



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 10/23/2023

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.

Table with 2 main sections: PRODUCER (Insurance Office of America) and INSURED (Townhomes of Summerfield Homeowners Association, Inc.). Includes contact info for Patricia Penn and list of insurers (Citizens Insurance Company of America, CUMIS Specialty Insurance Company Inc).

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
1 1 10803-10817 Keys Gate Dr, Riverview, FL, 33579
2 2 10741-10759 Keys Gate Dr, Riverview, FL, 33579
SEE ATTACHED ACORD 101

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.

Main insurance coverage table with columns: INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFFECTIVE DATE, POLICY EXPIRATION DATE, COVERED PROPERTY, LIMITS. Includes sections for Property, Inland Marine, and Crime.

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

This certificate regarding coverage for Townhomes of Summerfield Homeowners Association, Inc is issued to the certificate holder in regards to:
Limit of insurance figure is total for all scheduled items. Individual limits apply per schedule on file. Blanket limits are not provided.

PROPERTY TERMS & ENDORSEMENTS
SEE ATTACHED ACORD 101

Table with 2 columns: CERTIFICATE HOLDER and CANCELLATION. Includes a signature line for the Authorized Representative.

For Informational Purposes Only



ADDITIONAL REMARKS SCHEDULE

AGENCY Insurance Office of America		NAMED INSURED Townhomes of Summerfield Homeowners Association, Inc. c/o Inframark 2654 Cypress Ridge Blvd, Ste 101 Wesley Chapel, FL 33544	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

Locations:

3 3 10721-10739 Keys Gate Drive, Riverview, FL, 33579
4 1 10701-10719 Keys Gate Drive, Riverview, FL, 33579
5 5 10802-10812 Brickside Ct, Riverview, FL, 33579
6 6 10814-10824 Brickside Ct, Riverview, FL, 33579
7 7 10902-10916 Brickside Ct, Riverview, FL, 33579
8 8 10918-10932 Brickside Court, Riverview, FL, 33579
9 9 10934-10948 Brickside Ct, Riverview, FL, 33579
10 10 12905-12907 Trade Port Pl & 10950-10964 Brickside Ct., Riverview, FL, 33579
11 11 12902-12918 Trade Port Place, Riverview, FL, 33579
12 12 12920-12934 Trade Port Place, Riverview, FL, 33579
13 13 12936-12950 Trade Port Place, Riverview, FL, 33579
14 14 12952-12970 Trade Port Place, Riverview, FL, 33579
15 15 12967-12969 Trade Port Place, Riverview, FL, 33579
16 16 10935-19049 Keys Gate Drive, Riverview, FL, 33579
17 17 10919-10933 Keys Gate Drive, Riverview, FL, 33579
18 18 10901-10917 Keys Gate Drive, Riverview, FL, 33579
19 19 12929-12931 Jessup Watch Pl, Riverview, FL, 33549
20 20 10740-10804 Keys Gate Drive, Riverview, FL, 33579
21 21 10726-10738 Keys Gate Dr, Riverview, FL, 33579
22 22 12909-12911 Jessup Watch Pl, Riverview, FL, 33579
23 23 12910-12912 Jessup Watch Pl, Riverview, FL, 33579
24 24 10917-10935 Brickside Ct, Riverview, FL, 33579
25 25 10937-10955 Brickside Ct, Riverview, FL, 33579
26 26 10961-10963 Brickside Ct, Riverview, FL, 33579
27 27 10954-10966 Keys Gate Dr, Riverview, FL, 33579
28 28 10936-10952 Keys Gate Drive, Riverview, FL, 33579
29 29 10922-10934 Keys Gate Drive, Riverview, FL, 33579
30 30 12928-12930 Jessup Watch Place, Riverview, FL, 33579
31 31 12915-12925 Jessup Watch Place, Riverview, FL, 33579

Special Conditions:

Wind & Hail
Agreed Value and replacement cost
Inflation Guard 0%

30 Day Notice of Cancellation/10 Day Notice for Non-payment per policy provisions

Summary of Insurance

Coverage as of 8/4/2023

For: Townhomes of Summerfield Homeowners Association, Inc.
c/o Inframark, 2654 Cypress Ridge Blvd, Ste 101
Wesley Chapel, FL 33544

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Coverage	Company	Policy Number	Effective Date	Expiration Date
Property	Citizens Insurance Company of America	077761072	8/4/2023	8/4/2024

Location 1 / Building 1: 10803-10817 Keys Gate Dr, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,496,600	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 2 / Building 2: 10741-10759 Keys Gate Dr, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,906,500	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 3 / Building 3: 10721-10739 Keys Gate Drive, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,906,500	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 4 / Building 1: 10701-10719 Keys Gate Drive, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,906,500	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH
	\$59,400	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 5 / Building 5: 10802-10812 Brickside Ct, 10706-10708 Keys Gate Dr Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
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Summary of Insurance

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For: Townhomes of Summerfield Homeowners Association, Inc.
c/o Inframark, 2654 Cypress Ridge Blvd, Ste 101
Wesley Chapel, FL 33544

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Building	\$1,496,600	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH
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Location 6 / Building 6: 10814-10824 Brickside Ct, 12901-12903 Jessup Watch PI Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,496,600	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 7 / Building 7: 10902-10916 Brickside Ct, 12902-12904 Jessup Watch PI Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,880,700	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 8 / Building 8: 10918-10932 Brickside Court, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,541,200	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 9 / Building 9: 10934-10948 Brickside Ct, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,337,000	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 10 / Building 10: 12905-12907 Trade Port PI & 10950-10964 Brickside Ct., Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,880,700	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Summary of Insurance

Coverage as of 8/4/2023

For: Townhomes of Summerfield Homeowners Association, Inc.
c/o Inframark, 2654 Cypress Ridge Blvd, Ste 101
Wesley Chapel, FL 33544

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Location 11 / Building 11: 12902-12918 Trade Port Place, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,880,700	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 12 / Building 12: 12920-12934 Trade Port Place, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,541,200	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 13 / Building 13: 12936-12950 Trade Port Place, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,541,200	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 14 / Building 14: 12952-12970 Trade Port Place, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,880,700	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 15 / Building 15: 12967-12969 Trade Port Place, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,674,000	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 16 / Building 16: 10935-19049 Keys Gate Drive, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
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Summary of Insurance

Coverage as of 8/4/2023

For: Townhomes of Summerfield Homeowners Association, Inc.
c/o Inframark, 2654 Cypress Ridge Blvd, Ste 101
Wesley Chapel, FL 33544

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Building	\$1,541,200	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH
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Location 17 / Building 17: 10919-10933 Keys Gate Drive, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,541,200	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 18 / Building 18: 10901-10917 Keys Gate Drive, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,674,000	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 19 / Building 19: 12929-12931 Jessup Watch Pl, Riverview, FL 33549

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,691,800	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 20 / Building 20: 10740-10804 Keys Gate Drive, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,691,800	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 21 / Building 21: 10726-10738 Keys Gate Dr, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,691,800	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Summary of Insurance

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Wesley Chapel, FL 33544

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Location 22 / Building 22: 12909-12911 Jessup Watch Pl, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,906,500	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 23 / Building 23: 12910-12912 Jessup Watch Pl, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,880,700	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 24 / Building 24: 10917-10935 Brickside Ct, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,880,700	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 25 / Building 25: 10937-10955 Brickside Ct, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,880,700	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 26 / Building 26: 10961-10963 Brickside Ct, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,880,700	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 27 / Building 27: 10954-10966 Keys Gate Dr, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible

Summary of Insurance

Coverage as of 8/4/2023

For: Townhomes of Summerfield Homeowners Association, Inc.
c/o Inframark, 2654 Cypress Ridge Blvd, Ste 101
Wesley Chapel, FL 33544

By: Insurance Office of America
4915 West Cypress Street
Tampa, FL 33607

Building	\$1,674,000	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH
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Location 28 / Building 28: 10936-10952 Keys Gate Drive, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,674,000	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 29 / Building 29: 10922-10934 Keys Gate Drive, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,337,000	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 30 / Building 30: 12928-12930 Jessup Watch Place, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,880,700	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

Location 31 / Building 31: 12915-12925 Jessup Watch Place, Riverview, FL 33579

Coverage	Limit	Valuation	Cause of Loss	Coinsurance	Deductible
Building	\$1,153,800	Replacement Cost	Special (Including theft)	100%	1,000 3% Hurr, Cal Yr / \$1k AOW / 10% SH

ADDITIONAL INTERESTS

Name & Address	Location #	Interest Type
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