Casualty & Surety Co. of America	BinderD&O	05/31/26	05/31/27	\$7,408.06
Workers' Compensation Bodily Injury by Accident Bodily Injury by Disease Policy Limit Bodily Injury by Disease Each Employee	 \$500,000 \$500,000 \$500,000	Zenith Ins. Co.	Z142729202	05/31/26	05/31/27	\$1,723.00
Umbrella Deductible: \$0. Occurrence Aggregate	 \$5,000,000 \$5,000,000	Midvale Ins. Co.	PRP2298240000223 32527	05/31/26	05/31/27	\$5,449.18
Legal Defense Deductible: \$0. Limit	Unlimited Defense Through Trial	Atlantic Mutual Ins. Co.	CU000349001	05/31/26	05/31/27	\$4,008.58
Cyber Liability Deductible: \$1,000. First Party Liabilities Third Party Liabilities	 \$1,000,000 \$1,000,000	Coalition Ins. Co.	C4LWN177171CYB ER2026	05/31/26	05/31/27	\$1,045.80



Retrieving Condominium Certificates of Insurance

If the owners forward a copy of the letter they receive from their leader, it can be forwarded via email to Sarasota.certs@bbbrown.com to request a certificate of Insurance. The certificate will be issued from our certificate department within 24-48 hours.

If owners do not have a letter from the lender, the following information is required to issue a certificate of insurance to the same email above.

1. Mortgagee/Loss Payee Clause of Bank/Lender
2. Loan Number
3. Name of Condominium Association
4. Names of Unit Owners
5. Property Address with Unit Number
6. Return Fax/Email of Bank/Lender
7. What are you requesting – Flood Declaration Page, Certificate of Insurance, or Both the Certificate of Insurance and Flood Declaration Page?

If owners do not have computer access, please contact our office in order to obtain the information at 941-893-2200 and ask for a member of the condominium unit to assist.

This proposal is for illustration purposes only. Please refer to policy for specific details.

Brown & Brown Insurance Services, Inc.