



Bel Forest Manor Condominium Association, Inc.

C/o Ameri-Tech Property Management, Inc.

INSURANCE SUMMARY

Prepared for: Ameri-Tech Property Management, Inc.

Date: 04/10/2026

Phone: 727 - 447 - 6481

Agent: Dave Mohns, AAI, CIRMS, CLCS, LCAM

Number of units: 72

Appraisal Date: 07/10/2025

Address: 101 Starcrest Drive, Clearwater, FL 33765

Location Address:	Coverage	All Other Peril Deductible	Effective Date	Insurance Co/Policy #	Premium			
Property - Special Perils*								
Building A	\$3,179,666	\$5,000	03/27/26-03/27/27	American Coastal Insurance Company AMC3494608	\$131,950.00			
Building A Carport	\$109,100	\$5,000						
Building B	\$1,404,496	\$5,000						
Building B Carport	\$25,050	\$5,000						
Building B Carport	\$25,050	\$5,000						
Building C	\$3,179,666	\$5,000						
Building C Carport	\$109,100	\$5,000						
Building D	\$1,424,754	\$5,000						
Building D Carport	\$46,650	\$5,000						
Building E	\$1,424,754	\$5,000						
Buildign E Carport	\$46,650	\$5,000						
Building F	\$1,424,754	\$5,000						
Building F Carport	\$46,650	\$5,000						
Bath House	\$111,670	\$5,000						
Pool	\$87,050	\$5,000						
Pool Deck	\$15,850	\$5,000						
Total Insured Value: \$12,660,910 Valuation: Replacement Cost, Agreed Amount Sinkhole: Included; 3% Deductible Equipment Breakdown: Included; \$10,000,000 Max Sewer Back-up \$150,000 Wind Driven Rian \$250,000 Ordinance or Law: Full Coverage A/B/C 2.5% of Building Limit								
Package - General Liability								
General Liability								
General Aggregate	\$4,000,000	\$0	03/27/26-03/27/27	Superior Specialty Insurance Company TLUCAP50189501	\$19,838.70			
Products-Completed Ops Aggregate	\$4,000,000	\$0						
Personal & Advertising Injury	\$2,000,000	\$0						
Each Occurrence	\$2,000,000	\$0						
Damage to Rented Premises	\$50,000	\$0						
Medical Expenses	\$5,000	\$0						
Hired/Non-Owned Auto Liability	\$1,000,000	\$0						
Mold Liability \$500,000 Each Incident/\$500,000 Aggregate		\$25,000						
Crime/Fidelity								
Employee Theft	\$400,000	\$2,000						
Forgery or Alteration	Blanket	\$2,000						
Inside the Premises	Blanket	\$2,000						
Funds Transfer Fraud	Blanket	\$2,000						
Computer Fraud	Blanket	\$2,000						
Social Engineering	\$25,000	\$2,000						
Director's & Officers Liability								
Limit of Liability - Per Claim	\$1,000,000	\$2,500						
Limit of Liability - Aggregate	\$1,000,000	\$2,500						
Cyber								
Multimedia Liability	\$1,000,000	\$2,500	03/27/26-03/27/27	Houston Casualty Company H25NGP21427605	\$2,003.41			
Security & Privacy Liability	\$1,000,000	\$2,500						
Privacy Regualatory Defense & Penalties	\$1,000,000	\$2,500						
Breach Event Costs	\$1,000,000	\$2,500						
Cyber Extortion	\$1,000,000	\$2,500						
Cyber Crime - Financial Fraud	\$100,000	\$2,500						
Telecommunications Fraud	\$100,000	\$2,500						
Phishing Fraud	\$100,000	\$2,500						
Workers Compensation								
Employers Liability								
Each Accident	\$500,000	N/A	03/27/26-03/27/27	Technology Insurance Company TWC4570332	\$492.00			
Disease - Policy Limit	\$500,000	N/A						
Disease - Each Employee	\$500,000	N/A						
Umbrella								
Limit of Liability - Per Occurrence	\$5,000,000	\$0	03/27/26-03/27/27	Midvale Indemnity Company PRP229824000013274157	\$1,475.00			
Limit of Liability - Aggregate	\$5,000,000	\$0						
Products and Completed Operations	\$5,000,000	\$0						
TOTAL PREMIUM					\$155,759.11			

This is a summary of coverages, not a legal contract. Please refer to the actual policies purchased for the specific terms, conditions, limitations, exclusions and definitions that will govern in the event of a loss.