

## *Experience the Difference*



### **ROYAL PINES MEETING OF THE DIRECTORS**

**TIME: 3:00 PM.**

**Date: MAY 26<sup>th</sup>, 2026**

**LOCATION: The Clubhouse 4500 East Bay Dr. Clearwater, FL. 33764 & Via Zoom**

**Ameri-Tech Companies is inviting you to a scheduled Zoom meeting.**

**Join Zoom Meeting**

**<https://us02web.zoom.us/j/84988058072?pwd=tnk66za0z0DlEU1I1aPtXspz5nJVmR.1>**

**Meeting ID: 849 8805 8072**

**Passcode: 149879**

**One tap mobile**

**13052241968**

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### **Agenda**

- A. CALL MEETING TO ORDER**
- B. ESTABLISH A QUORUM OF THE MEMBERS**
- C. APPROVAL OF MINUTES FROM LAST MEETING**
- D. FIANCIAL REPORT**
- E. MANAGERS REPORT**
- F. UNFINISHED BUSINESS**
  - a) Lawn Pest Service**
  - b) Insurance**
  - c) Cable Service**
  - d) Maintenance for Drainage and Cleaning**
  - e) Janitorial Service**
- G. NEW BUSINESS**
- H. MEMBERS COMMENTS & CONCERNS:**
- I. ADJOURNMENT:**

**Respectfully Submitted**

**Ronny Dunner, LCAM**

**POSTED 5-22-26**



**Ameri-Tech**  
Community Management

## **Financial Report Package**

Unaudited for Management's Use Only

**April 2026**

**Prepared for**

**Royal Pines Condominium Association, Inc.**

**By**

**Ameri-Tech Community Management Partners LLC**

### Management Financial Report

It is the intent of Ameri-Tech Property Management services to produce a comprehensive self-contained Financial Report, where as the validity and accuracy of the information being reported can be easily understood and substantiated. The following financial information is for Management purposes only in order to assist the association in financial planning. The attached financials have not been Audited, Reviewed, or Compiled at this time by an independent CPA.



**Balance Sheet - Operating**  
Royal Pines Condominium Association, Inc.  
End Date: 04/30/2026

Date: 5/7/2026  
Time: 1:15 pm  
Page: 1

**Assets**

PETTY CASH		
10-1010-00-00 Petty Cash	\$230.50	
Total PETTY CASH:		<u>\$230.50</u>
OPERATING FUNDS		
11-1015-00-00 South State Operating - 0104	72,211.83	
Total OPERATING FUNDS:		<u>\$72,211.83</u>
RESERVE FUNDS		
12-1035-00-00 South State Reserves - 0107	59,117.19	
Total RESERVE FUNDS:		<u>\$59,117.19</u>
UTILITY DEPOSITS		
13-1100-00-00 Utility Deposit	1,001.20	
Total UTILITY DEPOSITS:		<u>\$1,001.20</u>
OTHER ASSETS		
18-1900-00-00 Prepaid Insurance	79,263.56	
Total OTHER ASSETS:		<u>\$79,263.56</u>
<b>Total Assets:</b>		<u><u>\$211,824.28</u></u>

**Liabilities & Equity**

LIABILITIES		
20-2070-00-00 Reserves- Electrical System	(12,631.05)	
20-2080-00-00 Reserves - Interest	6,448.05	
20-2100-00-00 Reserves- Deferred Maintenance	65,300.19	
Total LIABILITIES:		<u>\$59,117.19</u>
MISC LIABILITIES		
23-2600-00-00 Loan Payable- Insurance	76,659.39	
Total MISC LIABILITIES:		<u>\$76,659.39</u>
EQUITY/CAPITAL		
30-3200-00-00 Prior Years	57,818.59	
Total EQUITY/CAPITAL:		<u>\$57,818.59</u>
Net Income Gain / Loss	18,229.11	
		<u>\$18,229.11</u>
<b>Total Liabilities &amp; Equity:</b>		<u><u>\$211,824.28</u></u>



**Income Statement - Operating**  
**Royal Pines Condominium Association, Inc.**  
 04/30/2026

Date: 5/7/2026  
 Time: 1:15 pm  
 Page: 1

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>REVENUE</b>							
4010 Unit Maintenance Fees	\$ 32,358.18	\$ 32,515.42	(\$ 157.24)	\$ 136,757.86	\$130,061.68	\$ 6,696.18	\$ 390,185.00
<b>Total REVENUE</b>	<b>32,358.18</b>	<b>32,515.42</b>	<b>( 157.24)</b>	<b>136,757.86</b>	<b>130,061.68</b>	<b>6,696.18</b>	<b>390,185.00</b>
<b>OPERATING EXPENSES</b>							
<b>ADMINISTRATIVE</b>							
5010 Office Expenses/Administrative	758.00	250.00	( 508.00)	2,702.94	1,000.00	( 1,702.94)	3,000.00
5015 Bank Charges/Lockbox/Coupons	-	35.00	35.00	-	140.00	140.00	420.00
5030 Stevens & Stevens Storage	-	26.25	26.25	-	105.00	105.00	315.00
5200 Pest Control/Weed/Fertilization	619.00	400.00	( 219.00)	1,417.00	1,600.00	183.00	4,800.00
5300 Insurance-	11,705.16	11,333.75	( 371.41)	45,889.64	45,335.00	( 554.64)	136,005.00
5400 LandscapeContract	950.00	947.42	( 2.58)	3,800.00	3,789.68	( 10.32)	11,369.00
5450 Landscape Extras	-	208.33	208.33	-	833.32	833.32	2,500.00
5460 Tree Maintenance	-	208.33	208.33	-	833.32	833.32	2,500.00
5610 Divison Fees	340.00	25.00	( 315.00)	586.40	100.00	( 486.40)	300.00
5615 Condo Fees	-	18.67	18.67	224.00	74.68	( 149.32)	224.00
5620 Corporate Filing	-	7.50	7.50	90.00	30.00	( 60.00)	90.00
5800 Management Fee 9/2027 – 60 days	1,200.00	1,200.00	-	4,800.00	4,800.00	-	14,400.00
5900 Legal & Professional Fees	-	375.00	375.00	-	1,500.00	1,500.00	4,500.00
5910 Loan Interest Expense	-	666.67	666.67	-	2,666.68	2,666.68	8,000.00
5950 Accounting & Tax Service	-	145.83	145.83	-	583.32	583.32	1,750.00
6100 Building Maint	-	2,500.00	2,500.00	4,893.58	10,000.00	5,106.42	30,000.00
6110 Materials & Supplies	24.60	62.50	37.90	24.60	250.00	225.40	750.00
6120 Fire Prevention & System Maintenance	-	433.33	433.33	-	1,733.32	1,733.32	5,200.00
6150 Janitorial Contract	-	600.00	600.00	600.00	2,400.00	1,800.00	7,200.00
6170 Irrigation Contract	-	250.00	250.00	-	1,000.00	1,000.00	3,000.00
6200 Pool Contract	1,125.68	500.00	( 625.68)	4,262.91	2,000.00	( 2,262.91)	6,000.00
6220 Pool Equipment Repairs	908.05	166.67	( 741.38)	1,367.37	666.68	( 700.69)	2,000.00
7000 Electric	716.09	1,023.75	307.66	3,320.90	4,095.00	774.10	12,285.00
7001 Trash	1,284.00	661.83	( 622.17)	2,568.00	2,647.32	79.32	7,942.00
7002 Water/Sewer	6,339.56	3,510.00	( 2,829.56)	13,998.37	14,040.00	41.63	42,120.00
7003 Gas	51.70	62.50	10.80	269.28	250.00	( 19.28)	750.00
7007 Cable & Internet	3,596.36	3,563.75	( 32.61)	14,380.44	14,255.00	( 125.44)	42,765.00
<b>Total ADMINISTRATIVE</b>	<b>29,618.20</b>	<b>29,182.08</b>	<b>( 436.12)</b>	<b>105,195.43</b>	<b>116,728.32</b>	<b>11,532.89</b>	<b>350,185.00</b>
<b>NON OPERATING EXPENSES</b>							
9100 Reserves- Deferred Maintenance	3,333.33	3,333.33	-	13,333.32	13,333.32	-	40,000.00
<b>Total NON OPERATING EXPENSES</b>	<b>3,333.33</b>	<b>3,333.33</b>	<b>-</b>	<b>13,333.32</b>	<b>13,333.32</b>	<b>0.00</b>	<b>40,000.00</b>
<b>Total OPERATING EXPENSES</b>	<b>\$ 32,951.53</b>	<b>\$ 32,515.41</b>	<b>(\$436.12)</b>	<b>\$118,528.75</b>	<b>\$130,061.64</b>	<b>\$11,532.89</b>	<b>\$ 390,185.00</b>
<b>COMBINED NET INCOME</b>	<b>(\$ 593.35)</b>	<b>\$ 0.01</b>	<b>(\$ 593.36)</b>	<b>\$ 18,229.11</b>	<b>\$ 0.04</b>	<b>\$ 18,229.07</b>	<b>\$ -</b>



**Income Statement Budget vs. Actual**  
 Royal Pines Condominium Association, Inc.  
 1/1/2026 - 04/30/2026

Date: 5/7/2026  
 Time: 1:16 pm  
 Page: 1

	Actual	Budget	\$ Over Budget	% of Budget
<b>REVENUE</b>				
40-4010-00-00 Unit Maintenance Fees	\$136,757.86	\$390,185.00	(\$253,427.14)	35.05%
<b>Total REVENUE:</b>	<b>\$136,757.86</b>	<b>\$390,185.00</b>	<b>(\$253,427.14)</b>	<b>35.05%</b>
<b>ADMINISTRATIVE</b>				
50-5010-00-09 Office Expenses/Administrative	\$2,702.94	\$3,000.00	(\$297.06)	90.10%
50-5015-00-09 Bank Charges/Lockbox/Coupons	\$0.00	\$420.00	(\$420.00)	0.00%
50-5030-00-09 Stevens & Stevens Storage	\$0.00	\$315.00	(\$315.00)	0.00%
50-5200-00-09 Pest Control/Weed/Fertilization	\$1,417.00	\$4,800.00	(\$3,383.00)	29.52%
50-5300-00-09 Insurance-	\$45,889.64	\$136,005.00	(\$90,115.36)	33.74%
50-5400-00-09 LandscapeContract	\$3,800.00	\$11,369.00	(\$7,569.00)	33.42%
50-5450-00-09 Landscape Extras	\$0.00	\$2,500.00	(\$2,500.00)	0.00%
50-5460-00-09 Tree Maintenance	\$0.00	\$2,500.00	(\$2,500.00)	0.00%
50-5610-00-09 Divison Fees	\$586.40	\$300.00	\$286.40	195.47%
50-5615-00-09 Condo Fees	\$224.00	\$224.00	\$0.00	100.00%
50-5620-00-09 Corporate Filing	\$90.00	\$90.00	\$0.00	100.00%
50-5800-00-09 Management Fee 9/2027 – 60 days	\$4,800.00	\$14,400.00	(\$9,600.00)	33.33%
50-5900-00-09 Legal & Professional Fees	\$0.00	\$4,500.00	(\$4,500.00)	0.00%
50-5910-00-09 Loan Interest Expense	\$0.00	\$8,000.00	(\$8,000.00)	0.00%
50-5950-00-09 Accounting & Tax Service	\$0.00	\$1,750.00	(\$1,750.00)	0.00%
50-6100-00-09 Building Maint	\$4,893.58	\$30,000.00	(\$25,106.42)	16.31%
50-6110-00-09 Materials & Supplies	\$24.60	\$750.00	(\$725.40)	3.28%
50-6120-00-09 Fire Prevention & System Maintenance	\$0.00	\$5,200.00	(\$5,200.00)	0.00%
50-6150-00-09 Janitorial Contract	\$600.00	\$7,200.00	(\$6,600.00)	8.33%
50-6170-00-09 Irrigation Contract	\$0.00	\$3,000.00	(\$3,000.00)	0.00%
50-6200-00-09 Pool Contract	\$4,262.91	\$6,000.00	(\$1,737.09)	71.05%
50-6220-00-09 Pool Equipment Repairs	\$1,367.37	\$2,000.00	(\$632.63)	68.37%
50-7000-00-09 Electric	\$3,320.90	\$12,285.00	(\$8,964.10)	27.03%
50-7001-00-09 Trash	\$2,568.00	\$7,942.00	(\$5,374.00)	32.33%
50-7002-00-09 Water/Sewer	\$13,998.37	\$42,120.00	(\$28,121.63)	33.23%
50-7003-00-09 Gas	\$269.28	\$750.00	(\$480.72)	35.90%
50-7007-00-09 Cable & Internet	\$14,380.44	\$42,765.00	(\$28,384.56)	33.63%
<b>Total ADMINISTRATIVE:</b>	<b>\$105,195.43</b>	<b>\$350,185.00</b>	<b>(\$244,989.57)</b>	<b>30.04%</b>
<b>NON OPERATING EXPENSES</b>				
90-9070-00-09 Reserves- Electricl System	\$0.00	\$0.00	\$0.00	100.00%
90-9100-00-09 Reserves- Deferred Maintenance	\$13,333.32	\$40,000.00	(\$26,666.68)	33.33%
<b>Total NON OPERATING EXPENSES:</b>	<b>\$13,333.32</b>	<b>\$40,000.00</b>	<b>(\$26,666.68)</b>	<b>33.33%</b>
	<b>\$118,528.75</b>	<b>\$390,185.00</b>	<b>(\$271,656.25)</b>	<b>30.38%</b>
<b>Net Income:</b>	<b>\$18,229.11</b>	<b>\$0.00</b>	<b>\$18,229.11</b>	<b>100.00%</b>



**Income Statement Summary - Operating**  
**Royal Pines Condominium Association, Inc.**  
**Fiscal Period: April 2026**

Date: 5/7/2026  
 Time: 1:16 pm  
 Page: 1

Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>REVENUE</b>													
4010 Unit Maintenance Fees	36,808.75	34,188.65	33,402.28	32,358.18	-	-	-	-	-	-	-	-	\$ 136,757.86
<b>Total REVENUE</b>	<b>36,808.75</b>	<b>34,188.65</b>	<b>33,402.28</b>	<b>32,358.18</b>									<b>136,757.86</b>
<b>OPERATING EXPENSES</b>													
<b>ADMINISTRATIVE</b>													
5010 Office Expenses/Administrative	1,566.04	154.00	204.90	758.00	-	-	-	-	-	-	-	-	2,702.94
5200 Pest Control/Weed/Fertilization	-	-	798.00	619.00	-	-	-	-	-	-	-	-	1,417.00
5300 Insurance-	11,758.16	11,213.16	11,213.16	11,705.16	-	-	-	-	-	-	-	-	45,889.64
5400 LandscapeContract	-	1,900.00	950.00	950.00	-	-	-	-	-	-	-	-	3,800.00
5610 Divison Fees	246.40	-	-	340.00	-	-	-	-	-	-	-	-	586.40
5615 Condo Fees	224.00	-	-	-	-	-	-	-	-	-	-	-	224.00
5620 Corporate Filing	90.00	-	-	-	-	-	-	-	-	-	-	-	90.00
5800 Management Fee 9/2027 - 60 days	1,200.00	1,200.00	1,200.00	1,200.00	-	-	-	-	-	-	-	-	4,800.00
6100 Building Maint	605.09	870.00	3,418.49	-	-	-	-	-	-	-	-	-	4,893.58
6110 Materials & Supplies	-	-	-	24.60	-	-	-	-	-	-	-	-	24.60
6150 Janitorial Contract	-	600.00	-	-	-	-	-	-	-	-	-	-	600.00
6200 Pool Contract	500.00	1,000.00	1,637.23	1,125.68	-	-	-	-	-	-	-	-	4,262.91
6220 Pool Equipment Repairs	-	300.00	159.32	908.05	-	-	-	-	-	-	-	-	1,367.37
7000 Electric	1,369.77	857.34	377.70	716.09	-	-	-	-	-	-	-	-	3,320.90
7001 Trash	-	1,284.00	-	1,284.00	-	-	-	-	-	-	-	-	2,568.00
7002 Water/Sewer	-	7,655.74	3.07	6,339.56	-	-	-	-	-	-	-	-	13,996.37
7003 Gas	154.52	16.57	46.49	51.70	-	-	-	-	-	-	-	-	269.28
7007 Cable & Internet	3,591.36	3,596.36	3,596.36	3,596.36	-	-	-	-	-	-	-	-	14,380.44
<b>Total ADMINISTRATIVE</b>	<b>21,325.34</b>	<b>30,647.17</b>	<b>23,604.72</b>	<b>29,618.20</b>									<b>105,195.43</b>
<b>NON OPERATING EXPENSES</b>													
9100 Reserves- Deferred Maintenance	3,333.33	3,333.33	3,333.33	3,333.33	-	-	-	-	-	-	-	-	13,333.32
<b>Total NON OPERATING EXPENSES</b>	<b>3,333.33</b>	<b>3,333.33</b>	<b>3,333.33</b>	<b>3,333.33</b>									<b>13,333.32</b>
<b>Total OPERATING EXPENSES</b>	<b>24,658.67</b>	<b>33,980.50</b>	<b>26,938.05</b>	<b>32,951.53</b>									<b>118,528.75</b>
<b>Net Income:</b>	<b>12,150.08</b>	<b>208.15</b>	<b>6,464.23</b>	<b>(593.35)</b>									<b>18,229.11</b>

# *Experience the Difference*



**TO: ROYAL PINES**  
**FROM: Ronny Dunner, LCAM**  
**Subject: Manager's Report – May 22<sup>nd</sup> 2026**

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## **Financials:**

- Emailed

## **Work Completed**

- Getting quotes for handyman work
- Working on getting the Janitorial Services Started
- Took pictures of property for new sales and estoppel orders
- Received quote for insurance renewal
- Discussing the landscaping pest control
- Washing is \$2.10 for washing and drying. Mary Beth is adjusting the price to \$1.70. No income received for the 2026 year.
- Contacted pool company and was advised that 86 -88 an ideal temperature for the pool in the cooler months.

Respectfully Submitted,  
Ronny Dunner, LCAM

**Ameri-Tech Realty, Inc • Ameri-Tech Community Management, Inc.**  
**24701 US Highway 19 North, Suite 102, Clearwater, FL 33763**  
**(727) 726-8000 • Fax: (727) 723-1101**  
**Toll Free: 1-877-726-0000**  
**[www.ameri-tech.com](http://www.ameri-tech.com)**

# Property & Casualty Insurance Proposal

## Royal Pines Condominium Association Inc



Brian Burns, Sr. Vice President, CRM, AIP, CIC

Account Executive: Kevin McNulty

Account Manager: Christiano Piglia

Date Prepared: May 15, 2026



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This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/15/2025 Prepared for Royal Pines Condominium Association Inc  
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## About USI Insurance Services

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 10,000 industry leading professionals across ~200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit [usi.com](http://usi.com)

### The USI ONE Advantage

What truly distinguishes USI as a leading insurance brokerage and consulting firm is the USI ONE Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.

#### **Omni – USI's Proprietary Analytics**

Omni, which means “all,” is USI's one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions across property & casualty, employee benefits, personal risk and retirement. Omni features over a thousand solutions, case studies, work products and detailed analysis across industry verticals in a single dashboard. USI consultants input the client's personalized data into Omni – highlighting their business, employees, and risks. The results feature client specific recommendations with quantified financial impact and the ability to analyze alternative scenarios with the touch of a button.



#### **Network – USI's Local and National Resources**

USI has made a very large investment in local resources and technical expertise, with more than 10,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

#### **Enterprise – USI's Team Based Strategic Planning**

USI's enterprise planning is a disciplined, focused, analysis centered on our client's issues and challenges. Highly consultative meetings integrate USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our Omni knowledge engine, with our Network of local and national resources, delivered to our clients through our Enterprise planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/15/2025 Prepared for Royal Pines Condominium Association Inc  
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## Service Team

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### **USI Insurance Services, LLC**

2502 N Rocky Point Drive, Suite 400, Tampa, FL 33607

(813) 321-7500    www.usi.com

#### Producers

Your **Producer** is **Brian Burns**

Direct Number: (813) 320-0169

E-Mail: brian.burns@usi.com

#### Account Management Team

Your **Sr Account Executive** is **Kevin McNulty**

Direct Number: (813) 321-7554

E-Mail: kevin.mcnulty@usi.com

Your **Account Rep** is **Jessica Berens**

Direct Number: (813) 320-0246

E-Mail: jessica.berens@usi.com

Your **Account Manager** is **Christiano Piglia**

Direct Number: (813) 320-0212

E-Mail: christiano.piglia@usi.com

#### Additional USI Contacts

Your **Claims Representative** contact is **Melanie Lavado**

Direct Number: (813) 320-0171

E-Mail: melanie.lavado@usi.com

#### **Certificate Requests**

E-Mail: westcoastcondo@usi.com

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 05/15/2025 Prepared for Royal Pines Condominium Association Inc  
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# InsurLink Client Portal

InsurLink, USI's secure, interactive portal for client collaboration and self-service resources, helps streamline the administration of your insurance program with efficient, environmentally friendly, paperless transactions.

InsurLink enables you to manage your program online in seamless collaboration with your USI service team 24 hours a day, 7 days a week.

## With our user-friendly, intuitive software you can:



View and reprint Certificates of Insurance.



View policies, endorsements and other key documents.



Generate and issue Certificates of Insurance quickly and accurately.



Share documents with your USI service team



Reprint and replace Auto ID cards.\*

For more information about InsurLink, contact your USI service representative.

USI Insurance Services, LLC  
100 Summit Lakes Drive, Suite 300  
Naperville, IL 60563

Overview

- Auto ID
- Documents
- Certificates
- USI Terms & Conditions

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### Hello Client User

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- Auto Insurance  
Download Insurance Card
- Certificates  
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- Claims
- Builders
- Webinars

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\*Limitations in NY and NJ

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## CertVault<sup>SM</sup> for Certificate Delivery

USI utilizes CertVault<sup>SM</sup>, a cloud-based system for storage and secure delivery of certificates of insurance to your certificate holders.

### Benefits of CertVault<sup>SM</sup>

- ✓ Supports USI's go-green initiative by eliminating printed and mailed certificates.
- ✓ Provides faster delivery than standard printing and mailing.
- ✓ Reduces your contact with Holders by providing them with self-service access to obtain issued certificates.
- ✓ Provides USI with a reliable reporting mechanism to identify Holders that have taken delivery of certificates, as well as Holders that have not retrieved their issued certificates. *(This data can be used to facilitate a review of the Holder list prior to renewal).*
- ✓ Protects your information by delivering your certificates securely with Blockchain Technology to ensure authenticity.



#### Certificate Delivery Process for Holders

When USI issues a certificate for one of your Holders, they are sent a CertVault<sup>SM</sup> registration letter via email or regular mail.

After registration is completed, the Holder representative can view only their certificate on the CertVault<sup>SM</sup> platform.



#### Client Copies of Certificates

You will continue to receive copies of certificates issued on your behalf via the method requested (email or regular mail).



#### For More Information

If you have any questions, please contact your USI Account Management Team.

**For more information about CertVault<sup>SM</sup>, contact your USI service representative.**

*"Certvault<sup>SM</sup>" is a service mark of Patra Corporation*

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## Premium Summary

Coverage	Term	Carrier	AM Best Rating	Admitted or Non Admitted	Minimum Earned Premium	Expiring Term Premium	Proposed Term Premium
Property 3%	5/31/26-27	Slide Insurance	Demotech Rated: A	Admitted	N/A	\$98,040.40	\$60,394.00
Package (GL, Crime, D&O)	5/31/26-27	Superior Specialty	A X	Non-Admitted	25%	\$16,765.3*	\$18,246.90
Legal Defense	5/31/26-27	Atlantic Mutual	Demotech A	Admitted	N/A	\$1,332.72	Option A \$1,332.72 Option B 3,332.76
Environmental Impairment Liability	5/31/26-27	Indian Harbor Insurance Co	A XV	Non-Admitted	N/A	\$661.50	\$661.50
Workers Compensation	5/31/26-27	Zenith	A XV	Admitted	\$492.00	\$503.00	\$492.00
Umbrella	5/31/26-27	Midvale Indemnity	A XV	Admitted	N/A	\$1,170.00	\$1,475.50
<b>TOTAL ESTIMATED ANNUAL PREMIUM</b>						<b>\$ 118,472.97</b>	<b>\$82,602.62</b>
<b>Total Premium with LEL option B</b>							<b>\$84,602.62</b>

Property 5% 10k AOP	5/31/26-27	Slide Insurance	Demotech Rated: A	Admitted		\$98,040.40	\$54,475.00
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### Binding Requirements:

- "Client Authorization To Bind" signed by the insured
- Property: Signed ACORD's, TRIA Acceptance or Rejection form, Surplus Lines form, Flood Exclusion
- Package: Signed ACORD's, TRIA Rejection, Surplus Lines form, Carrier Application
- Legal Defense: Signed Application
- Environmental Impairment Liability: Signed Application, Risk Purchasing Group Membership Agreement, TRIA Selection form

### Payment Terms:

- Property: Payment directly with the carrier
- Package, Workers Compensation, and Umbrella paid to USI
- Financing available upon request.

### Note:

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed. Higher limits may be available. Please contact us if you would like a quote for higher limits.

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## Agency Bill Payment Options

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We sincerely appreciate the opportunity to service your insurance needs. We believe good credit relationships are established by making our clients aware in advance of the terms of our payment procedures.

**OUR BASIC PAYMENT PLAN IS THAT ALL PAYMENTS ARE DUE ON OR BEFORE THE EFFECTIVE DATE OF COVERAGE. THERE ARE THREE METHODS OF PAYMENT AVAILABLE:**

- ....CASH ON EFFECTIVE DATE
- ....PREMIUM FINANCING BY A PREMIUM FINANCE COMPANY
- ....INSURANCE COMPANY PAYMENT PLAN, IF AVAILABLE

Please note that USI Insurance Services LLC and its subsidiaries and affiliates do not provide customer financing.

In some instances, you will receive invoices covering additions or changes to your coverage, endorsements. These invoices are payable upon receipt. You will receive a monthly statement of your account as a reminder as we realize that it is occasionally possible to miss a payment through oversight. Accounts with payments past due are subject to cancellation for non-payment. This is a serious situation as your insurer may refuse to reinstate coverage even if payment is made later. Accounts are subject, but not limited to, reasonable attorney fees, interest, collection fees and/or court costs incurred in connection with collection of past due balances.

**PAYMENTS:** Please remember to return the remittance copy of the invoice with your payment in the provided envelope. Otherwise, all payments will be applied to your oldest balance or left as unapplied if we cannot identify the applicable invoice being paid.

**CREDITS:** Credit invoices may be applied against other invoices due us. Please indicate in your remittance or contact us as to where to apply credit invoices on your account.

These payment procedures will apply for any and all policy renewals or future business written.

If you have any questions concerning our payment procedures or any other matters pertaining to account payments, please contact your insurance representative.

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## Schedule of Named Insureds

Named Insureds	Commercial Property	Commercial Package	Workers Compensation	Commercial Umbrella
Royal Pines Condominium Association Inc	X	X	X	X

**Only the Named Insureds shown above are included in this proposal. If any Named Insureds are not shown above and should be included for coverage, please notify us immediately.**

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## Schedule of Locations

Location Address	Commercial Property	Commercial Package	Workers Compensation	Commercial Umbrella
4500 East Bay Drive Largo, FL 33764	X	X	X	X

**Only the locations shown above are included in this proposal. If any locations are not shown above and should be included for coverage, please notify us immediately.**

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## Property - Specific

**Insurance Company:** Slide Insurance Co.  
**Policy Term:** 05/31/2026 to 05/31/2027  
**Coverage:** Property insurance covers your interest against direct physical loss or damage by covered perils to named property that you own or are required to insure.  
**See attached schedule for covered locations.**

### Property Coverage by Location

**Location Number:** 1    **Address:** 4500 East Bay Drive    **Largo**    **FL**    **33764**

Bldg #	Building Description	Subject of Insurance	Limit	Cause of Loss	Agreed Amount *	Val
1	Building A (units 101-116)	Building	\$2,125,345	Special	x	R
2	Building B (units 117-128)	Building	\$1,793,134	Special	x	R
3	Building J (units 129-144)	Building	\$2,000,456	Special	x	R
4	Building K (units 145-156)	Building	\$1,724,297	Special	x	R
5	Clubhouse	Building	\$539,492	Special	x	R
5	Clubhouse	Business Personal Property	\$20,000	Special	x	R
6	Swimming Pool	Swimming Pool	\$ 165,036	Special	x	R
7	Pool Deck	Outdoor Property	\$34,565	Special	x	R

**\* A signed Statement of Values is required for Agreed Amount to apply or as required by the Insurance Company.**

**A Business Income and Extra Expense Worksheet must be completed by the Client on an annual basis in order to calculate the Business Income and Extra Expense Coverage Limit.**

### Property - Coinsurance

Coinsurance is a policy provision requiring the insured to carry insurance equal to a specified percentage of the value of the property covered. It provides for the full payment, up to the policy limit, of all losses if the insured has insurance at least equal to the specified percentage of the value of the property covered. The loss payment, in the case of most partial losses, is reduced proportionately if the amount of insurance falls short of the named percentage. The formula:

Amount purchased

$$\text{Amount required} \times \text{Loss} = \text{Amount paid} - \text{Deductible}$$

Example:

If you have a \$100,000 value building insured with an 80% coinsurance clause, you are required to carry a limit of at least \$80,000. **Failure to do so would penalize you in the event of a loss.**

Here's how a \$25,000 loss would be settled if you insured the building for \$70,000.

$$\underline{\$70,000 \text{ amount carried}} \times \$25,000 = \$21,875 \text{ less applicable deductible}$$

\$80,000 Amount required

(80% of \$100,000)

You would collect only \$21,875 less the deductible.

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Please be sure you understand this important clause. Insure property to the limit required by the coinsurance clause.

**Valuation (VAL) Legend:**

R - Replacement Cost	Cost to replace damaged property with like kind and quality, without deduction for depreciation.
A - Actual Cash Value	Cost to replace damaged property with deduction for depreciation.
M - Market Value	The true underlying value of the property.
L - Actual Loss Sustained	The amount of Business Income that would have been earned if a loss had not occurred, less the amount that was actually earned.
F - Functional Replacement Cost	The cost of acquiring another item of property that performs the same function, even if it is not identical to the property being replaced.

**Coverage Applicable to All Locations**

Subject of Insurance	Limit	Deductible
Wind Driven Precipitation	\$250,000	
Backup of Sewers & Drains	\$150,000	
Calendar year Hurricane Deductible		3%
All other Perils Deductible		\$5,000
Equipment Breakdown	Included	
Building Ordinance or Law A	Included	
Building Ordinance Or Law - B&C combined	2.5% of the reported building Value per building	
Sinkhole Coverage	Excluded	
Debris Removal	\$50,000	
Fire Department Service Charge	\$100,000	
pollutant Clean-Up and Removal	\$150,000	
Electronic Data \$100,000	\$100,000	
Newly Acquired or Constructed Property	90 days	
Personal Effects	\$5,000/person \$25,000 per described premise	
Property of Others	\$25,000	
Valuable Papers & Records	\$500,000	
Property Off-Premises	\$25,000	
Property in Transit	\$100,000	
Outdoor Property	\$100,000	
Outdoor Property – Except trees, shrubs, lawns or plants \$10,000	\$100,000	
Outdoor Property – any one tree, shrub or plant	Outdoor Property – any one tree \$10,000 any shrub or plant \$5,000	
Accounts Receivable	\$500,000	
Fire Extinguisher Recharge	\$10,000	
Lock Replacement	\$7,500	

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Subject of Insurance	Limit	Deductible
Reward Reimbursement	\$25,000	
"Fungus" Wet Rot, Dry Rot & Bacteria	\$50,000	
Inventory and Appraisals of Loss	\$2,500	

Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:
<p><b>Building Vacancy Provision</b> - Coverage may be restricted or excluded for any Building found to be vacant for a minimum of 30 consecutive days or longer subject to all other policy terms and conditions. <b>If any of your covered buildings meet this description at any time during the policy period, please contact us so we can assist you in maintaining appropriate coverage.</b></p>
<p><b>Protective Safeguard Endorsement</b> - Failure to maintain the protective safeguards in good working order or failure to notify the insurer of even a temporary impairment in protection suspends coverage until the protection is restored.</p>

**Excluded coverage or other coverages sought may be available: please discuss with USI**  
**Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.**

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## General Liability - Occurrence

**Insurance Company:** Superior Specialty Insurance Company  
**Policy Term:** 05/31/2026 to 05/31/2027  
**Coverage:** Provides coverage for claims arising from an insured's liability due to damage or injury to others during performance of their duties or business. The loss can be reported years later, but the key is when it happened.

General Liability Coverage - Occurrence	Limit
Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000
Products and Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Damage to Rented Premises (Each Occurrence)	\$50,000
Medical Expense	\$5,000
Deductible	\$0
Hired & Non-Owned Auto	\$1,000,000

### Schedule of Exposures

Class Code	Location Number	ST	Description	Basis	Exposure *
44311	1	FL	Fitness Center	Other(Flat)	1
46671	1	FL	Parks Or Playgrounds	Other(Flat)	1
48925	1	FL	Swimming Pools	Each	1
62003	1	FL	Condominiums-residential	Units	56

### Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:

Description	Limit	Deductible
Exclusion-Exterior Insulation and Finish Systems		
Nuclear, Biological or Chemical Exclusion		
Exclusion- Lead Paint		
Exclusion-Asbestos		
Communicable Disease Exclusion		
Additional Insured - Condominium Unit Owners		
Property Manager Entity Coverage Endorsement		
Special Activities Exclusion		
Exclusion -violation of Statues That Govern E-mails, Fax, Phone Calls or Other Methods of Sending Ma		
Employment Related Practices Exclusion		

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Description	Limit	Deductible
Total Pollution Exclusion with a Building Heating, Cooling and Dehumidifying Equipment Exception and a Hostile Fire Exception		
Exclusion - Year 2000 Computer Related & Other Electronic Problems		
Fungi and Bacteria Liability Limit (Each fungi or bacteria incident and Aggregate) Claims Made, Retroactive Date: Policy Inception	\$500,000	\$25,000
Silica or Silica-Related Dust Exclusion		
Increased Consent to settle Clause Covg.		
Bodily Injury/ Physical Damage exclusion		
Continuity of coverage Endorsement		
Failure to obtain or maintain insurance exclusion		

**Excluded coverage may be available for an additional premium.**

**Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.**

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## Directors and Officers Liability

<b>Insurance Company:</b>	Superior Specialty Insurance Company
<b>Policy Term:</b>	05/31/2026 to 05/31/2027
<b>Directors and Officers Liability:</b>	Non-profit management and organization liability
<b>Policy Form:</b>	Claims made and reported
<b>Limit of Liability:</b>	\$1,000,000 Each Claim and Aggregate
<b>Deductible:</b>	\$2,500 Per claim
<b>Full Prior Acts:</b>	Included – Subject to Warranty Statement on Application
<b>Pending and Prior Litigation date:</b>	Policy Inception Date
<b>Gold Features:</b>	<ul style="list-style-type: none"><li>• Full prior acts coverage included (subject to warranties)</li><li>• Named insured entity coverage included</li><li>• Any current, past, or future duly elected or appointed past, present or future directors, officers or trustees as insureds</li><li>• Spouses, committee members, volunteers, estates, employees or leased employees included as insureds</li><li>• Property management employees included as insureds</li><li>• D&amp;O coverage extended for insureds serving on outside not for profit boards with written approval (i.e. CAI board)</li><li>• Non-monetary and monetary damages included</li><li>• Defense cost outside the limit</li><li>• Defense and Settlement Provision 70%/30% With Insured (Soft Hammer Clause) Included</li><li>• Defense cost included for contractual liability</li><li>• Oral or written publication of material unless published with knowledge of falsity</li><li>• Defense cost included for failure to maintain insurance</li><li>• Criminal final adjudication language</li><li>• Pay on behalf wording</li><li>• Duty to defend form</li><li>• As soon as practical claim reporting language</li><li>• Full severability for innocent insured (severability for each insured)</li><li>• Punitive damages included when insurable</li><li>• Consideration of insured's choice of defense attorney</li><li>• Sixty days basic extended reporting period for previous reported prior claims at no additional premium</li><li>• Five-year basic extended reporting period for previous reported prior claims at no additional premium</li><li>• 12 &amp; 36-month supplemental extended reporting period available for additional premium</li></ul>

### Features continued:

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- Broad definition of claim including civil and criminal proceedings
- No exclusion for noise or interference with quiet enjoyment
- Broad EPLI Definition (23 affirmative perils)
- Property manager entity coverage
- Any current, past, or future duly elected or appointed past, present or future directors, officers or trustees as insureds

**Note:**

The “Named Insured” shall mean: The Association and any Person who has been, now, or shall become a duly elected Director or Trustee, a duly elected or appointed Officer, an Employee or Committee Member, whether or not they are salaried and any Members of the Association acting at the direction of the Board of Directors on behalf of the Association in a voluntary capacity.

**“Claims made” means that the Claim has to be made during the policy period. In addition:**

- Claims have to be reported during the policy period.
- The definition of “claim” may include matters ordinarily not considered a claim, such as an administrative or regulatory proceeding (EEOC, DFEH charge or investigation). Consult your policy or contact a member of your account team with any questions.
- The failure to report a claim within the restrictive time periods for “Notice” could prejudice coverage.
- Defense costs incurred prior to notice, even on a claim that is ultimately covered, may not be covered.

Listed below are some elements of a claims-made form:

1. Under a “claims-made” form, the policy that is in effect at the time that a claim is made against you is the policy that will respond to that claim, regardless of whether this policy was in effect when the accident, incident, or injury occurred, subject to any retroactive date. Your retroactive date is **[date]**.
2. If your policy has a “retroactive date”, the accident, incident, or injury must have occurred after the retroactive date in order for the policy to respond to a claim.
3. You have the right to purchase an “extended reporting period (ERP) endorsement” if the policy is cancelled or not renewed. This endorsement will provide a period of time to continue to report claims that arise resulting from accidents, incidents, or injuries that occurred after any retroactive date and before the ending of your policy. The ERP (often called “tail coverage”) must be requested within a specific time frame and the additional premium promptly paid when due. **[Your policy offers [number] months reporting for premium equaling [number] % of the current annual premium.]**

Please notify our office immediately if a claim is made or lawsuit brought against you, or if you need to file a claim.

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## Crime

<b>Insurance Company:</b>	Superior Specialty Insurance Company
<b>Policy Term:</b>	05/31/2026 to 05/31/2027
<b>Coverage:</b>	Crime insurance is a broad term used to describe a selection of individual coverages relating to the taking of money, securities and other property from a business or organization.
<b>Employee Dishonesty:</b>	\$250,000 Limit \$ 0 Deductible
<b>Social Engineering:</b>	\$100,000 \$ 0 Deductible
<b>Covered Employees:</b>	Management Company Directors & Trustees Non-Compensated Officers

### Blanket Crime Limit for Employee Theft, Money & Securities, Forgery & Alteration, Money Order & Counterfeit Currency, Funds Transfer Fraud, and Computer Fraud

**Note:**

Effective May 30, 1998, Florida State Legislature now requires that Condominium Associations obtain and maintain adequate insurance of fidelity bonding of all persons who control or disburse funds of the Association. The insurance policy or fidelity bond must cover the maximum funds that will be in custody of the Association or its management agent at any one time. As used in this paragraph, the term "persons who control or disburse funds of the association" includes, but is not limited to, those individuals authorized to sign checks and the president, secretary, and treasurer of the association.

#### Key Definitions

The Key Definitions contain generic definitions for common types of insurance. Not all coverage types are defined and some of those that are defined may not be included in your insurance program

<b>Computer Fraud</b> – Theft of money, securities or property by computer to fraudulently transfer covered property from your premises or bank to another person or place outside of your premises
<b>Employee Theft Coverage</b> – Covers loss of or damage to money, securities and other property caused by employee dishonesty
<b>Forgery or Alteration</b> – Covers losses resulting from forgery or alteration of checks or covered instrument
<b>Inside the Premises – Theft of Money and Securities</b> - Covers losses by theft, disappearance or destruction
<b>Inside the Premises – Robbery or Safe Burglary of Other Property</b> – Covers the robbery of a custodian and safe burglary
<b>Outside the Premises</b> – Covers losses in the care and custody of a messenger or armored car
<b>Theft, Destruction or Disappearance</b> – Covers against loss resulting from the theft, destruction or disappearance of money and securities as well as damage to containers on premises directly resulting from theft or unlawful entry

**Excluded coverage or other coverages sought may be available: please discuss with USI**

**Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.**

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## Legal Defense Liability

**Insurance Company:**

Atlantic Mutual Insurance Co

**Policy Term:**

05/31/2026 to 05/31/2027

**Coverage:**

Legal Defense Liability helps to protect businesses, along with their executives, directors, officers, and managers, from financial losses. Mismanagement by D's and O's, Cyber breach response costs, allegations of sexual harassment/discrimination, employee theft and other "wrongful acts" can be addressed by a single carrier combining several differing lines of coverages under one policy.

### Option A: Legal Defense Policy

AM POL 12 24	Base Premium:	\$832.72
	Admin Fee:	\$500.00
	Claims Fee:	\$0.00
	<b>Total Option A Premium:</b>	<b>\$1,332.72</b>

### Option B: Legal Defense Policy With Optional Extended Protection Policy

AM ERP END 04 22	Additional Premium:	\$2,000.00
	<b>Total Option B Premium:</b>	<b>\$3,332.72</b>

Offers 5 years of legal defense coverage for board members after they have left the board. The Extended Protection Policy can only be purchased as a supplement to a Legal Defense Policy.

Why every insured needs this unique legal defense "gap" insurance policy

- When coverage is denied, the insured is forced to find a way to pay legal expenses
- In most cases reserve funds are not enough to cover the entire cost, resulting in assessments against unit owners, homeowners and tenants
- This policy eliminates that exposure, saving tens of thousands of dollars in legal fees
- This policy provides an UNLIMITED DEFENSE through trial with NO DEDUCTIBLE for only General liability, Directors & Officers and Property policies.

#### Examples of Denied Claims

- Claimant sues association claiming to be ill from mold forming from a faulty ventilation system. GL policy has a bacteria and mold exclusion, so the claim is denied.
- Condominium association holds an offsite board meeting at the local library while the clubhouse is being renovated. A member for the association trips over the association's projector cord in the meeting room suffering a broken hip. GL policy has a designated premises exclusion so the claim is denied.
- Claimant sues the association for medical expenses after being affected with legionnaire's disease contracted from the association's spa. GL policy has a bacteria and mold exclusion so, the claim is denied.
- Newly elected board member signed the D&O application and does not indicate any potential pending claims. The board is sued for an ongoing feud over the association's pet which violates the warranty on the application resulting in an uncovered D&O claim.
- Subrogation claim from a sewer backup loss in a unit. GL carrier denies using the pollution exclusion since it is waste water.

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- Claimant sues association for harassment and damaging their reputation. The board member released a newsletter naming individuals that are behind on dues and intentionally put the claimants name in this newsletter knowing that they were up to date on their association dues. D&O carrier denied coverage due to an intentional act by the board member.

Subject to no prior legal litigation in the past five years and no complaints filed against insured with a state, county or government agency.

Quote subject to receipt of completed application and underwriter review.

**Proposed Coverage Option**

Coverage Description	Limit
Legal Defense	Unlimited

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## Pollution – Environmental Impairment Liability

**Insurance Company:** Indian Harbor Insurance Co  
**Policy Term:** 05/31/2026 to 05/31/2027  
**Coverage:** Environmental Impairment Liability insurance covers the cost of pollution damage, clean-up, and related legal expenses.

Coverage Description	Limit
Environmental Impairment Liability	\$1,000,000
Deductible	\$5,000 each pollution condition
Retroactive Date	Inception of Policy

### Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:

Coverage Description
No Flat Cancellations
Claims Made Policy
Underground Storage tank(s) excluded, unless scheduled
Above Ground Storage tank(s)-Secondary Containment required
Known Circumstance or Conditions Exclusion
Fines, Penalties, Punitive and Multiple Damages Exclusion
Equitable or Injunctive Relief Exclusion
Employer’s Liability Exclusion
Workers’ Compensation and Similar Laws Exclusion
Contractual Liability Exclusion
Property Exclusion
Transportation Exclusion
Divested Property Exclusion
Nuclear or Radioactive Waste and Materials Exclusion
Goods, Products or Materials Exclusion
Intentional Acts Exclusion
Mold Matter Exclusion
Asbestos Exclusion
Lead Exclusion
Hostile Acts and Terrorism Exclusion
Drywall Exclusion
Offshore Oil and Gas Exclusion
Unit and Private Storage Area Excluded
Non-Cumulation Excluded

**Excluded coverage or other coverages sought may be available: please discuss with USI**

**Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.**

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Proposal date: 05/15/2025 Prepared for Royal Pines Condominium Association Inc  
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# Workers Compensation

**Insurance Company:** Zenith Insurance Company  
**Policy Term:** 05/31/2026 to 05/31/2027  
**Coverage:** **Part One** – Workers’ Compensation agrees to pay the benefits required under the applicable State’s Workers’ Compensation Law.

**Part Two** – Employers Liability for work-related injuries or disease other than that which is imposed by a state Workers’ Compensation Law.

**Part Three** – Other States. States in which you have no exposure on the policy inception date, but in which you may have a temporary or future worksite or exposure in during the policy term. If listed, statutory benefits will apply as if the state were listed in Part One.

Coverage Description	Limit
Employers Liability - Each Accident	\$500,000
Employers Liability - Disease (Policy Limit)	\$500,000
Employers Liability - Disease (Each Employee)	\$500,000
Experience Mod	Refer to Schedule of Exposures
Voluntary Compensation	Y

Coverage is not automatic in all states. Please notify us immediately if you begin operations in another state.

## Workers Compensation Schedule of Exposures

State: FL

Class Code	Classification Description	Estimated Annual Payroll	Rate	Premium
9015	Condominiums Or Cooperatives--all Employees Engaged In Care, Custody And Maintenance Of Premises Or Facilities	\$0	2.567	\$0
<b>Total Estimated Standard Premium (without Premium Adjustments)</b>				\$0
<b>Premium Adjustments</b>				<b>Amount</b>
Empl Minimum Difference				\$75
Difference To Equal Minimum Premium				\$257
Expense Constant				\$160
<b>Total Estimated Annual Premium Including Premium Adjustments</b>				<b>\$503</b>

Description	Minimum & Deposit Premium
Audit based on Payroll	492

The premium quoted is the minimum and deposit premium and is a fully earned premium. The policy is auditable at expiration and there may be charges for additional exposures; however the premium will never fall below the minimum and deposit premium shown above.

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Premiums are calculated based on the insurance company's rules and rates. Premiums shown as advance or deposit premiums are subject to audit and adjustment at the close of each audit period. If the advance premium is less than the earned premium as determined by the audit, the insured pays the difference. If the advance premium is more than the earned premium as determined by the audit, the insurance company returns the difference to the insured. The insured must keep records of the information needed for the audit and the premium calculations and send copies to the insurance company when it requests them.

**Excluded coverage or other coverages sought may be available: please discuss with USI**

**Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.**

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## Umbrella

**Insurance Company:** Midvale Indemnity Company  
**Policy Term:** 05/31/2026 to 05/31/2027  
**Coverage:** Provides additional liability limits that are in excess of the limits provided on specified underlying liability policies.

Coverage Description	Limit
Limit Per Occurrence	\$5,000,000
General Aggregate	\$5,000,000
Self-Insured Retention	\$0

**Your coverage follows the policies listed below unless otherwise noted**

### General Liability

**Policy Term: 05/31/2026 to 05/31/2027**

Coverage Description	Limit
Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000
Products-Completed Operations Aggregate	\$1,000,000

### Auto Liability

**Policy Term: 05/31/2026 to 05/31/2027**

Coverage Description	Limit
Combined Single Limit	\$1,000,000

### Employers Liability

**Policy Term: 05/31/2026 to 05/31/2027**

Coverage Description	Limit
Bodily Injury by Disease – Each Employee	\$500,000
Bodily Injury by Disease – Policy Aggregate	\$500,000
Bodily Injury Each Accident	\$500,000

### Directors & Officers Liability

**Policy Term: 05/31/2026 to 05/31/2027**

Coverage Description	Limit
Directors & Officers Liab	\$1,000,000

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**Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:**

Master Policy Declarations - Risk Purchasing Group Commercial Liability Umbrella Coverage  
Commercial Liability Umbrella Coverage Form  
Common Policy Conditions  
Additional Conditions  
Calculation of Premium  
Terrorism Coverage Disclosure Notice  
Form Schedule  
Amendment of Insuring Agreement  
Amendatory Exclusions  
Condominium/Co-operative Directors and Officers Liability Claims-Made Coverage  
Employee Benefits Liability Limitation Claims Made Version  
Garage Keepers Liability Limitation  
Schedule of Underlying Insurance  
Employee Benefits Liability Limitation Occurrence Based  
Exclusion - Human Trafficking  
Coverage Enhancement (Program Version - Risk Purchasing Group)  
Expenses in Addition to Limits of Insurance  
Limits of Insurance Amendment  
Limitation - Anti-stacking  
Condition - Claims Reporting Amendment  
Economic or Trade Sanctions  
Knowledge of Occurrence  
Additional Definitions  
Member Policy Period  
Insured and Named Insured Amendatory Endorsement  
Amendment of Definition of Retained Limit and Schedule of Retained Limits  
Exclusion - Absolute Access, Collection and Disclosure of Non-Public Information  
Limitation - Auto Liability  
Limitation - Commercial General Liability  
Exclusion - Communicable Disease  
Exclusion - Condominium and Cooperative Conversion  
Exclusion - Construction Operations  
Exclusion - Diving Board and Water Slide  
Exclusion - Earth Movement  
Limitation - Employers Liability  
Exclusion - Financial Institutions  
Limitation - Foreign Liability  
Exclusion - Fungus and Bacteria  
Exclusion - Fungus and Bacteria - Alaska  
Exclusion - Marine Liability  
Exclusion - No Coverage for Sublimits  
Exclusion - Pesticide or Herbicide  
Exclusion - Pollution and SIR Amendment  
Act of Terrorism Self-Insured Retention  
Exclusion - Water Sports  
Limitation to Designated Premises  
Exclusion - Designated Ongoing Operations

**Excluded coverage or other coverages sought may be available: please discuss with USI**

**Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.**

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## USI Disclosures

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**Premium Financing DISCLOSURE:** You may request financing from a premium finance company to pay the premiums for insurance placed on your behalf by USI. Premium finance companies which USI recommends will generally be either USI affiliates or pay compensation to USI for helping to arrange the premium financing. It is USI's practice to seek premium financing either through a company affiliated with USI or an independent vendor with which USI has an existing relationship and experience. You may wish to investigate other premium finance arrangements and companies yourself. Unless you instruct us to the contrary, USI will arrange premium financing as described above. If you wish to know further details of any compensation which USI may receive in connection with arranging for your premium financing, we will be pleased to supply the information.

**Surplus Lines DISCLOSURE:** Insurance is issued pursuant to the Surplus Lines Laws. Persons insured by Surplus Lines Carriers do not have the protection of the Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer. Surplus Lines policies that are subject to audit provide for additional premium charges, but may not allow for return premium.

**Information Concerning Our Fees:** As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

**Document Delivery DISCLOSURE:** USI strives to make your interactions with us easy and efficient. Therefore, we intend to deliver your policy and all policy-related documents electronically through our InsurLink client portal or through email. If you do not wish to receive these documents electronically or if you would like a paper copy of any or all documents at no cost to you, please notify your client service representative in writing. If your email or electronic contact information changes, please notify your client service representative in writing.

**Reviewing Client Contracts DISCLOSURE:** As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.

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# USI Privacy Notice

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## **Our Privacy Promise to You**

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the “protected information”) that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

## **What types of information will we be collecting?**

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called “cookies.”

## **What will we do with your protected information?**

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

## **Our Security Procedures**

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

## **Our Legal Use of Information**

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

## **Your Right to Review Your Records**

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

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# Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review, therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

### A. M. BEST RATINGS

<b>A++ &amp; A+</b>	Superior	<b>D</b>	Poor
<b>A &amp; A-</b>	Excellent	<b>E</b>	Under Regulatory Supervision
<b>B++ &amp; B+</b>	Good	<b>F</b>	In Liquidation
<b>B &amp; B-</b>	Fair	<b>S</b>	Rating Suspended
<b>C++ &amp; C+</b>	Marginal	<b>NR</b>	Not Rated

### FINANCIAL SIZE CATEGORY

(In \$ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000
Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

### RATING "NOT ASSIGNED" CLASSIFICATIONS

**NR-1** Insufficient Data

**NR-3** Rating Procedure Inapplicable

**NR-5** Not Formally Followed

**NR-2** Insufficient Size and/or Operating Experience

**NR-4** Company Request

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**FW: Eagle lawn care estimate / Lawn Care Pest Control**

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**From** Agnes Brockus <agnes@faiia.com>

**Date** Wed 5/13/2026 11:10 AM

**To** 'Eteri Few' <alaniaarkadi@gmail.com>; jeanoneredrose@aol.com <jeanoneredrose@aol.com>; 'Josiv Krstinovski' <josiv@investpg.com>; Chris Stateski <cstateski@gmail.com>; Ronny Dunner <rdunner@ameritechmail.com>

Hello Royal, Pines Board Members,

I would like to request the Board's review and approval of the proposal below submitted by Eagle Lawn Care for lawn pest control services for Royal Pines community. The proposed treatment is intended to address current lawn pest issues and help maintain the overall health and appearance of our lawn.

Please note the previous lawn pest control was JD Lawn Services charging us **\$450 a month**. Eagle Lawn Care service is **\$200 every 2 months**

Please review the proposal below. If there are no objections, I kindly ask for the Board's approval to proceed with the recommended services from Eagle Lawn Care.

Thank you for your time and consideration.

---

**From:** Zachary Sherman <eaglelawncarefl@gmail.com>

**Sent:** Monday, May 4, 2026 6:18 PM

**To:** Agnes@faiia.com

**Subject:** Eagle lawn care estimate

**Subject: Professional Lawn Care – No Contracts, All-Inclusive Results**

At Eagle Lawn Care, we believe a great lawn should be simple and stress-free. We've designed a comprehensive treatment plan that covers everything your turf needs to thrive in our Florida climate, without locking you into a long-term commitment.

**The Eagle Standard Plan: \$200 per Treatment**

Frequency: Every other month (6x per year)

Our "pay-as-you-go" approach means there are **no contracts**. We earn your business with every visit by providing a complete health and protection package:

- **Granular Fertilization:** Slow-release nutrients designed to stay in sandy soil longer for a consistent, deep green.
- **Broadleaf Weed Control:** Professional-grade treatments to keep invasive weeds out.
- **Insect & Pest Management:** Proactive protection against turf-destroying pests.
- **Fungus & Disease Treatments:** Preventive and curative care for common local lawn diseases.
- **Flea & Tick Control:** Ensuring your yard is a safe environment for your family and pets.
- **Micronutrient Supplements:** Specialized minerals to boost lawn health and color beyond standard fertilizers.

Most companies charge extra for "add-ons" like fungus control or micronutrients. With this plan, everything is included in one transparent price.

If you're ready to see the difference professional care can make, simply reply to this email or give us a call at **727-953-8180**.

--

**Receive 20% off your next application by leaving a review!! >>click link below**

<https://go.hifivestars.com/eagle-lawn-care-and-pest-control>

Sincerely,

**Zachary Sherman**  
Chief Marketing Officer  
Eagle Lawn Care and Pest Control  
727-953-8180