

INSURANCE COMPANY  
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

## UMBRELLA POLICY DECLARATIONS

AGENCY THE HILB GROUP OF FLORIDA LLC  
12-0169-00 MKT TERR 052 (813) 636-4000

Renewal Effective 01-24-2026

**POLICY NUMBER 53-699-849-00**

INSURED POINTE TOWERS CONDOMINIUM INC  
C/O:AMERI-TECH COMMUNITY MANAGEM

Company Use 20-21-FL-2201

ADDRESS 24701 US HIGHWAY 19 N STE 102

Company  
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
01-24-2026	to 01-24-2027

CLEARWATER FL 33763-4086

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

### COMMERCIAL UMBRELLA

#### LIMITS OF LIABILITY:

Products-Completed Operations Aggregate	\$ 5,000,000
Employers Liability Aggregate	\$ 5,000,000
Other Aggregate	\$ 5,000,000
Each Incident Limit	\$ 5,000,000

**RETAINED LIMIT:** \$ 10,000 (Waived when an Auto-Owners Insurance Group Company provides both the Commercial Automobile and Commercial General Liability coverage).

#### FORMS THAT APPLY TO THIS POLICY:

26800 (07-05)	26606 (09-19)	26895 (07-07)	59350 (01-15)	26366 (07-05)
26296 (07-05)	26527 (09-09)	26531 (07-05)	66085 (07-14)	66088 (09-14)
66110 (11-15)	66119 (12-15)	59243 (06-00)	66127 (06-17)	66164 (12-17)
66151 (12-17)	66175 (12-17)	66206 (09-19)	66174 (12-17)	66244 (06-21)
66309 (08-23)	26826 (07-05)	66316 (07-24)	26827 (07-05)	66300 (01-23)

#### COMMERCIAL UMBRELLA PREMIUM

**PREMIUM**  
\$3,871.28

THE POLICY PREMIUM SHOWN ABOVE INCLUDES:

TERRORISM  
CERTIFIED ACTS SEE FORM 59350 \$37.95

TOTAL POLICY PREMIUM	TERM \$3,871.28
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PROGRAM: Commercial

A 5% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):  
Comm Auto( ) Comm Prop/Comm Liab(X) Farm( ) WC( ) Life( ) Personal( ).

The Total Policy Premium shown above includes:  
Emergency Florida Insurance Guaranty Association Assessment 38.33

Countersigned By: THE HILB GROUP OF FLORIDA LLC



SOUTHERN-OWNERS INS. CO.  
 AGENCY THE HILB GROUP OF FLORIDA LLC  
 12-0169-00 MKT TERR 052  
 INSURED POINTE TOWERS CONDOMINIUM INC

Company POLICY NUMBER 53-699-849-00  
 Bill Company Use 20-21-FL-2201  
 Term 01-24-2026 to 01-24-2027

SCHEDULE OF UNDERLYING INSURANCE

NAME OF INSURER	TYPE OF POLICY	YOU HAVE AGREED TO MAINTAIN LIMITS AS FOLLOWS:	
SOUTHERN-OWNERS INSURANCE COMPANY	COMMERCIAL GENERAL LIABILITY	COMBINED SINGLE LIMITS	
	General Aggregate Products and Completed	\$2,000,000	
	Operations Aggregate	\$2,000,000	
	Occurrence	\$1,000,000	
	Personal/Advertising		
	Injury	\$1,000,000	
	Hired/Non-Ownership Automobile Liability	Included	
PENNSYLVANIA INS CO	EMPLOYER'S LIABILITY	LIMIT	
	Bodily Injury by Accident	Per Accident	\$500,000
	Bodily Injury by Disease	Per Employee	\$500,000
	Bodily Injury by Disease	Policy Limit	\$500,000