**DATE** 02/12/2024

19 West Garden Street, Suite 300	GL - Southern Owr	ners Insurance		
Pensacola, FL 32502	Crime - Great American Insurance Company			
Fax: (850) 438-4678	Umbrella - Midvale Indemnity Company			
CODE: SUB GODE: AGENCY CUSTOMER ID:#:	Ebood - Wright National Flood			
CUSTOMER ID #: INSURED	LOAN NUMBER	POLICY NUMBER	<del>-                                    </del>	<b>  \                                   </b>
Villas of St. Thomas II, Condominium Assoc., Inc.	N/A			
c/o .	EFFECTIVE DATE	EXPIRATION DATE	CONTINU	ED UNTIL
8730 Thomas Drive	1/14/24	1/14/25	TERMINA	TED IF CHECKED
Panama City Beach , FL 32408	THIS REPLACES PRIOR EVID	ENCE DATED:		
PROPERTY INFORMATION				
LOCATION/DESCRIPTION				
Proof of Property, GL, Crime, Umbrella, Flood - 8730 Thomas Drive Panama City Beach FL 32408 - 14 units				
COVER A SE IN SORMATION				
COVERAGE INFORMATION  COVERAGE/PERILS/FORMS		A14011	INT OF INSURANCE	DEDUCTIBLE
Property Including Equipment Breakdown EXCLUDING Wind 01103282200 1/14/24 - 1/14/25				\$10,000
Property Including Equipment Breakdown EXCLUDING Wind 01103282200 1/14/24 - 1/14/25   \$1,505,829   \$10,000				
General Liability: 78288555 12/31/2023 - 12/31/2024				
TOUS WWW SUBULTEST TO THE TOTAL THE TOTAL TO THE TOTAL TO THE TOTAL TO THE TOTAL TO THE TOTAL THE TOTAL TO THE TOTAL THE TOTAL TO THE TOTAL THE TOTAL TO THE TOTAL TO THE TOTAL THE				
Umbrella Liability: PRP2298240000013733863 12/31/2023 - 12/31/2024 \$5,000,000 \$0				
Crime (Fidelity): SSA39256740845905) 12/81/2023 (12/81/2024)				
Flood: 091150241796 3/3/2023_to_3/3/2024 \$2,123,000 \$1,250				
Cartificate of Incursace				
DEMARKO (la chadia a Qua cial Qua ditia a c)				
REMARKS (Including Special Conditions)				
Wind coverage written with a separate Company through another Agency. Please contact Association for information.				
Coverage afforded applies to the building only and not to the contents of the unit.				
Property Deductibles: AOP \$10,000, \$25,000 per condo unit for loss due to water damage				
Buildings are insured on a Replacement Cost basis subject to the terms and condition of the policy.  Ordinance or Law Coverage and Equipment Breakdown are included				
orarnance of haw coverage and hydryment breakdown are included				
CANCELLATION				
THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE				
POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 10 DAYS				
WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT				
INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.				
ADDITIONAL INTEREST				
*** For Information Only ***	MORTGAGEE	ADDITIONAL INSURE		
Visit www.edidirect.com	LOSS PAYEE	The fullotings:	ion buly	+\\//
to order a valid certificate of Insurance,				
Loan Number: N/A	AUTHORIZED REPRESENTATI	IVE		
ACORD 27 (3/93)		(	© ACORD CORF	PORATION 1993

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE

COMPANY

Property - Lexington Insurance Company

ACORD, EVIDENCE OF PROPERTY INSURANCE

RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

PRODUCER

Fisher Brown Bottrell

PHONE (A/C, No, Ext): (850) 432-7474