



Insurance and Risk
Management Services, Inc.®

An AssuredPartners Agency

Amberly Village Association, Inc.

Evidence of Insurance - 3/31/2021 (1)

Policy Number	Policy Type	Effective	Expiration	Company	Coverage
AMC3623802	Property	03/31/21	03/31/22	American Coastal	Limit: See Property Schedule. Wind: Included. Deductible: 2% Hurricane/\$2,500 All Other Perils. Replacement Cost: Included (2) Coinsurance: Waived via Agreed Value. (3) Ordinance or Law Endorsement: ➤ Coverage A: Included ➤ Coverage B and Coverage C Combined Limit: 10% of the Building Limit
AMC6619402	Difference In Conditions	03/31/21	03/31/22	Certain Underwriters at Lloyd's	Limit: See Property Schedule.
87062491472020	Flood	03/31/21	03/31/22	Hartford Insurance	Limit: See Property Schedule. Deductible: \$10,000. Replacement Cost.
87062491492020	Flood	03/31/21	03/31/22	Hartford Insurance	Limit: See Property Schedule. Deductible: \$10,000. Replacement Cost.
87062491502020	Flood	03/31/21	03/31/22	Hartford Insurance	Limit: See Property Schedule. Deductible: \$10,000. Replacement Cost.
87062491522020	Flood	03/31/21	03/31/22	Hartford Insurance	Limit: See Property Schedule. Deductible: \$10,000. Replacement Cost.
87062491532020	Flood	03/31/21	03/31/22	Hartford Insurance	Limit: See Property Schedule. Deductible: \$10,000. Replacement Cost.
87062491552020	Flood	03/31/21	03/31/22	Hartford Insurance	Limit: See Property Schedule. Deductible: \$10,000. Replacement Cost.
76436305	Equipment Breakdown	03/31/21	03/31/22	Federal	Limit: \$50,000,000
BDJ183812913	Crime	03/31/21	03/31/22	Hanover	Limit: Employee Theft: \$750,000. Deductible: \$3,500. Designated Agent As Employee (Property Manager).
UBP000156305	General Liability	03/31/21	03/31/22	Indian Harbor	Limit: \$1,000,000 Each Occurrence/\$2,000,000 General Aggregate.
0598958535	Directors and Officers Liability	03/31/21	03/31/22	Continental Casualty	Limit: \$1,000,000.
WC6011156156	Workers' Compensation	03/31/21	03/31/22	Continental Casualty	Limit: Statutory
BINDER	Umbrella/Excess Liability	03/31/21	03/31/22	Liberty	Limit: \$25,000,000

Notes and Recommendations

- (1) **Evidence of Insurance:** The purpose of this schedule is to provide Evidence of Insurance for unit owners when required to do so by a banking institution.
- (2) **Limit:** Per Florida Statute, the Association's Property Policy excludes certain building items as well as unit owner additions and alterations.
- (3) **Replacement Cost:** The limit of insurance shown in the Property Schedule is the Replacement Cost established by a current appraisal as required by Florida Statute.
- (4) **Coinsurance:** If a Coinsurance Percentage is shown, the Insurance Company will pay the full amount of any loss on a Replacement Cost basis as long as the limit(s) of insurance is equal to or greater than the value of the covered property at the time of loss multiplied by the Coinsurance percentage shown above. If the Coinsurance provision has been waived via the Agreed Amount Endorsement, no Coinsurance percentage applies.
- (5) **Cancellation:** Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.



AssuredPartners
IRMS

IRMSinc.com | 239-649-1444 | 8950 Fontana Del Sol Way, Suite 200 | Naples, FL 34109



Insurance and Risk
Management Services, Inc.®

An AssuredPartners Agency

Amberly Village Association, Inc.

Property Schedule - 3/31/2021

Location	Slot (1)	Street Address	City, State, Zip	Property/Wind Limit (2)	Flood Limit	Rated Flood Zone (3)	Current Flood Zone	Grandfathered	Units
1.1	25	3655 Amberly Circle	Naples, FL 34112	\$2,824,434	\$3,672,900	AH	AH	No	24
2.1	26	3665 Amberly Circle	Naples, FL 34112	\$2,824,434	\$3,672,900	AH	AH	No	24
3.1	27	3675 Amberly Circle	Naples, FL 34112	\$2,824,434	\$3,672,900	AH	AH	No	24
4.1	28	3685 Amberly Circle	Naples, FL 34112	\$2,824,434	\$3,672,900	AH	AH	No	24
5.1	30	3695 Amberly Circle	Naples, FL 34112	\$2,824,434	\$3,672,900	AH	AH	No	24
6.1	31	3705 Amberly Circle	Naples, FL 34112	\$951,539	\$1,234,900	AH	AH	No	8

Notes and Recommendations

(1) Slot: This column is for Agent's internal use only.

(2) Property/Wind Limit: The limit of insurance shown in the Property Schedule is the Replacement Cost established by a current appraisal as required by Florida Statute.

(3) Rated Flood Zone: Buildings rated Pre-Firm will not show a Rated Flood Zone on the Flood Policy. Buildings may qualify for the Grandfather Rule by having a Flood Policy in effect when a new flood map becomes effective as long as the coverage has been continuous. Therefore, the Rated Flood Zone shown on the policy we are certifying may not match your current Flood Zone Determination.



AssuredPartners
IRMS

IRMSinc.com | 239-649-1444 | 8950 Fontana Del Sol Way, Suite 200 | Naples, FL 34109