



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
6/29/2021

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.

<b>PRODUCER</b> Brown & Brown Of Florida, Inc. 1421 Pine Ridge Road, Suite 200 Naples FL 34109	<b>CONTACT NAME:</b> Certificate Department		
	<b>PHONE (A/C, No, Ext):</b> 239-261-3000	<b>FAX (A/C, No):</b> 239-261-8265	
<b>E-MAIL ADDRESS:</b> certificate@bbswfla.com			
<b>PRODUCER CUSTOMER ID:</b> 15750			
<b>INSURED</b> Florencia at The Colony Condominium Association, Inc. 23850 Via Italia Circle Bonita Springs FL 34134	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
	<b>INSURER A:</b> Great American Insurance Company		16691
	<b>INSURER B:</b> Subscription		
	<b>INSURER C:</b> Aspen Specialty Insurance Company		10717
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
<b>INSURER F:</b>			


**COVERAGES**                      **CERTIFICATE NUMBER:** 1178868647                      **REVISION NUMBER:**

**LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**  
23850 Via Italia Circle, Bonita Spring, Florida 34134

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		
B	<input checked="" type="checkbox"/> <b>PROPERTY</b>	LWH004545	5/1/2021	5/1/2022	<input checked="" type="checkbox"/> BUILDING	\$ 63,532,132		
	CAUSES OF LOSS				DEDUCTIBLES		<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUILDING		<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				5,000 AOP		<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				CONTENTS		<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE						<input type="checkbox"/> BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND				2% CYHD		<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD						<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> UNITS: 116						<input checked="" type="checkbox"/> Equip Breakdown	\$ Included
								\$
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$		
	CAUSES OF LOSS					\$		
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$		
						\$		
A	<input checked="" type="checkbox"/> <b>CRIME</b>	SSA39256740570303	5/1/2021	5/1/2022	<input checked="" type="checkbox"/> EMPL DISHONESTY	\$ 2,500,000		
	TYPE OF POLICY							\$
	CRIME							\$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$		
						\$		
C	General Liability Directors & Officers	CIUCAP00655402	5/1/2021	5/1/2022	<input checked="" type="checkbox"/> Limit per Occ	\$ 1,000,000		
					<input checked="" type="checkbox"/> Limit Occ/Agg	\$ 1,000,000		

**SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**  
Subscription Carriers: Underwriters at Lloyds, GuideOne National Insurance Co, QBE Specialty Insurance Co, General Security, Starstone Specialty Insurance Company. Replacement Cost Coverage; Coinsurance Waived - Agreed Value; 2% Hurricane Ded with \$25,000 minimum, \$5,000 AOP deductible. O & L Coverage A Included, Coverages B&C Combined \$1,000,000. Property coverage provided by master policy - Per Florida Statute 718.111. All Policies Include Severability of Interest/Separation of Insureds Clause. All Policies Include cancellation clause per policy provisions and Florida statute. Property Management/manger included in definition of employee for crime. See flood declarations attached.

<b>CERTIFICATE HOLDER</b>  Florencia at the Colony Condominium Association Inc. 23850 Via Italia Circle Bonita Springs FL 34134	<b>CANCELLATION</b> 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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**THE HARTFORD**  
 BROWN & BROWN OF FLORIDA INC  
 6611 ORION DR #201  
 FORT MYERS, FL 33912

Agency Phone: (239) 278-0278

NFIP Policy Number: 9904056334  
 Company Policy Number: 99040563342019  
 Agent: BROWN & BROWN OF FLORIDA INC

Policy Term: 08/16/2021 12:01 AM through 08/16/2022 12:01 AM  
 Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>  
 (800) 787-5677

**RENEWAL FLOOD INSURANCE POLICY DECLARATIONS**  
 RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

**DELIVERY ADDRESS**

FLORENCIA AT THE COLONY CONDO ASSOC INC  
 23850 VIA ITALIA CIR APT 101  
 BONITA SPRINGS, FL 34134-7123

**INSURED NAME(S) AND MAILING ADDRESS**

FLORENCIA AT THE COLONY CONDO ASSOC INC  
 23850 VIA ITALIA CIR APT 101  
 BONITA SPRINGS, FL 34134-7123

**COMPANY MAILING ADDRESS**

Hartford Insurance Company of the Midwest  
 PO BOX 913385  
 DENVER, CO 80291-3385

**PROPERTY LOCATION**

23850 VIA ITALIA CIR  
 BONITA SPRINGS, FL 341347122

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

DESCRIPTION: N/A

**RATING INFORMATION**

ORIGINAL NEW BUSINESS DATE: 08/16/2007  
 REINSTATEMENT DATE: N/A  
 BUILDING OCCUPANCY: OTHER RESIDENTIAL  
 CONDOMINIUM INDICATOR: RCBAP HIGH RISE  
 NUMBER OF UNITS: 116  
 PRIMARY RESIDENCE: NO  
 ADDITIONS/EXTENSIONS: N/A  
 BUILDING TYPE: THREE OR MORE FLOORS  
 BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: FINISHED ENCLOSURE WITHOUT PROPER OPENINGS

DATE OF CONSTRUCTION: 06/28/2007  
 COMMUNITY NUMBER: 125124 0589 F REGULAR PROGRAM  
 COMMUNITY NAME: LEE COUNTY  
 CURRENT FLOOD ZONE: AE  
 GRANDFATHERED: NO  
 FLOOD RISK/RATED ZONE: AE  
 ELEVATION DIFFERENCE: -2  
 ELEVATED BUILDING TYPE: ELEVATED  
 REPLACEMENT COST: \$69,488,615

**MORTGAGEE / ADDITIONAL INTEREST INFORMATION**

FIRST MORTGAGEE: LOAN NO: N/A  
 SECOND MORTGAGEE: LOAN NO: N/A  
 ADDITIONAL INTEREST: LOAN NO: N/A  
 DISASTER AGENCY: CASE NO: N/A  
 DISASTER AGENCY:

**PREMIUM CALCULATION —**

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$29,000,000	\$1,250	\$175,000	1.900	\$28,825,000	0.048	(\$14.00)	\$17,147.00
CONTENTS	\$100,000	\$1,250	\$25,000	0.380	\$75,000	0.120	\$0.00	\$185.00

Submit for Rate

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

ANNUAL SUBTOTAL:	\$17,332.00
INCREASED COST OF COMPLIANCE:	\$12.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT:	18.0% \$3,122.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM :	\$20,466.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$2,000.00
TOTAL:	\$22,716.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

*Douglas Elliot*  
 Doug Elliot, President

*Terence Shields*  
 Terence Shields, Secretary

**Zero Balance Due - This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Policy issued by Hartford Insurance Company of the Midwest

Company NAIC: 37478



File: 17760584

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DocID: 145872138





**THE HARTFORD**  
 BROWN & BROWN OF SW FLORIDA DBA  
 6611 ORION DR #201  
 FORT MYERS, FL 33912

Agency Phone: (239) 278-0278

NFIP Policy Number: 8704333155  
 Company Policy Number: 87043331552019  
 Agent: BROWN & BROWN OF SW FLORIDA DBA

Policy Term: 11/28/2020 12:01 AM through 11/28/2021 12:01 AM  
 Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>  
 (800) 787-5677

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - GENERAL PROPERTY FORM

**DELIVERY ADDRESS**

FLORENCIA AT THE COLONY THE COLONY CONDO ASSN  
 23850 VIA ITALIA CIR APT 101  
 BONITA SPRINGS, FL 341347123

**INSURED NAME(S) AND MAILING ADDRESS**

FLORENCIA AT THE COLONY THE COLONY CONDO ASSN  
 23850 VIA ITALIA CIR APT 101  
 BONITA SPRINGS, FL 341347123

**COMPANY MAILING ADDRESS**

Hartford Insurance Company of the Midwest  
 PO BOX 913385  
 DENVER, CO 80291-3385

**PROPERTY LOCATION**

23850 VIA ITALIA CIR  
 BONITA SPRINGS, FL 341347122

Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating.

DESCRIPTION: MECHANICAL BUILDING

**RATING INFORMATION**

ORIGINAL NEW BUSINESS DATE: 11/28/2008  
 REINSTATEMENT DATE: N/A  
 BUILDING OCCUPANCY: NON-RESIDENTIAL - BUSINESS  
 CONDOMINIUM INDICATOR: NOT A CONDO  
 NUMBER OF UNITS: N/A  
 PRIMARY RESIDENCE: NO  
 ADDITIONS/EXTENSIONS: N/A  
 BUILDING TYPE: ONE FLOOR  
 BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: ENCLOSURE WITH PROPER OPENINGS

DATE OF CONSTRUCTION: 08/01/2007  
 COMMUNITY NUMBER: 125124 0589 F REGULAR PROGRAM  
 COMMUNITY NAME: LEE COUNTY  
 CURRENT FLOOD ZONE: AE  
 GRANDFATHERED: NO  
 FLOOD RISK/RATED ZONE: AE  
 ELEVATION DIFFERENCE: 12  
 ELEVATED BUILDING TYPE: ELEVATED

**MORTGAGEE / ADDITIONAL INTEREST INFORMATION**

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A  
 DISASTER AGENCY:

**PREMIUM CALCULATION —**

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$500,000	\$1,250	\$175,000	0.270	\$325,000	0.130	(\$9.00)	\$887.00
CONTENTS	\$0	\$0	\$0	0.220	\$0	0.120	\$0.00	\$0.00

Standard

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

ANNUAL SUBTOTAL:	\$887.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 25%	(\$223.00)
RESERVE FUND ASSESSMENT: 18.0%	\$121.00
PROBATION SURCHARGE:	\$0.00
<b>ANNUAL PREMIUM :</b>	<b>\$791.00</b>
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
<b>TOTAL:</b>	<b>\$1,091.00</b>

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

*Douglas Elliot*  
 Doug Elliot, President

*Terence Shields*  
 Terence Shields, Secretary

**Zero Balance Due - This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by Hartford Insurance Company of the Midwest

Company NAIC: 37478



File: 17037269



DocID: 137032900