

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY BROWN INSURANCE SERVICES
12-0619-00 MKT TERR 052 727-586-1601

Rewrite Effective 02-27-2025

POLICY NUMBER 232322-20860956-25

INSURED WINDERMERE GARDEN VILLAS HOMEOWNERS
ASSOCIATION INC

Company Use 20-23-FL-2302

ADDRESS 800 WINDERMERE BLVD
INVERNESS FL 34453-4405

Company
Bill

Policy Term	
12:01 a.m.	12:01 a.m.
02-27-2025	02-27-2026

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Homeowners Associati

Entity: Corporation

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL GENERAL LIABILITY COVERAGE	\$2,887.00
TOTAL	\$2,887.00
TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 02-27-2025	\$2,601.00
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.	
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.	

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
55156 (07-12)

A 02% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb(X) Comm Auto() WC() Life() Personal() Farm().

Countersigned By: BROWN INSURANCE SERVICES

Southern-Owners Ins. Co.

Issued 02-19-2025

AGENCY BROWN INSURANCE SERVICES
12-0619-00 MKT TERR 052

Company POLICY NUMBER 232322-20860956-25
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INSURED WINDERMERE GARDEN VILLAS HOMEOWNERS

Term 02-27-2025 to 02-27-2026

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

59350 (01-15)	55146 (06-04)	CG2106 (05-14)	CG2109 (06-15)	65033 (06-22)
55028 (05-17)	55084 (06-04)	IL0021 (07-02)	59325 (12-19)	55881 (12-17)
CG0001 (04-13)	CG0220 (03-12)	IL0017 (11-85)	55513 (05-17)	55719 (05-17)
55029 (05-17)	CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)

Southern-Owners Ins. Co.

Issued 02-19-2025

AGENCY BROWN INSURANCE SERVICES
12-0619-00 MKT TERR 052

Company POLICY NUMBER 232322-20860956-25
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INSURED WINDERMERE GARDEN VILLAS HOMEOWNERS

Term 02-27-2025 to 02-27-2026

LOCATION 0001 - BUILDING 0001

Location: 800 Windermere Blvd, Inverness, FL 34453-4405

Territory: 006

County: Citrus

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.0% Of The Premises Operation Premium	00514		Prem/Op Prem		
Hired Auto & Non-Owned Liability	04001	Auto	Flat Charge		\$50.00
Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit)	41670	Prem/Op Prod/Comp Op	Members	Each 1 180 5.028	\$905.00
				180 .816	\$147.00
Parks Or Playgrounds	46671	Prem/Op Prod/Comp Op	Playgrounds	Each 1 1 263.299	\$263.00
				1 1.236	\$1.00
Swimming Pools Noc	48925	Prem/Op Prod/Comp Op	Pools	1 866.346	\$866.00
				1 110.321	\$110.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350	\$23.00
LOCATION 0001	\$2,365.00

LOCATION 0003 - BUILDING 0001

Location: 701 Parkside Ave, Inverness, FL 34453

Territory: 006

County: Citrus

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Fishing Piers	43754	Prem/Op Prod/Comp Op	Fishing Piers	Each 1 1 513.367	\$513.00
				1 4.072	\$4.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350	\$5.00
LOCATION 0003	\$522.00