



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
7/20/2026

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: VILLSER-01															
INSURED Villa Serena Owners Association Inc c/o Ameri-Tech Community Mgmt Inc 24701 US Hwy 19 N #102 Clearwater FL 33763		<table border="1"><thead><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr></thead><tbody><tr><td>INSURER A: Heritage Property and Casualty Insurance Company</td><td>14407</td></tr><tr><td>INSURER B: ACE Fire Underwriters Insurance Company</td><td>20702</td></tr><tr><td>INSURER C: FCCI Specialty Insurance Company</td><td>17602</td></tr><tr><td>INSURER D:</td><td></td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></tbody></table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Heritage Property and Casualty Insurance Company	14407	INSURER B: ACE Fire Underwriters Insurance Company	20702	INSURER C: FCCI Specialty Insurance Company	17602	INSURER D:		INSURER E:		INSURER F:	
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COVERAGES

CERTIFICATE NUMBER: 556018860

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	☒	PROPERTY	HCP0103951	6/15/2026	6/15/2027	☒	BUILDING	\$ SEE ATTACHED
		CAUSES OF LOSS					PERSONAL PROPERTY	\$
		BASIC					BUSINESS INCOME	\$
		BROAD					EXTRA EXPENSE	\$
	☒	SPECIAL					RENTAL VALUE	\$
		EARTHQUAKE					BLANKET BUILDING	\$
		WIND					BLANKET PERS PROP	\$
		FLOOD					BLANKET BLDG & PP	\$
	☒	HURRICANE				☒	RCV	\$
								\$
	☒	INLAND MARINE	TYPE OF POLICY					\$
		CAUSES OF LOSS						\$
		NAMED PERILS	POLICY NUMBER					\$
								\$
B	☒	CRIME	ADOFLF191390982	6/15/2026	6/15/2027	☒	LOSS LIMIT	\$ 1,000,000
		TYPE OF POLICY						\$
		EMPLOYEE DISHONESTY						\$
A	☒	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	HCP0103951	6/15/2026	6/15/2027			\$ Included
C	GENERAL LIABILITY		GL20000183000	6/15/2026	6/15/2027	☒	EACH OCCURRENCE	\$ 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

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	\$3,056,691
2	2041-2059 Kings Palace Drive	Riverview	FL	33578	\$3,056,691
3	2022-2040 Kings Palace Drive	Riverview	FL	33578	\$3,056,691
4	2004-2018 Kings Palace Drive	Riverview	FL	33578	\$2,496,456
5	2003-2021 Santa Catalina Lane	Riverview	FL	33578	\$3,056,691
6	2050-2064 Santa Catalina Lane	Riverview	FL	33578	\$2,496,456
7	2065-2079 Kings Palace Drive	Riverview	FL	33578	\$2,496,456
8	2030-2044 Santa Catalina Lane	Riverview	FL	33578	\$2,496,456
9	10233-10247 Spanish Breeze Court	Riverview	FL	33578	\$2,496,456
10	10212-10226 River Palencia Court	Riverview	FL	33578	\$2,496,456
11	10209-10227 Spanish Breeze Court	Riverview	FL	33578	\$3,056,691
12	2251-2269 Kings Palace Drive	Riverview	FL	33578	\$3,056,691
13	2209-2223 Kings Palace Drive	Riverview	FL	33578	\$2,496,456
14	2078-2096 Kings Palace Drive	Riverview	FL	33578	\$3,056,691
15	2005-2019 River Turia Circle	Riverview	FL	33578	\$2,496,456
16	2025-2043 River Turia Circle	Riverview	FL	33578	\$3,056,691
17	2256-2270 Kings Palace Drive	Riverview	FL	33578	\$2,496,456
18	2104-2118 River Turia Circle	Riverview	FL	33578	\$2,496,456
19	2111-2125 River Turia Circle	Riverview	FL	33578	\$2,496,456
20	2238-2252 Kings Palace Drive	Riverview	FL	33578	\$2,496,456
21	2131-2149 River Turia Circle	Riverview	FL	33578	\$3,056,691
22	2214-2232 Kings Palace Drive	Riverview	FL	33578	\$3,056,691
23	2147-2165 Kings Palace Drive	Riverview	FL	33578	\$3,056,691

24	2124-2138 River Turia Circle	Riverview	FL	33578	\$2,496,456
25	2159-2173 River Turia Circle	Riverview	FL	33578	\$2,496,456
26	2146-2164 River Turia Circle	Riverview	FL	33578	\$3,056,691
27	2127-2141 Kings Palace Drive	Riverview	FL	33578	\$2,496,456
28	2103-2121 Kings Palace Drive	Riverview	FL	33578	\$3,056,691
29	2021-2035 Kings Palace Drive	Riverview	FL	33578	\$2,496,456
30	2239 Kings Palace Drive	Riverview	FL	33578	\$518,327