



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
5/3/2016

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Acentria, Inc - Panama City Office 1007 Jenks Avenue Panama City FL 32401	CONTACT NAME: Stacey Brannen PHONE (A/C, No, Ext): 850-257-2995 FAX (A/C, No): 850-257-2991 E-MAIL ADDRESS: stacey.brannen@acentria.com PRODUCER CUSTOMER ID: AQUAVIS-01														
INSURED Aquavista of Panama City Beach Owners Association, Inc. 17155 Front Beach Road Panama City Beach FL 32413	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> <tr> <td>INSURER A: Lexington Insurance Company</td> <td style="text-align: center;">19437</td> </tr> <tr> <td>INSURER B: Southern Owners Insurance Co. (Auto</td> <td style="text-align: center;">10190</td> </tr> <tr> <td>INSURER C: WRIGHT NATIONAL FLOOD INS SERVICES,</td> <td style="text-align: center;">11523</td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Lexington Insurance Company	19437	INSURER B: Southern Owners Insurance Co. (Auto	10190	INSURER C: WRIGHT NATIONAL FLOOD INS SERVICES,	11523	INSURER D:		INSURER E:		INSURER F:	
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COVERAGES **CERTIFICATE NUMBER: 1117327103** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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	<input checked="" type="checkbox"/> PROPERTY CAUSES OF LOSS <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input checked="" type="checkbox"/> SPECIAL <input type="checkbox"/> EARTHQUAKE <input checked="" type="checkbox"/> WIND <input type="checkbox"/> FLOOD	41-LX-066414831-0	1/1/2016	1/1/2017	<input type="checkbox"/> BUILDING	\$
					<input type="checkbox"/> PERSONAL PROPERTY	\$
					<input type="checkbox"/> BUSINESS INCOME	\$
					<input type="checkbox"/> EXTRA EXPENSE	\$
					<input type="checkbox"/> RENTAL VALUE	\$
					<input type="checkbox"/> BLANKET BUILDING	\$
					<input type="checkbox"/> BLANKET PERS PROP	\$
<input type="checkbox"/> BLANKET BLDG & PP	\$					
<input checked="" type="checkbox"/> REAL PROPERTY	\$15,993,651					
<input type="checkbox"/>						\$
	<input type="checkbox"/> INLAND MARINE CAUSES OF LOSS <input type="checkbox"/> NAMED PERILS	TYPE OF POLICY			<input type="checkbox"/>	\$
					<input type="checkbox"/>	\$
					<input type="checkbox"/>	\$
B	<input checked="" type="checkbox"/> CRIME TYPE OF POLICY EMPLOYEE DISHONESTY	78202128	1/1/2016	1/1/2017	<input checked="" type="checkbox"/> EACH OCCURENCE	\$700,000
					<input checked="" type="checkbox"/> DEDUCTIBLE	\$500
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	41-LX-066414831-0	1/1/2016	1/1/2017	<input checked="" type="checkbox"/> PROPERTY DAMAGE	\$15,993,651
					<input checked="" type="checkbox"/> DEDUCTIBLE	\$5,000
C	Flood - West Bldg	09115039588806	4/23/2016	4/23/2017	<input checked="" type="checkbox"/> Building	\$10,500
C	Flood - East Bldg	09115039427406	4/23/2016	4/23/2017	<input checked="" type="checkbox"/> Building	\$10,500

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

Aquavista of Panama City Beach Owners Association, Inc.
 17155 Front Beach Road, Panama City Beach, FL 32413
 Residential Condo Association with 84 Units and 1 Pool
 See Attached...

CERTIFICATE HOLDER Hancock Bank ISAOA/ATIMA PO Box 961292 Ft Worth TX 76161-0292	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. AUTHORIZED REPRESENTATIVE
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ADDITIONAL REMARKS SCHEDULE

AGENCY Acentria, Inc - Panama City Office		NAMED INSURED Aquavista of Panama City Beach Owners Association, Inc.	
POLICY NUMBER		17155 Front Beach Road Panama City Beach FL 32413	
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 24 FORM TITLE: CERTIFICATE OF PROPERTY INSURANCE**

Special Conditions

PROPERTY COVERAGE CONT'D:

Wind Driven Rain Sub-Limit: \$250,000
Ordinance or Law Sub-Limit:
Coverage A up to Building Limits
Coverage B & C Combined: \$1,000,000

DEDUCTIBLES:

\$5,000 Deductible for All Covered Perils Except Wind/Hail
3% Wind/Hail Annual Aggregate Deductible for Hurricanes
\$25,000 All Other Wind/Hail
\$25,000 Minimum Wind Deductible Per Occurrence

SCHEDULED ITEMS:

Values insured are on a per building basis as per the schedule. Blanket limits are not implied or provided.
East Building: \$7,777,650
West Building: \$7,777,650
Recreational Building: \$344,366
Swimming Pool: \$93,985

VALUATION: Replacement Cost

COINSURANCE: Agreed Amount

Property Extension Endorsement

\$ 250,000 * Ordinance or Law - *The lesser of 10% of the building values or \$250,000.
This is a blanket limit that includes coverages B and C. Coverage 'A' is provided at building limit.

- \$ 25,000 Business Personal Property
- \$ 25,000 Outdoor Property
- \$ 50,000 Business Income
- \$ 50,000 Sewer Backup

"Spike" clause. In the event of a loss, the limits purchased by the Insured may not be adequate to cover the cost to repair the building. So, in the event of a loss we will pay up to 15% over the policy limits.

Please note: If limits are provided elsewhere in the policy, the limits for this endorsement are nullified.

EQUIPMENT BREAKDOWN - Terms, Conditions and Limits

Per the terms of the coverage form, the following are covered:

- Property Damage
 - Business Income
 - Service Interruption
 - Hazardous Substances
 - Pool Pump Equipment
- \$ 5,000 Per occurrence deductible

CRIME (FIDELITY)

\$500 Deductible applies per occurrence

FLOOD

West Building - Policy #09115039588806 - Deductible \$5,000 per Occurrence - 42 Units - Current Flood Zone VE, Grandfathered and rated in Zone All.

Valuation = Replacement Cost
Coinsurance = 80%

Policy #09115039427406 - Deductible \$5,000 per Occurrence - 42 Units - Current Flood Zone VE, Grandfathered and rated in Zone All



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Valuation = Replacement Cost
 Coinsurance = 80%

Office/Rec Room Building - Policy #091150395894 - Building \$332,800, \$1,250 Deductible per Occurrence
 - Current Flood Zone VE, Grandfathered and rated in Zone All
 Valuation = Actual Cash Value

RE: LN#1424311247
 Jerry Carpenter
 Unit#406E - 17155 Front Beach Road, Panama City Beach, FL 32413