

**ACORD™ EVIDENCE OF PROPERTY INSURANCE**DATE  
02/12/2024

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

<b>PRODUCER</b> Fisher Brown Bottrell 19 West Garden Street, Suite 3001 Pensacola, FL 32502 Fax: (850) 438-4678		<b>PHONE</b> (A/C, No, Ext): (850) 432-7474		<b>COMPANY</b> Property - Lexington Insurance Company GL - Southern Owners Insurance Crime - Great American Insurance Umbrella - Midvale Indemnity Company Flood - Wright National Flood	
<b>CODE:</b> <b>AGENCY</b> <b>CUSTOMER ID#:</b> <b>INSURED</b> Villas of St. Thomas I, Condominium Assoc., Inc. c/o . 8730 Thomas Drive Panama City Beach, FL 32408		<b>SUB CODE:</b>		<b>LOAN NUMBER</b> N/A	
				<b>POLICY NUMBER</b>	
		<b>EFFECTIVE DATE</b> 1/14/24		<b>EXPIRATION DATE</b> 1/14/25	
				<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
<b>THIS REPLACES PRIOR EVIDENCE DATED:</b>					

**PROPERTY INFORMATION****LOCATION/DESCRIPTION**

Proof of Property, GL, Crime, Umbrella &amp; Flood - 8730 Thomas Drive Panama City Beach FL 32408 - 14 units

**COVERAGE INFORMATION**

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Property Including Equipment Breakdown EXCLUDING Wind 01103282200 1/14/24 - 1/14/25	\$1,505,829	\$10,000
General Liability: 78288551 12/31/2023 - 12/31/2024	\$1,000,000	\$0
Umbrella Liability: PRP229824000001373857 12/31/2023 - 12/31/2024	\$5,000,000	\$0
Crime (Fidelity): SSA39256740845805 12/31/2023 - 12/31/2024	\$250,000	\$2,500
Flood: 091150250435 3/10/2023 to 3/10/2024	\$2,123,000	\$1,250

**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

**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 *** Visit <a href="http://www.eoidirect.com">www.eoidirect.com</a> to order a valid certificate of Insurance, Loan Number: N/A		<b>MORTGAGEE</b> <b>LOSS PAYEE</b> <input checked="" type="checkbox"/> <b>LOAN #</b> N/A		<b>ADDITIONAL INSURED</b> For information only	
		<b>AUTHORIZED REPRESENTATIVE</b>			