



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
7/21/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Stahl & Associates Insurance Inc. 3939 Tampa Road Oldsmar FL 34677	CONTACT NAME: Aimee Harrison		
	PHONE (A/C, No. Ext): (813) 796-5268	FAX (A/C, No):	
	E-MAIL ADDRESS: aharrison@higginbotham.net		
	PRODUCER CUSTOMER ID: 38398		
INSURED Harbor Place at Safety Harbor Condominium Association, Inc. 24701 US Highway 19 N Ste 102 c/o Ameri-Tech Community Management, Inc. Clearwater FL 33763	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Cypress Property & Casualty Insurance Company		10953
	INSURER B: Federal Insurance Company		20281
	INSURER C: CUMIS Insurance Society, Inc.		10847
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES **CERTIFICATE NUMBER:** 940765755 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
101 South Bayshore Blvd., Safety Harbor, FL 34695 - 45 units

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	☒	PROPERTY	CCP0000048-07	5/10/2026	5/10/2027	☒ BUILDING	\$ 21,921,375
		CAUSES OF LOSS				☐ PERSONAL PROPERTY	\$
						☐ BUSINESS INCOME	\$
		BASIC				☐ EXTRA EXPENSE	\$
		BROAD				☐ RENTAL VALUE	\$
	☒	SPECIAL				☐ BLANKET BUILDING	\$
		EARTHQUAKE				☐ BLANKET PERS PROP	\$
		WIND				☐ BLANKET BLDG & PP	\$
		FLOOD				☐ RCV	\$
	☒	Sinkhole					\$
	☐	INLAND MARINE	TYPE OF POLICY				\$
		CAUSES OF LOSS					\$
		NAMED PERILS	POLICY NUMBER				\$
							\$
C	☒	CRIME	CIUCAP103825-00	5/10/2026	5/10/2027	☒ Loss Limit	\$ 300,000
		TYPE OF POLICY					\$
		Employee Dishonesty					\$
B	☒	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	76444997	5/10/2026	5/10/2027	☒ limit	\$ 22,267,345
C		General Liability	CIUCAP103825-00	5/10/2026	5/10/2027	☒ Each Occurrence	\$ 1,000,000
						☒ Aggregate	\$ 2,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

For Information Only

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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Wright National Flood Insurance Company
A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0087661
6/22/26
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151845641 07	1151845641	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 6/28/26 To: 6/28/27 12:01 am Standard Time	06/22/2026	0087661	1151845641

Insured

HARBOR PLACE AT SAFETY HARBOR CONDO ASSN
C/O AMERI-TECH COMMUNITY MANAGEMENT
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

STAHL & ASSOCIATES
A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR FL 34677

STAHLROSS@STAHLINSURANCE.COM

Property Location (if other than above)

101 S BAYSHORE BLVD, SAFETY HARBOR FL 34695

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE

First Floor Height: 10.3 ft

Method Used to Determine First Floor Height: Elevation Certificate

Date of Construction: 05/09/2019

Prior NFIP Claims: 1

Number of Units: 45

Property Description: Elevated with enclosure solid foundation
walls, 7 floors

Replacement Cost Value: 26,299,900

Prior Claims counted are from April 1, 2023 and after.

Coverage		Deductible	Annual Premium
BUILDING	\$11,250,000	\$1,250	\$43,838.00
CONTENTS	\$37,000	\$1,250	\$525.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

Coverage limitations may apply. See your Policy form for details.

Coinurance penatly may apply. See your Policy Form for Details

**Building is not eligible due to noncompliance*

ICC Premium:	\$75.00
Mitigation Discount:	\$2,203.00
*Community Rating Discount:	\$0.00
FULL RISK PREMIUM:	\$42,235.00
Statutory Discounts	
Annual Increased Cap Discount:	\$21,191.00
DISCOUNTED PREMIUM:	\$21,044.00
Reserve Fund Assessment:	\$3,788.00
Federal Policy Service Fee:	\$1,390.00
HFIAA Surcharge	\$250.00
TOTAL ANNUAL PAYMENT	\$26,472.00

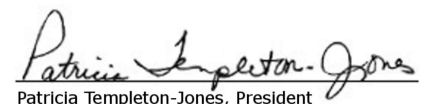
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.


Patricia Templeton-Jones, President

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Agent

