

POLICY NUMBER: TBD

Basic Policy Information

Named Insured

Firm Name:	Lake Tarpon Sail & Tennis Club Common Elements Assoc., Inc.	Term:	1/13/2026 - 1/13/2027
Address:	C/O Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste #102 Clearwater, FL 33763	Last Update*:	1/13/2026
Business:	(727) 726-8000 Ext.407	Carrier:	Spinnaker Insurance Company
Cell:			
Fax:			
Email:	kmarchese@ameritechmail.com		

Transaction Information

Location Information

Location #	Building#	Address
00001	00001	90 S. Highland Ave., Tarpon Springs, FL 34689

Excess Liability

Coverages

Coverage	Limit 1	Limit 2	Retention Amt /Type	Basis
Excess Liability	\$5,000,000	\$5,000,000		

Underlying Liability Policies

Type of Policy	Policy #	Company	Eff Date	Exp Date	Limit 1	Limit 2
Employer's Liability	4022991849	Transportation Insurance Company	01/13/2026	01/13/2027	\$1,000,000	\$1,000,000
General Liability Occurrence	NPP25508920	Mount Vernon Fire Insurance Company	01/13/2026	01/13/2027	\$1,000,000	\$2,000,000
Auto Liability	NPP25508920	Mount Vernon Fire Insurance Company	01/13/2026	01/13/2027	\$1,000,000	
Directors & Officers Liability	CAP1566862B	United States Liability Insurance Company	01/13/2026	01/13/2027	\$1,000,000	\$1,000,000

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POLICY NUMBER: NPP2550892P

Basic Policy Information

Named Insured

Firm Name:	Lake Tarpon Sail & Tennis Club Common Elements Assoc., Inc.	Term:	1/13/2026 - 1/13/2027
Address:	C/O Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste #102 Clearwater, FL 33763	Last Update*:	1/13/2026
Business:	(727) 726-8000 Ext.407	Carrier:	Mount Vernon Fire Insurance Company
Cell:			
Fax:			
Email:	kmarchese@ameritechmail.com		

Transaction Information

Location Information

Location #	Building#	Address
00001	00001	90 S. Highland Ave., Tarpon Springs, FL 34689

General Liability

Liability Coverage Type: Commercial General Liability

Coverage Basis: Occurrence

Coverages

Coverage:	Limit	Deductible/Type	Ded Basis	Ded Applies To	Misc Information
General Aggregate	\$2,000,000				
Fire Damage	\$100,000				
Medical Expense	\$5,000				
Products/Completed Ops Aggregate	Included				
Personal & Advertising Injury	\$1,000,000				
Each Occurrence	\$1,000,000				
Hired & Non-Owned Auto Liability	Included				

Schedule of Hazards

Location #	Classification	Class	Premium Basis	Exposure	Pre/Ops Rate	Products Rate
00001	Community Associations	68500	Unit	246		
00001	Clubhouse	44277	Area	5,360		
00001	Exercise Room	44313	Unit	1		
00001	Sports Courts	46671	Unit	2		
00001	Streets/Roads	48727	Other	1 Mile		
00001	Boat Slips	10106	Unit	20		

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POLICY NUMBER: CAP1566862C

Basic Policy Information

Named Insured

Firm Name:	Lake Tarpon Sail & Tennis Club Common Elements Assoc., Inc.	Term:	1/13/2026 - 1/13/2027
Address:	C/O Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste #102 Clearwater, FL 33763	Last Update*:	1/13/2026
Business:	(727) 726-8000 Ext.407	Carrier:	United States Liability Insurance Company
Cell:			
Fax:			
Email:	kmarchese@ameritechmail.com		

Transaction Information

Location Information

Location #	Building#	Address
00001	00001	90 S. Highland Ave., Tarpon Springs, FL 34689

Directors and Officers

Liability Coverage Type: Directors & Officers Liability

Coverage Basis: Claims Made

Coverages

Coverage:	Limit	Deductible/Type	Ded Basis	Ded Applies To	Misc Information
Aggregate	\$1,000,000				
Each Claim	\$1,000,000	\$1,000/Flat	Per Claim		
Employment Practices Liability	Included				

Schedule of Hazards

Location #	Classification	Class	Premium Basis	Exposure	Pre/Ops Rate	Products Rate
00001	Streets/Roads	48727	Other	1 Mile		
00001	Sports Courts	46671	Unit	1		
00001	Boat Slips	10106	Unit	20		
00001	Community Associations	68500	Unit	220		

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POLICY NUMBER: AMA-A0029348

Basic Policy Information

Named Insured

Transaction Information

Firm Name:	Lake Tarpon Sail & Tennis Club Common Elements Assoc., Inc.	Term:	1/13/2026 - 1/13/2027
Address:	C/O Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste #102 Clearwater, FL 33763	Last Update*:	1/13/2026
Business:	(727) 726-8000 Ext.407	Carrier:	Underwriters at Lloyd's, London
Cell:			
Fax:			
Email:	kmarchese@ameritechmail.com		

Condo. Property

Loc #00001 Bldg #00001: 90 S. Highland Ave., Tarpon Springs, FL 34689

Coverages

Subject of Insurance	Max Amount	Valuation	Cause of Loss	Limit 1/ Limit 2	Deductible/Type	Forms and Conditions
Building		Actual Cash Value	Basic form	\$562,700	\$2,500/Flat	5% Wind & Hail Deductible (\$5,000 minimum)
Business Personal Property		Replacement Cost	Basic form	\$25,000	\$2,500/Flat	5% Wind & Hail Deductible (\$5,000 minimum)

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POLICY NUMBER: 9CE1854-5

Basic Policy Information

Named Insured

Firm Name:	Lake Tarpon Sail & Tennis Club Common Elements Assoc., Inc.	Term:	1/13/2026 - 1/13/2027
Address:	C/O Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste #102 Clearwater, FL 33763	Last Update*:	1/13/2026
Business:	(727) 726-8000 Ext.407	Carrier:	Markel American Insurance Company
Cell:			
Fax:			
Email:	kmarchese@ameritechmail.com		

Transaction Information

Condo. Property

Loc #00001 Bldg #00001: 90 S. Highland Ave., Tarpon Springs, FL 34689

Coverages

Subject of Insurance	Max Amount	Valuation	Cause of Loss	Limit 1/ Limit 2	Deductible/Type	Forms and Conditions
Docks		Actual Cash Value	Full Form	\$31,500	\$500/Flat	\$5,000 Wind/Hail/Wave Wash/Flood/Named Storm Deductible

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POLICY NUMBER: 4022991849

Basic Policy Information

Named Insured

Firm Name:	Lake Tarpon Sail & Tennis Club Common Elements Assoc., Inc.	Term:	1/13/2026 - 1/13/2027
Address:	C/O Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste #102 Clearwater, FL 33763	Last Update*:	1/13/2026
Business:	(727) 726-8000 Ext.407	Carrier:	Transportation Insurance Company
Cell:			
Fax:			
Email:	kmarchese@ameritechmail.com		

Transaction Information

Location Information

Location #	Building#	Address
00001	00001	90 S. Highland Ave., Tarpon Springs, FL 34689

Workers Compensation

Employers Liability

Employer's liability	
Each Accident Limit:	\$1,000,000
Disease Policy Limit:	\$1,000,000
Disease Each Employee:	\$1,000,000
Deductible/Type:	
Applies To:	

Included States: FL

Other Coverages

Location #	Coverage	Limit	Deductible/Type	Factor	Factored Premium	Misc Information
	Expense constant				\$160.00	

Classification/Rating Information

State	Location #	Classification	Class	# Full Time Emp	# Part Time Emp	# Total Emp	Rate	Exposure
FL	00001	Buildings - Operation By Owner	9015				2.74	0
FL	00001	Building Management	9012				0.68	0
FL	00001	Required Balance to Minimum Premium	0990				1	27400

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POLICY NUMBER: 106041751

Basic Policy Information

Named Insured

Firm Name: Lake Tarpon Sail & Tennis Club Common Elements Assoc., Inc.
Address: C/O Ameri-Tech Community Management, 24701 US Hwy 19 N, Ste #102
Clearwater, FL 33763
Business: (727) 726-8000 Ext.407

Transaction Information

Term: 1/13/2026 - 1/13/2029
Last Update*: 1/13/2026
Carrier: Travelers Casualty and Surety Company of America

Cell:

Fax:

Email: kmarchese@ameritechmail.com

Location Information

Location #	Building#	Address
00001	00001	90 S. Highland Ave., Tarpon Springs, FL 34689

Crime

Additional Coverages

Coverage Level	State	Location	Coverage	Limit 1	Deductible 1/Type	Limit 2	Deductible 2/Type	Limit 3	Deductible 3/Type	Misc Information
LineOfBusiness			Money Orders and Counterfeit Paper Currency	\$50,000	\$500/Flat					
LineOfBusiness			Funds Transfer Fraud	\$50,000	\$500/Flat					
LineOfBusiness			Telecommunications Fraud	\$50,000	\$500/Flat					
LineOfBusiness			Social Engineering	\$50,000	\$2,500/Flat					

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