DATE 02/12/2024

Fisher Brown Bottrell	Property - Lexington Insurance Company
19 West Garden Street, Suite 300	GL - Southern Owners Insurance
Pensacola, FL 32502	Crime - Great American Insurance Company
Fax: (850) 438-4678	Umbrella - Midvale Indemnity Company
CODE: SUB CODE:	Etood - Wright Wational Alood
CUSTOMERID#: ()) {	
Villas of St. Thomas IV, Condominium Assoc., Inc.	LOAN NUMBER POLICY NUMBER
C/O .	N/A
	EFFECTIVE DATE EXPIRATION DATE 1 /14 /000 F 1 /14 /000 F
8730 Thomas Drive	1/14/2024 1/14/2025 TERMINATED IF CHECKED
Panama City Beach, FL 32408 THIS REPLACES PRIOR EVIDENCE DATED:	
PROPERTY INFORMATION LOCATION/DESCRIPTION	
, , , Proof of Property, GL, Crime, Umbrella & Flood - 8730 Thomas Drive Panama City Beach FL 32408 - 13 units	
Froot of Froperty, GL, Crime, ombreila & Frood 6730 monas brive Fanama City Beach FL 32400 13 units	
COVERACE INFORMATION	
COVERAGE INFORMATION	T T
COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE DEDUCTIBLE
Property Including Equipment Breakdown EXCLUDING Wind 0110	3282200 1/14/24 - 1/14/25 \$1,571,296 \$10,000
General Liability: 78288558 12/31/2023 - 12/31/2024 \$1,000,000 \$0	
\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	
Umbrella Liability: PRP229824000001373869 12/31/2023 - 12/31/2024 \$5,000,000 \$0	
Crime (Fidelity): SSA3925674D846105) 12/81/2023 (1)2/81/2024	
21 050	
Flood: 091150241795 3/3/2023 to 3/3/2024 \$2,217,000 \$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 ***	MORTGAGEE ADDITIONAL INSURED
	LOSS PAYEE X For infomation only
Visit www.edidirect.com	
to order a valid certificate of Insurance, U U U WAU G U U U U U U	
<u>'</u>	AUTHORIZED REPRESENTATIVE
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THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE

COMPANY

ACORD, EVIDENCE OF PROPERTY INSURANCE

RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

PRODUCER

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