

Insurance Summary

Date: 10/21/2025
Insured: The Pines of Clearwater Condominium, Inc.
Agency: Fako Insurance Plus, LLC, 4020 Park St, Ste 204, St. Petersburg, FL 33709
Agent: Anthony LoSchiavo
Account Executive: Stephanie Moore
Contact #: 727-343-8899
Contact Email: smoore@fipflorida.com
Proof Of Master Insurance Requests: Fax 727-343-8895 / Email customersupport@greatflstpete.com



Coverage	Amount/Limit	Deductible(s)	Carrier	Expires	Premium	Comments
Property (Hazard)		5% Hurricane \$10,000 CGCC \$10,000 All Other Perils	Heritage	3/3/2026	\$ 45,370.00	Equipment Breakdown: Included Ordinance/Law: Included Cyber Liability: \$100,000
1575 Greenlea Dr (12- Unit Bldg)	\$ 1,622,910					
1577 Greenlea Dr (12-Unit Bldg)	\$ 1,164,495					
1579 Greenlea Dr (12-Unit Bldg)	\$ 1,609,253					
1589 Greenlea Dr (12-Unit Bldg)	\$ 1,164,495					
Pool Restroom Building	\$ 71,953					
Pool Restroom Contents	\$ 2,500					
Swimming Pool	\$ 62,325					
General Liability			Superior	3/1/2026	\$ 9,908.85	Terrorism - Excluded
General Aggregate	\$ 2,000,000	\$ -				
Each Occurrence	\$ 1,000,000					
Non-Owned Auto	\$ 1,000,000					
Crime	\$ 150,000	\$ -			Included w, GL	
Directors & Officers	\$ 1,000,000	\$ 5,000			Included w, GL	
Umbrella	\$ 5,000,000	\$ -	Midvale	3/1/2026	\$ 1,281.00	Excess over D&O, GL and Employers Liab
Workers Compensation	\$ 500,000	\$ -			\$ 503.00	
Total					\$ 57,062.85	

Note: This document is a guideline only. Refer to the corresponding policies for terms, conditions, exclusions, and limitations.
Policy language will always prevail, in the event of a conflict between this document and the actual policies.