

**2025 fiscal year Operating Budget Approved by Board 6/20/2024**

|                                       | <b>2022<br/>Budget</b> | <b>2023<br/>Budget</b> | <b>2024 half<br/>year budget</b> | <b>2024/2025<br/>fiscal year<br/>2025 budget</b> |
|---------------------------------------|------------------------|------------------------|----------------------------------|--------------------------------------------------|
| <b>Revenue</b>                        |                        |                        |                                  |                                                  |
| <b>4000 Replacement Funds</b>         |                        |                        |                                  |                                                  |
| 4014 SIRS Maintenance Fees            |                        |                        |                                  | 420,000.00                                       |
| 4018 Non-SIRS Maintenance Fees        |                        |                        |                                  | 95,000.00                                        |
| 4010 Maintenance Fees                 | 435,000.00             | 255,000.00             | 127,500.00                       |                                                  |
| 4020 Interest                         | 700.00                 | 700.00                 | 350.00                           | 50,000.00                                        |
| <b>Total 4000 Replacement Funds</b>   | <b>435,700.00</b>      | <b>255,700.00</b>      | <b>127,850.00</b>                | <b>565,000.00</b>                                |
| <b>4100 Operating Funds</b>           |                        |                        |                                  |                                                  |
| 4110 Maintenance Fees                 | 1,688,625.00           | 1,703,160.00           | 851,580.00                       | <b>2,359,800.00</b>                              |
| 4120 Interest                         | 600.00                 | 2,000.00               | 1,000.00                         | 16,000.00                                        |
| 4130 Late Fee / NSF Charges           | 1,000.00               | 1,000.00               | 500.00                           | 0.00                                             |
| 4140 Consent to Transfer              | 1,000.00               | 0.00                   | 0.00                             | 1,000.00                                         |
| 4150 Security Keys                    | 200.00                 | 0.00                   | 0.00                             |                                                  |
| 4160 Faxes and Copy Fees              | 50.00                  | 0.00                   | 0.00                             |                                                  |
| 4165 Rental Application Fees          | 6,000.00               | 0.00                   | 0.00                             |                                                  |
| 4190 Miscellaneous Income             | 1,000.00               | 0.00                   | 0.00                             |                                                  |
| <b>Total 4100 Operating Funds</b>     | <b>1,698,475.00</b>    | <b>1,706,160.00</b>    | <b>853,080.00</b>                | <b>2,376,800.00</b>                              |
| <b>Expenditures</b>                   |                        |                        |                                  |                                                  |
| <b>Replacement</b>                    |                        |                        |                                  |                                                  |
| <b>4200 Replacement</b>               |                        |                        |                                  |                                                  |
| <b>Total Replacement Expenditures</b> | <b>358,477.00</b>      | <b>255,000.00</b>      | 127,500.00                       | 565,000.00                                       |
| <b>Operating</b>                      |                        |                        |                                  |                                                  |
| <b>5100 Personnel</b>                 |                        |                        |                                  |                                                  |
| 5110 Salary ~ Manager                 | 86,750.00              | 85,000.00              | 42,500.00                        | 91,000.00                                        |
| 5120 Wages~Office Administrator       | 34,250.00              | 0.00                   | 0.00                             | 47,840.00                                        |
| 5130 Wages ~ Maintenance              | 39,520.00              | 62,000.00              | 31,000.00                        | 52,200.00                                        |
| 5135 Maintenance Contract             |                        |                        |                                  |                                                  |
| 5140 Wages ~ Housekeeping             |                        |                        |                                  |                                                  |
| 5135 Maintenance Contract             | 2,000.00               | 0.00                   | 0.00                             |                                                  |
| 5145 Housekeeping Contractor          | 43,200.00              | 0.00                   | 0.00                             | 60,000.00                                        |
| 5155 - Wages Paid - All Staff         |                        | 49,105.00              | 24,552.50                        |                                                  |
| 5160 Soc. Sec. / Medicare Taxes       |                        |                        |                                  |                                                  |
| 5165 - Employer Payroll Taxes Paid    | 13,600.00              | 13,600.00              | 6,800.00                         | 16,100.00                                        |
| 5170 Federal Unemployment (940)       |                        |                        |                                  |                                                  |
| 5175 Florida Unemployment Tax         |                        | 2,000.00               | 1,000.00                         | 900.00                                           |
| 5180 Health Insurance                 | 7,300.00               | 7,300.00               | 3,650.00                         | 0.00                                             |
| 5190 Continued Education              | 200.00                 | 1,000.00               | 500.00                           | 2,000.00                                         |
| 5195 Uniform Allowance                | 500.00                 | 0.00                   | 0.00                             | 500.00                                           |
| <b>Total 5100 Personnel</b>           | <b>227,320.00</b>      | <b>220,005.00</b>      | <b>110,002.50</b>                | <b>270,540.00</b>                                |
| <b>5200 Administration</b>            |                        |                        |                                  |                                                  |
| 5210 Mileage Reimbursement            | 600.00                 | 0.00                   | 0.00                             |                                                  |
| 5220 Cell Phone                       | 800.00                 | 800.00                 | 400.00                           | 2,200.00                                         |
| 5230 Internet                         | 5,070.00               | 1,000.00               | 500.00                           | 3,600.00                                         |
| 5235 IT Equipment and Repair          | 1,000.00               | 1,000.00               | 500.00                           | 5,000.00                                         |
| 5240 Postage and Delivery             | 600.00                 | 0.00                   | 0.00                             | 2,000.00                                         |
| 5250 Copier / Fax Supplies            | 1,000.00               | 0.00                   | 0.00                             | 1,500.00                                         |
| 5260 Gen Off Supplies & Expense       | 3,000.00               | 0.00                   | 0.00                             | 2,500.00                                         |
| 5265 Election Cost                    | 1,000.00               | 1,000.00               | 500.00                           | 2,000.00                                         |
| 5270 Equipment Replacement            | 1,500.00               | 0.00                   | 0.00                             | 7,000.00                                         |

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|                                   | <b>2022<br/>Budget</b> | <b>2023<br/>Budget</b> | <b>2024 half<br/>year budget</b> | <b>2024/2025<br/>fiscal year<br/>2025 budget</b> |
|-----------------------------------|------------------------|------------------------|----------------------------------|--------------------------------------------------|
| 5280 Contingency                  |                        | 10,770.00              | 5,385.00                         |                                                  |
| 5290 ~ Bad Debt Expense           |                        |                        |                                  |                                                  |
| 5295 State Licenses               | 1,000.00               | 1,000.00               | 500.00                           | 1,500.00                                         |
| <b>Total 5200 Administration</b>  | <b>15,570.00</b>       | <b>15,570.00</b>       | <b>7,785.00</b>                  | <b>27,300.00</b>                                 |
| <b>5300 Transfers</b>             |                        |                        |                                  |                                                  |
| 5310 Trans to Replacement Funds   | 435,000.00             | 255,000.00             |                                  |                                                  |
| <b>SIRS replacement fund</b>      |                        |                        |                                  | <b>420,000.00</b>                                |
| <b>Non SIRS replacement fund</b>  |                        |                        |                                  | <b>95,000.00</b>                                 |
| <b>Total 5300 Transfers</b>       | <b>435,000.00</b>      | <b>255,000.00</b>      | <b>127,500.00</b>                | <b>515,000.00</b>                                |
| <b>5400 Professional</b>          |                        |                        |                                  |                                                  |
| 5410 Legal Fees                   | 20,000.00              | 20,000.00              | 10,000.00                        | 40,000.00                                        |
| 5420 Audit Fees                   | 4,775.00               | 4,775.00               | 2,387.50                         | 6,500.00                                         |
| 5430 Contract Bookkeeping         | 7,000.00               | 10,950.00              | 5,475.00                         | 14,000.00                                        |
| 5440 Property Management Software | 10,450.00              | 6,500.00               | 3,250.00                         | 10,000.00                                        |
| Yearly SIRS replacement update    |                        |                        |                                  | 1,500.00                                         |
| <b>Total 5400 Professional</b>    | <b>42,225.00</b>       | <b>42,225.00</b>       | <b>21,112.50</b>                 | <b>72,000.00</b>                                 |
| <b>5500 Insurance</b>             |                        |                        |                                  |                                                  |
| 5510 General Liability            | 23,887.50              | 30,000.00              | 15,000.00                        | 27,338.00                                        |
| 5515 Environmental Liability      | 1,323.00               | 0.00                   | 0.00                             | 1,230.00                                         |
| 5518 Executive Lines              | 3,543.00               | 0.00                   | 0.00                             | 4,583.00                                         |
| 5520 Flood                        | 192,414.00             | 211,000.00             | 105,500.00                       | 228,880.00                                       |
| 5530 Property                     | 226,611.65             | 317,000.00             | 158,500.00                       | 481,075.00                                       |
| 5540 Umbrella                     | 3,252.00               | 0.00                   | 0.00                             | 12,085.00                                        |
| 5560 Workers Compensation         | 1,439.00               | 0.00                   | 0.00                             | 1,307.00                                         |
| 5570 Appraisal for Insurance      | 2,529.85               | 0.00                   | 0.00                             |                                                  |
| <b>Total 5500 Insurance</b>       | <b>455,000.00</b>      | <b>558,000.00</b>      | <b>279,000.00</b>                | <b>756,498.00</b>                                |
| <b>5600 Buildings</b>             |                        |                        |                                  |                                                  |
| 5610 General Contracted           | 7,800.00               | 54,000.00              | 27,000.00                        | 6,000.00                                         |
| Maintenance                       | 3,000.00               | 0.00                   | 0.00                             | 3,500.00                                         |
| 5620 Air Conditioner Maintenan    | 2,500.00               | 0.00                   | 0.00                             | 1,650.00                                         |
| 5623 Roofing Repairs              | 3,000.00               | 0.00                   | 0.00                             | 4,500.00                                         |
| 5625 Electrical Repairs           | 6,000.00               | 0.00                   | 0.00                             | 3,000.00                                         |
| 5630 Plumbing                     | 5,000.00               | 0.00                   | 0.00                             | 40,000.00                                        |
| 5633 Sewer Lines Cleanout         | 5,000.00               | 0.00                   | 0.00                             | 4,000.00                                         |
| 5635 Drywall Repairs and painting | 2,000.00               | 0.00                   | 0.00                             | 12,000.00                                        |
| 5640 Pest Control Services        | 3,850.00               | 0.00                   | 0.00                             | 4,500.00                                         |
| 5650 Carpet Cleaning              | 1,000.00               | 0.00                   | 0.00                             | 7,000.00                                         |
| 5655 Asphalt Maintenance          | 100.00                 | 0.00                   | 0.00                             |                                                  |
| 5660 Water Pump Inspection        | 1,000.00               | 0.00                   | 0.00                             | 1,200.00                                         |
| 5670 Decorating Supplies          | 1,250.00               | 0.00                   | 0.00                             | 1,000.00                                         |
| 5680 General Supplies             | 10,000.00              | 0.00                   | 0.00                             | 12,000.00                                        |
| 5690 Equipment Replacement        | 2,000.00               | 0.00                   | 0.00                             | 6,000.00                                         |
| <b>Total 5600 Buildings</b>       | <b>53,500.00</b>       | <b>54,000.00</b>       | <b>27,000.00</b>                 | <b>106,350.00</b>                                |
| <b>5700 Elevators</b>             |                        |                        |                                  |                                                  |
| 5710 General Maintenance          | 1,500.00               | 17,850.00              | 8,925.00                         | 3,000.00                                         |
| 5720 Annual Contract              | 14,400.00              | 0.00                   | 0.00                             | 20,000.00                                        |
| 5730 License                      | 450.00                 | 0.00                   | 0.00                             | 500.00                                           |
| 5750 State Inspections            | 1,500.00               | 0.00                   | 0.00                             | 1,500.00                                         |
| <b>Total 5700 Elevators</b>       | <b>17,850.00</b>       | <b>17,850.00</b>       | <b>8,925.00</b>                  | <b>25,000.00</b>                                 |

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|                                               | 2022<br>Budget      | 2023<br>Budget      | 2024 half<br>year budget | 2024/2025<br>fiscal year<br>2025 budget |
|-----------------------------------------------|---------------------|---------------------|--------------------------|-----------------------------------------|
| <b>5800 Grounds</b>                           |                     |                     |                          |                                         |
| 5810 General Contracted                       | 500.00              | 52,178.00           | 26,089.00                | 1,000.00                                |
| 5815 Fountain Maintenance and                 | 500.00              | 0.00                | 0.00                     |                                         |
| 5820 Landscape Contract                       | 27,888.00           | 0.00                | 0.00                     | 30,300.00                               |
| 5825 Annual Plants / Mulch                    | 6,000.00            | 0.00                | 0.00                     |                                         |
| 5830 Tree Trimming                            | 5,000.00            | 0.00                | 0.00                     |                                         |
| 5840 Irrigation                               | 3,000.00            | 0.00                | 0.00                     |                                         |
| 5850 Beach Raking                             | 1,440.00            | 0.00                | 0.00                     | 1,440.00                                |
| 5860 Palm Injections/xmas palm<br>fertilizer  | 1,250.00            | 0.00                | 0.00                     |                                         |
| 5870 General Supplies                         | 500.00              | 0.00                | 0.00                     | 1,000.00                                |
| 5880 Equipment Replacement                    | 100.00              | 0.00                | 0.00                     |                                         |
| 5890 Damaged Plants/Frost Prot.               | 6,000.00            | 0.00                | 0.00                     |                                         |
| <b>Total 5800 Grounds</b>                     | <b>52,178.00</b>    | <b>52,178.00</b>    | <b>26,089.00</b>         | <b>33,740.00</b>                        |
| <b>5900 Pool</b>                              |                     |                     |                          |                                         |
| 5910 General Contracted                       | 13,000.00           | 16,000.00           | 8,000.00                 | 14,100.00                               |
| 5920 Permit                                   | 250.00              | 0.00                | 0.00                     | 300.00                                  |
| 5930 General Supplies                         | 750.00              | 0.00                | 0.00                     | 1,500.00                                |
| 5940 Equipment Replacement                    | 2,000.00            | 0.00                | 0.00                     | 3,000.00                                |
| <b>Total 5900 Pool</b>                        | <b>16,000.00</b>    | <b>16,000.00</b>    | <b>8,000.00</b>          | <b>18,900.00</b>                        |
| <b>6000 Fitness &amp; Entertainment</b>       |                     |                     |                          |                                         |
| 6010 Tennis Court Repair & Main               | 1,000.00            | 2,100.00            | 1,050.00                 | 1,500.00                                |
| 6020 Gym ~ General Contract                   | 1,100.00            | 0.00                | 0.00                     | 1,500.00                                |
| <b>Total 6000 Fitness &amp; Entertainment</b> | <b>2,100.00</b>     | <b>2,100.00</b>     | <b>1,050.00</b>          | <b>3,000.00</b>                         |
| <b>6100 Security</b>                          |                     |                     |                          |                                         |
| 6110 General Contracted                       | 5,000.00            | 0.00                | 0.00                     | 5,000.00                                |
| 6120 Fire Protection                          | 25,000.00           | 0.00                | 0.00                     | 27,000.00                               |
| 6180 Gen Repair/Main & Supplies               | 1,000.00            | 0.00                | 0.00                     | 1,000.00                                |
| 6190 General Supplies                         |                     |                     | 0.00                     | 1,500.00                                |
| 6195 Locks and Keys                           | 2,000.00            | 0.00                | 0.00                     | 5,000.00                                |
| <b>Total 6100 Security</b>                    | <b>33,000.00</b>    | <b>0.00</b>         | <b>0.00</b>              | <b>39,500.00</b>                        |
| <b>6200 Utilities</b>                         |                     |                     |                          |                                         |
| 6210 Cable Television                         | 95,264.00           | 30,000.00           | 15,000.00                | 101,000.00                              |
| 6215 Association Internet                     | 68,715.00           | 24,000.00           | 12,000.00                | 73,000.00                               |
| 6220 Electricity                              | 35,377.00           | 60,000.00           | 30,000.00                | 38,000.00                               |
| 6230 LP Gas                                   | 3,000.00            | 4,000.00            | 2,000.00                 | 5,500.00                                |
| 6240 Telephone                                | 10,176.00           | 7,000.00            | 3,500.00                 | 6,600.00                                |
| 6250 Trash Removal                            | 12,700.00           | 16,000.00           | 8,000.00                 | 20,372.00                               |
| 6260 Water & Sewer                            | 123,000.00          | 60,000.00           | 30,000.00                | 139,500.00                              |
| 627 contingency                               |                     | 147,232.00          | 73,616.00                |                                         |
| <b>Total 6200 Utilities</b>                   | <b>348,232.00</b>   | <b>348,232.00</b>   | <b>174,116.00</b>        | <b>125,000.00</b>                       |
| 6300 Operating Projects Pool                  | 500.00              | 0.00                | 0.00                     | 508,972.00                              |
| <b>Total Operating Expenditures</b>           | <b>1,697,975.00</b> | <b>1,581,160.00</b> | <b>790,580.00</b>        | <b>2,376,800.00</b>                     |



**Marsh McLennan  
Agency**

## Creciente Condominium Association, Inc. INSURANCE SUMMARY

Prepared for: Rick Borman

Date: 06/2025

Number of units: 172

Construction Type: Fire Resistive

Appraisal Date: 08/22/2022

Agent: Dave A. Mohs, AAI, CIRMS, CLCS, LCAM

Address: 101 Starcrest Drive, Clearwater, FL 33765

Phone: 727 - 447 - 6481

**Location Address: 7150 Estero Boulevard, Fort  
Myers Beach, FL 33931**

| Location Address: 7150 Estero Boulevard, Fort Myers Beach, FL 33931                          |              | All Other Peril Deductible | 10% Wind/Hail Deductible | Effective Date    | Insurance Co/Policy #                                                                                                                                                                                                                                 | Premium        |  |  |
|----------------------------------------------------------------------------------------------|--------------|----------------------------|--------------------------|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--|--|
| Coverage*                                                                                    |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Property - Special Perils                                                                    |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| 7150 Estero Blvd. - North Tower                                                              | \$21,471,258 | \$25,000                   | \$2,147,126              | 05/31/25-05/31-26 | Primary Layer - Arch Specialty Insurance Company<br>Secondary Layer - Landmark American Insurance Company<br>Third Layer - Kinsale Insurance Company<br>Fourth Layer - Certain Underwriters at Lloyds<br>Fifth Layer - Certain Underwriters at Lloyds | \$912,161.30   |  |  |
| 7150 Estero Blvd. - North Tower Contents                                                     | \$340,000    |                            | \$34,000                 |                   |                                                                                                                                                                                                                                                       |                |  |  |
| 7150 Estero Blvd. - South Tower                                                              | \$21,533,280 |                            | \$2,153,328              |                   |                                                                                                                                                                                                                                                       |                |  |  |
| 7150 Estero Blvd. - East Tower                                                               | \$10,864,696 |                            | \$1,086,470              |                   |                                                                                                                                                                                                                                                       |                |  |  |
| 7150 Estero Blvd. - Parking Garage                                                           | \$2,169,230  |                            | \$216,923                |                   |                                                                                                                                                                                                                                                       |                |  |  |
| 7150 Estero Blvd. - Swimming Pool/Pool House                                                 | \$342,240    |                            | \$34,224                 |                   |                                                                                                                                                                                                                                                       |                |  |  |
| MAXIMUM HURRICANE DEDUCTIBLE EXPOSURE                                                        |              |                            | \$5,672,070              |                   |                                                                                                                                                                                                                                                       |                |  |  |
| *Policy Limit: \$56,720,704                                                                  |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Total Insured Value: \$56,720,704                                                            |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Valuation: Replacement Cost; Agreed Value                                                    |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Sewer Drain or Overflow: \$25,000                                                            |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Catastrophic Ground Coverage Collapse Included                                               |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Ordinance or Law: Coverage A - Full Limits; Coverage B&C - Combined Limits (5% Per Building) |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| General Liability                                                                            |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Each Occurrence                                                                              | \$1,000,000  | \$5,000                    |                          | 05/31/25-05/31-26 | Kinsale Insurance Company<br>1001737803                                                                                                                                                                                                               | \$43,050.00    |  |  |
| Personal Injury & Advertising Injury                                                         | \$1,000,000  | \$5,000                    |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| General Aggregate                                                                            | \$2,000,000  | \$5,000                    |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Products/Completed Operations Aggregate                                                      | \$2,000,000  | \$5,000                    |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Damage to Premises Rented to You                                                             | \$100,000    | \$5,000                    |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Medical Expense - per person                                                                 | Excluded     | \$5,000                    |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Hired and Non-Owned Auto                                                                     | \$1,000,000  | \$5,000                    |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Equipment Breakdown                                                                          |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Limit of Insurance                                                                           | \$56,419,242 | \$5,000                    |                          | 05/31/25-05/31-26 | Travelers Excess & Surplus Lines<br>3X452372                                                                                                                                                                                                          | \$4,106.55     |  |  |
| Management Policy                                                                            |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Cyber                                                                                        |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Cyber Risk Policy Aggregate Limit                                                            | \$100,000    | \$2,500                    |                          | 05/31/25-05/31-26 | Travelers Property & Casualty Company<br>107366041                                                                                                                                                                                                    | \$4,749.43     |  |  |
| Directors & Officers Liability                                                               |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Limit of Liability - Each Claim                                                              | \$1,000,000  | \$0                        |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Aggregate Limit                                                                              | \$1,000,000  |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Defense Costs: Outside Limit of Liability                                                    |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Crime/Fidelity                                                                               |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Employee Theft                                                                               | \$1,500,000  | \$15,000                   |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Forgery or Alteration                                                                        | \$1,500,000  | \$15,000                   |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| On Premises                                                                                  | \$1,500,000  | \$15,000                   |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| In Transit                                                                                   | \$1,500,000  | \$15,000                   |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Money Orders & Counterfeit Money                                                             | \$1,500,000  | \$15,000                   |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Computer Crime                                                                               | \$1,500,000  | \$15,000                   |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Funds Transfer Fraud                                                                         | \$1,500,000  | \$15,000                   |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Claim Expense                                                                                | \$5,000      | \$0                        |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Excess Directors & Officers Liability                                                        |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Limit of Liability                                                                           | \$5,000,000  | \$0                        |                          | 05/31/25-05/31-26 | Ascot Insurance Company<br>MLXS251000199901                                                                                                                                                                                                           | \$24,745.00    |  |  |
| Environmental/Pollution Liability                                                            |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Limit of Liability - Per Incident                                                            | \$1,000,000  | \$5,000                    |                          | 05/31/25-05/31-26 | Indian Harbor Insurance Company<br>STC72057820197                                                                                                                                                                                                     | \$1,334.91     |  |  |
| Limit of Liability - Aggregate                                                               | \$1,000,000  | \$5,000                    |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Umbrella                                                                                     |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Limit of Liability - Each Occurrence                                                         | \$5,000,000  | \$0                        |                          | 05/31/25-05/31-26 | Starstone National Insurance Company<br>89259Q252ALI                                                                                                                                                                                                  | \$17,952.00    |  |  |
| Aggregate Limit                                                                              | \$5,000,000  |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Workers Compensation                                                                         |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Employers Liability                                                                          |              | N/A                        |                          | 01/01/25-01/01/26 | Zenith Insurance Company<br>Z072871513                                                                                                                                                                                                                | \$1,530.00     |  |  |
| Each Accident                                                                                | \$500,000    |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Disease - Policy Limit                                                                       | \$500,000    |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Disease - Each Employee                                                                      | \$500,000    |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| Flood - Selective Insurance Co.                                                              |              |                            |                          |                   |                                                                                                                                                                                                                                                       |                |  |  |
| 7146 Estero Blvd. - North Tower                                                              | \$17,000,000 | \$5,000                    |                          | 01/01/25-01/01/26 | FLD2298416                                                                                                                                                                                                                                            | \$88,202.00    |  |  |
| 7150 Estero Blvd. - South Tower                                                              | \$17,000,000 | \$5,000                    |                          | 01/01/25-01/01/26 | FLD2298425                                                                                                                                                                                                                                            | \$88,758.00    |  |  |
| 7148 Estero Blvd. - East Tower & Parking Garage                                              | \$9,000,000  | \$5,000                    |                          | 01/01/25-01/01/26 | FLD2470633                                                                                                                                                                                                                                            | \$63,030.00    |  |  |
| TOTAL PREMIUM                                                                                |              |                            |                          |                   |                                                                                                                                                                                                                                                       | \$1,249,619.19 |  |  |

This is a summary of coverages, not a legal contract. Please refer to the actual policies purchased for the specific terms, conditions, limitations, exclusions and definitions that will govern in the event of a loss.