



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
6/26/2025

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: Melissa Pray PHONE (A/C, No. Ext): 813-818-5328 FAX (A/C, No): E-MAIL ADDRESS: MPray@higginbotham.net PRODUCER CUSTOMER ID: VILLSER-01	
INSURED Villa Serena Owners Association Inc c/o Ameri-Tech Community Mgmt Inc 24701 US Hwy 19 N #102 Clearwater FL 33763		INSURER(S) AFFORDING COVERAGE INSURER A: Heritage Property and Casualty Insurance Company INSURER B: Trisura Specialty Insurance Company INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC # 14407 16188	

COVERAGES

CERTIFICATE NUMBER: 941436476

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
SEE ATTACHED

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 CAUSES OF LOSS DEDUCTIBLES BASIC BUILDING \$5,000 BROAD CONTENTS <input checked="" type="checkbox"/> SPECIAL EARTHQUAKE WIND FLOOD <input checked="" type="checkbox"/> HURRICANE 3% per Bldg	HCP0103950	6/15/2025	6/15/2026	<input checked="" type="checkbox"/> BUILDING <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> RENTAL VALUE <input type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP <input checked="" type="checkbox"/> AGREED VALUE <input checked="" type="checkbox"/> RCV	\$ SEE ATTACHED \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
	<input type="checkbox"/> INLAND MARINE CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY POLICY NUMBER				\$ \$ \$ \$
B	<input checked="" type="checkbox"/> CRIME TYPE OF POLICY EMPLOYEE DISHONESTY	TLUCAP503311-00	6/15/2025	6/15/2026	<input checked="" type="checkbox"/> LOSS LIMIT	\$ 500,000 \$ \$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$ \$
B	GENERAL LIABILITY	TLUCAP503311-00	6/15/2025	6/15/2026	<input checked="" type="checkbox"/> EACH OCCURRENCE <input checked="" type="checkbox"/> AGGREGATE	\$ 1,000,000 \$ 2,000,000

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

CERTIFICATE HOLDER

CANCELLATION

FOR INFORMATIONAL PURPOSES

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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Loc #	Loc Address 1	City	State	Zip/Postal	Property Value
1	2056-2074 Kings Palace Drive	Riverview	FL	33578	\$2,996,756
2	2041-2059 Kings Palace Drive	Riverview	FL	33578	\$2,996,756
3	2022-2040 Kings Palace Drive	Riverview	FL	33578	\$2,996,756
4	2004-2018 Kings Palace Drive	Riverview	FL	33578	\$2,447,506
5	2003-2021 Santa Catalina Lane	Riverview	FL	33578	\$2,996,756
6	2050-2064 Santa Catalina Lane	Riverview	FL	33578	\$2,447,506
7	2065-2079 Kings Palace Drive	Riverview	FL	33578	\$2,447,506
8	2030-2044 Santa Catalina Lane	Riverview	FL	33578	\$2,447,506
9	10233-10247 Spanish Breeze Court	Riverview	FL	33578	\$2,447,506
10	10212-10226 River Palencia Court	Riverview	FL	33578	\$2,447,506
11	10209-10227 Spanish Breeze Court	Riverview	FL	33578	\$2,996,756
12	2251-2269 Kings Palace Drive	Riverview	FL	33578	\$2,996,756
13	2209-2223 Kings Palace Drive	Riverview	FL	33578	\$2,447,506
14	2078-2096 Kings Palace Drive	Riverview	FL	33578	\$2,996,756
15	2005-2019 River Turia Circle	Riverview	FL	33578	\$2,447,506
16	2025-2043 River Turia Circle	Riverview	FL	33578	\$2,996,756
17	2256-2270 Kings Palace Drive	Riverview	FL	33578	\$2,447,506
18	2104-2118 River Turia Circle	Riverview	FL	33578	\$2,447,506
19	2111-2125 River Turia Circle	Riverview	FL	33578	\$2,447,506
20	2238-2252 Kings Palace Drive	Riverview	FL	33578	\$2,447,506
21	2131-2149 River Turia Circle	Riverview	FL	33578	\$2,996,756
22	2214-2232 Kings Palace Drive	Riverview	FL	33578	\$2,996,756
23	2147-2165 Kings Palace Drive	Riverview	FL	33578	\$2,996,756

24	2124-2138 River Turia Circle	Riverview	FL	33578	\$2,447,506
25	2159-2173 River Turia Circle	Riverview	FL	33578	\$2,447,506
26	2146-2164 River Turia Circle	Riverview	FL	33578	\$2,996,756
27	2127-2141 Kings Palace Drive	Riverview	FL	33578	\$2,447,506
28	2103-2121 Kings Palace Drive	Riverview	FL	33578	\$2,996,756
29	2021-2035 Kings Palace Drive	Riverview	FL	33578	\$2,447,506
30	2239 Kings Palace Drive	Riverview	FL	33578	\$508,164