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12-0297-00
ASSURED PARTNERS OF FLORIDA LLC
8950 FONTANA DEL SOL WAY STE 300
NAPLES FL 34109-4422



Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO Box 30660 • Lansing, MI 48909-8160
517.323.1200

Southern-Owners Insurance Company

09-16-2021

You can view your policy, pay your bill, or change your paperless options at any time online at www.auto-owners.com.

ADDITIONAL WAYS TO PAY YOUR BILL

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

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

Pay by Phone
1-800-288-8740

OCEAN GARDENS TOWNHOME OWNERS ASSOC
C/O CLOVER KEY INC
110 IMPERIAL ST
MERRITT ISLAND FL 32952-3630

Your agency's phone number is 239-261-6116.

RE: Policy 212312-20682558-21 Billing Account 018871321

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have.

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages and rates. In addition, Auto-Owners also offers many billing options. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company, program, and billing option may be most appropriate for you.

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.

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

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY ASSUREDPARTNERS OF FLORIDA LLC
12-0297-00 MKT TERR 068 239-261-6116

Rewrite Effective 09-12-2021

POLICY NUMBER 212312-20682558-21

INSURED OCEAN GARDENS TOWNHOME OWNERS ASSOC
C/O CLOVER KEY INC

Company Use 20-23-FL-2103

ADDRESS 110 IMPERIAL ST
MERRITT ISLAND FL 32952-3630

Company Bill	Policy Term	
	12:01 a.m. 09-12-2021	12:01 a.m. 09-12-2022

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Residential Townhome

Entity: Corporation

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):		PREMIUM
COMMERCIAL GENERAL LIABILITY COVERAGE		\$600.00
TOTAL		\$600.00
PAID IN FULL DISCOUNT		\$60.00
TOTAL POLICY PREMIUM IF PAID IN FULL		\$540.00
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.		
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.		

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
55156 (07-12)

Countersigned By: ASSUREDPARTNERS OF FLORIDA LLC

Southern-Owners Ins. Co.

Issued 09-16-2021

AGENCY ASSUREDPARTNERS OF FLORIDA LLC
12-0297-00 MKT TERR 068

Company POLICY NUMBER 212312-20682558-21
Bill 20-23-FL-2103

INSURED OCEAN GARDENS TOWNHOME OWNERS ASSOC

Term 09-12-2021 to 09-12-2022

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

59351 (01-15)	55146 (06-04)	CG2106 (05-14)	55091 (05-17)	CG2017 (10-93)
CG2167 (12-04)	IL0021 (07-02)	59325 (12-19)	CG0001 (04-13)	CG0220 (03-12)
IL0017 (11-85)	55513 (05-17)	55719 (05-17)	55029 (05-17)	CG2196 (03-05)
CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)		

Southern-Owners Ins. Co.

Issued 09-16-2021

AGENCY ASSUREDPARTNERS OF FLORIDA LLC
12-0297-00 MKT TERR 068

Company POLICY NUMBER 212312-20682558-21
Bill 20-23-FL-2103

INSURED OCEAN GARDENS TOWNHOME OWNERS ASSOC

Term 09-12-2021 to 09-12-2022

LOCATION 0001 - BUILDING 0001

Location: 109 Ocean Garden Ln, Cape Canaveral, FL 32920-3400

Territory: 006 **County:** Brevard

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units	Each 1	
			42	12.592	\$529.00
			42	1.691	\$71.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
LOCATION 0001	\$600.00