



RT Specialty
3000 Bayport Dr., Ste. 300
Tampa, FL 33607
Joshua Knies
727-619-6766

Confirmation of Insurance

January 06, 2025

The Turner Insurance Advisor Group, Inc

Attn: Matt Burroughs
2121 NE Coachman Rd Clearwater, FL 33765

Insured: LAKE TARPON SAIL & TENNIS CLUB COMMON ELEMENTS
C/O AMERI-TECH COMMUNITY MANAGEMENT, 24701 US HWY 19 N,
STE #102
Clearwater, FL 33763

Policy #: CAP1566862B

Policy Period: 01/13/2025 12:01 AM To 01/13/2026 12:01 AM

Coverage: Professional Liability

Issuing Company: United States Liability Insurance Company

This is to confirm that we have procured coverage for the above captioned insured per your instructions, subject to all terms and conditions from the insurance carrier as attached:

Note :

Minimum earned premium may apply to this policy (please refer to the attached documents for specifics). All fees are fully earned at inception.

Please review all attached documents for details regarding any additional premium charges, minimum, deposit, audit and/or cancellation provisions.

This insurance is subject to all terms and conditions of the cover note, certificate of insurance and/or policy which may be issued.

This Confirmation of Insurance shall be automatically terminated and voided by delivery of the cover note, certificate of insurance or policy to the insured or its representative.

Thank you for your business.

Regards,

Joshua Knies
Underwriter
RT Specialty
joshua.knies@rtspecialty.com
727-619-6766

Marvin Ortega
Underwriter Assistant
RT Specialty
marvin.ortega@rtspecialty.com
727-540-2119



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Cost Summary

Professional Liability Premium	\$1,728.00
FIGA	\$17.28
Total Policy Cost	\$1,745.28

Minimum Earned

Note: There may be a minimum earned on this policy. Please refer to the attached documents for more details on the minimum earned percentage.

Agent Commission: 12.50%

Disclosures

RT Specialty is typically compensated through commission from the insurer for the placement of policies in most transactions. The amount of the commission varies by insurance line and by carrier. RT Specialty might also receive additional compensation. In order to place the insurance requested we may charge a reasonable fee for additional services such as performing a risk analysis, comparing policies, processing submissions, communication expenses, inspections, working with underwriters on the coverage proposal, issuing policies, or servicing the policy after issuance. Any fees charged are fully earned at inception of the policy. Third-party inspection or other fees may be separately itemized upon request. Our fees are applied to new policies, renewal policies, and endorsements. Fees applicable to each renewal and endorsement will be set forth in the quotes. It is the insurance carrier's decision whether to offer the insurance quoted, and your client's decision whether to accept the quote. Our fee is not imposed by state law or the Insurer.

Depending upon the Insurer involved with your placement, we might also have an agreement with the Insurer that we are proposing for this placement that might pay us future additional compensation. This compensation could be based on formulas that consider the volume of business placed with the Insurer, the profitability of that business, how much of the business is retained for the Insurer's account each year, and potentially other factors. The agreements frequently consider total eligible premium from all clients placed during a calendar year and any incentive or contingent compensation is often received at a future date. Because of variables in these agreements, we often do not have an accurate means at the time of placement to determine the amount of any additional compensation that might be attributable to any single placement. You, as the retail broker with the direct relationship with the Insured, must comply with all applicable laws and regulations related to disclosure of and consent and agreement to, compensation, and informing the Insured that it may request more information about producer or broker compensation that might be paid in connection with the Insured's placement. If we request a copy of any legally required insured consent or agreement, you will provide us with a copy. If you need additional information about the compensation arrangements for services provided by RT Specialty affiliates, please contact your RT Specialty representative.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



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Subjectivities

- Signed TRIA form if insured is accepting or rejecting terrorism coverage
- A written request to bind coverage is required prior to binding



R-T SPECIALTY, LLC (CLEARWATER)
 3000 BAYPORT DRIVE
 SUITE 300
 TAMPA, FL 33607
 Phone: (727) 540-9100
 Fax:

To: The Turner Insurance Advisor Group

*** BINDER ***
 01/06/2025

Attn:

Renewal Of: CAP1566862A

From: Lauren Casper
 lauren.casper@rtspecialty.com

Insured: LAKE TARPON SAIL & TENNIS CLUB COMMON ELEMENTS

Mailing Address: C/O AMERI-TECH COMMUNITY
 MANAGEMENT
 24701 US HWY 19 N STE 102
 CLEARWATER, FL 33763

Thank you for your order to bind. We appreciate your business! We have bound the below coverage. Policy to Follow Shortly

POLICY INFORMATION

COMMUNITY ASSOCIATION PRODUCT POLICY	
Policy Number:	CAP1566862B
Policy Period:	01/13/2025 to 01/13/2026
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XIV
COVERAGE PART	PREMIUM
Directors And Officers Liability - D&O/EPL	\$1,728.00
Community Association Directors & Officers Liability Each Claim Limit	\$1,000,000
Community Association Directors & Officers Liability In The Aggregate Limit	\$1,000,000
Community Association Directors & Officers Liability Retention	\$1,000
POLICY PREMIUM	\$1,728.00
ADDITIONAL COSTS	
FIGA Surcharge	\$17.28
TOTAL	\$1,745.28

APPLICABLE FORMS & ENDORSEMENTS

The following forms apply to the policy

CAP 08/15	Community Association Directors & Officers Liability Coverage Form	CAP FL 02/16	Florida State Amendatory Endorsement
CAP-235 08/15	Data Breach & Identity Theft Endorsement	CAP-238 08/17	Amend Definition of Organization
Jacket FL 12/19	Policy Jacket	PL 1 PFAS 03/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (Pfas)