

12-0142-00
ACENTRIA INSURANCE
8200 113TH ST STE 201
SEMINOLE FL 33772

00001909



Agency phone: 727.393.3612

12-19-2024

Auto-Owners. **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Southern-Owners Insurance Company

TERRACE PARK OF FIVE TOWNS NO 26
C/O DE SANTIS MANAGEMENT
2931 MACALPIN DR S
PALM HARBOR FL 34684-1849

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

Pay Online
www.auto-owners.com
Pay My Bill

Pay by Phone
1.800.288.8740

Pay by Mail
AUTO-OWNERS INSURANCE
PO BOX 740312
CINCINNATI, OH 45274-0312

RE: Policy 53-212-146-00

Billing Account 018812007

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **727.393.3612**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916



NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.



AVAILABILITY OF RISK MANAGEMENT PLAN - FLORIDA

The Florida Tort Reform and Insurance Act of 1986 requires insurance companies to make available to commercial casualty and commercial property policyholders guidelines for risk management plans.

Risk management guidelines include the following:

- A. Safety measures, including, as applicable, the following areas:
 - 1. Pollution and environmental hazards;
 - 2. Disease hazards;
 - 3. Accidental occurrences;
 - 4. Fire hazards and fire prevention and detection;
 - 5. Liability for acts from the course of business;
 - 6. Slip and fall hazards;
 - 7. Product injury; and
 - 8. Hazards unique to a particular class or category of insureds.
- B. Training to insureds in safety management techniques.
- C. Safety management counseling services.

Risk Management Plan guidelines are available at your request. If you desire this service, please contact your agent or our Loss Control Services department by e-mail at losscontrolsupport@aoinc.com or by phone (855) 586-5388.



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

UMBRELLA POLICY DECLARATIONS

AGENCY ACENTRIA INSURANCE
12-0142-00 MKT TERR 052 (727) 393-3612

Renewal Effective 02-06-2025

INSURED TERRACE PARK OF FIVE TOWNS NO 26
C/O DE SANTIS MANAGEMENT

POLICY NUMBER 53-212-146-00

Company Use 20-21-FL-2102

ADDRESS 2931 MACALPIN DR S
PALM HARBOR FL 34684-1849

Company Bill	POLICY TERM	
	12:01 a.m.	12:01 a.m.
	02-06-2025 to	02-06-2026

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL UMBRELLA

LIMITS OF LIABILITY:

Products-Completed Operations Aggregate	\$ 1,000,000
Other Aggregate	\$ 1,000,000
Each Incident Limit	\$ 1,000,000

RETAINED LIMIT: \$ 10,000 (Waived when an Auto-Owners Insurance Group Company provides both the Commercial Automobile and Commercial General Liability coverage).

FORMS THAT APPLY TO THIS POLICY:

26800 (07-05)	26606 (09-19)	26895 (07-07)	59350 (01-15)	26366 (07-05)
26296 (07-05)	26541 (08-05)	26527 (09-09)	26531 (07-05)	66085 (07-14)
66088 (09-14)	66110 (11-15)	66119 (12-15)	59243 (06-00)	66127 (06-17)
66164 (12-17)	66151 (12-17)	66175 (12-17)	66206 (09-19)	66174 (12-17)
66244 (06-21)	66309 (08-23)	26827 (07-05)		

COMMERCIAL UMBRELLA PREMIUM

PREMIUM
\$673.27

THE POLICY PREMIUM SHOWN ABOVE INCLUDES:

TERRORISM
CERTIFIED ACTS SEE FORM 59350 \$6.60

TOTAL POLICY PREMIUM

TERM
\$673.27

PROGRAM: Commercial

A 5% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Auto() Comm Prop/Comm Liab(X) Farm() WC() Life() Personal().

The Total Policy Premium shown above includes:
Emergency Florida Insurance Guaranty Association Assessment 6.67

Countersigned By: ACENTRIA INSURANCE



ASSAULT AND BATTERY EXCLUSION

Commercial Umbrella Policy

It is agreed:

The following exclusion is added to the **EXCLUSIONS** section of the policy:

Bodily injury, property damage, personal injury or advertising injury arising from or related to:

1. Assault or battery, whether actual or threatened;
2. The failure to subdue or prevent assault, battery or assault and battery;
3. The failure to provide an environment secure from assault, battery or assault and battery;
4. The failure to warn of the hazards of the environment which could contribute to assault, battery or assault and battery;
5. The failure to properly monitor or keep a premises in a secure condition; or
6. The:
 - a. Hiring;
 - b. Employment;
 - c. Training or monitoring;

- d. Investigation;
- e. Supervision;
- f. Reporting to the proper authorities, or failure to so report; or
- g. Retention of a person for whom any **insured** is or ever was legally responsible and whose conduct would be excluded by 1. through 5. above.

This exclusion applies whether any assault or battery excluded in 1. through 6. above is alleged to be intentional, willful, reckless, negligent, in self-defense, or on any other basis, in whole or in part.

This exclusion, however, does not apply to **bodily injury** resulting from the use of reasonable force by the **insured** to protect persons or property.

All other policy terms and conditions apply.



**CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
AND
IMPORTANT INFORMATION REGARDING TERRORISM RISK
INSURANCE COVERAGE**

It is agreed:

1. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible because of the application of any provision which results in a cap on our liability for payments for terrorism losses in accordance with the terms of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
2. Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:
 - a. the Secretary of Homeland Security; and
 - b. the Attorney General of the United Statesto be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
3. Under the federal Terrorism Risk Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:
 - a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
 - b. (1) if the act of terrorism is:
 - a) a violent act; or
 - b) an act that is dangerous to human life, property or infrastructure; and
 - (2) if the act is committed:
 - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
 - b) to influence the policy or affect the conduct of the United States government by coercion.

All other policy terms and conditions apply.

