



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
7/30/2026

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 Higginbotham Insurance Agency, Inc. 3939 Tampa Road Oldsmar FL 34677 License#: 2081754		CONTACT NAME: Carlos Toro PHONE (A/C, No, Ext): 813-818-5300 FAX (A/C, No): E-MAIL ADDRESS: CToro@higginbotham.net PRODUCER CUSTOMER ID: MANHTOW-01	
INSURED Manhattan Townhomes Owner's Association, Inc. c/o Ameritech Property Management 24701 US Hwy 19 North Suite #102 Clearwater FL 33763		INSURER(S) AFFORDING COVERAGE INSURER A: Lloyd's INSURER B: Philadelphia Indemnity Insurance Company INSURER C: Starnet Insurance Company INSURER D: INSURER E: INSURER F:	
		NAIC # 15642 18058 40045	

COVERAGES

CERTIFICATE NUMBER: 1435188933

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Building coverage shown below is the blanket coverage for all covered buildings

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	☒	PROPERTY	AOP250305	5/14/2026	5/14/2027	☒ BUILDING	\$ 9,407,671
		CAUSES OF LOSS				☐ PERSONAL PROPERTY	\$
						☐ BUSINESS INCOME	\$
		BASIC				☐ EXTRA EXPENSE	\$
		BROAD				☐ RENTAL VALUE	\$
	☒	SPECIAL				☐ BLANKET BUILDING	\$
		EARTHQUAKE				☐ BLANKET PERS PROP	\$
	☒	WIND				☐ BLANKET BLDG & PP	\$
	☒	FLOOD				☐ RCV	\$
	☒	HURRICANE					\$
							\$
	☐	INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
C	☒	CRIME	QDR000561400	9/15/2025	9/15/2026	☒ LOSS LIMIT	\$ 500,000
		TYPE OF POLICY					\$
		EMPLOYEE DISHONESTY					\$
							\$
	☐	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
							\$
B		GENERAL LIABILITY	PHPK2614763012	9/15/2025	9/15/2026	☒ OCCURENCE	\$ 1,000,000
						☒ AGGREGATE	\$ 2,000,000

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

CERTIFICATE HOLDER

CANCELLATION

Manhattan Townhomes Owners Association
c/o Ameritech Property Management
24701 US Hwy 19 North, #102
Clearwater FL 33762

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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