Effective: 10/16/2026

Risk Management Proposal for:

Lemon Bayview Villas Condominium Association, Inc

PCS Insurance Group Inc.
3315 Henderson Blvd, Suite 200
Tampa, FL 33609
813-868-1010

About PCS Insurance Group

PCS Insurance Group is a privately-owned, full-service property insurance agency and one of the fastest growing agencies in the state. Our focus on the quality of our carriers, specific market knowledge and high ethical standards have earned us recognition as a leader in the Florida property insurance industry.

Our diagnostic approach helps our clients to determine the best insurance coverage for their property, bringing peace of mind and confidence to those who do business with our agency. We pride ourselves on providing the highest levels of service and finding the right combination of tailored insurance coverage. PCS has been built on developing committed relationships with our existing clients and selectively pursuing new long-term partners. If you are tired of working with a garden-variety insurance agency, we invite you to forge a new relationship with PCS, the property specialists.

This proposal contains only a general description of the coverage(s) and does not constitute a policy contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document.

Our Commitment

At PCS Insurance Group, service is how we set ourselves apart. Our clients are our commitment, and we provide the highest level of service with integrity. We take pride in the quality of our products and the personalized service we offer. This approach has allowed PCS to establish long term relationships with our clients and maintain a loyal group of "A" rated insurance carriers that have partnered with us year after year.

At PCS we strive to give all policyholders the most competitive rates and the quality of service they demand and have every right to expect. As a testament to our commitment, PCS has earned *Vendor of the Year* recognition from many of our clients.

Service Highlights:

- Dedicated Community Association Service Team
- Complimentary unit owner coverage reviews: Explanation of Master policy vs. Unit Owner policy
- Less than 24 hr turn-around on certificate requests
- Assistance with budget projections well in advance of renewal
- We work throughout the claims process with each client who has experienced a loss

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Community Association Service Team

All PCS Insurance Group clients are assigned to a team of specialists who are dedicated to providing a wealth of resources to serve their needs. Your team will include an assigned Account Executive who is a Licensed Community Manager, a Personal Lines team with expertise in Chapter 718 requirements, and a Claims Team ready to advocate on your behalf. Our professionals pride themselves on excellent service and are dedicated to using their experience and expertise to meet our clients' insurance needs. Your Service Team is committed to anticipating and fulfilling your insurance needs.

Ultimate accountability for your program is the responsibility of Chris Goolsby. While a number of professional staff will be active with your account on a day-to-day basis, Chris is responsible for meeting your expectations.

Condominium Service Team Members	Position
Chris Goolsby (813) 868-1010 cgoolsby@pcsins.com	Agent
Luke Cuticelli (813) 868-1010 lcuticelli@pcsins.com	Account Executive
Susie Baxley (813) 868-1010 sbaxley@pcsins.com	Claims
Certificates Department (813) 868-1010 certificates@pcsins.com	Certificates

Unit Owner Service Team Members	Position
Alexis Rolon (813) 868-1010 arolon@pcsins.com	Unit Owner Insurance
Chelsey Powell (813) 868-1010 cpowell@pcsins.com	Unit Owner Insurance
Patti McKenzie (813) 868-1010 pmckenzie@pcsins.com	Unit Owner Insurance

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Property Location Schedule

Location Address	Building Limit	Contents	Occupancy
5095 N Beach Road	$1,842,114	$0	Condo - 4 Units
5095 N Beach Road	$947,626	$0	Condo - 4 Units
5095 N Beach Road	$90,059	$0	Pool House
5095 N Beach Road	$62,160	$0	Swimming Pool
5095 N Beach Road	$35,335	$0	Tennis Courts
5095 N Beach Road	$7,252	$0	Fences
Total	**$2,984,546**	**$0**	

- ***Insurable values are based on August 20th, 2024 Appraisal***

- ***The following items are not eligible for property coverage through First Protective:***
  - ***Docks***

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Property Coverage

Carrier:	**Frontline Insurance Unlimited**
KBRA:	BBB+ Non Admitted
Coverage:	Special Form, including Equipment Breakdown
Limit of Insurance:	$2,984,546
Valuation:	Replacement Cost
Deductible:	As respects to Named Hurricanes: 5% of the value of the damaged building(s), per calendar year, subject to a minimum of $5,000 per occurrence As respects to All other Wind & Hail: 1% of the value of the damaged building(s), subject to a minimum of $5,000 per occurrence All Other Perils: $2,500 per occurrence
Ordinance or Law:	Coverage A, B, & C Combined Aggregate: $596,909
Sewer Backup:	$10,000
Mold:	$15,000

Exclusion (included, but not limited to):

- Nuclear
- Pollution
- Flood
- Earthquake
- Existing Damage
- Terrorism
- Sinkhole (Catastrophic Ground Cover Collapse applies)

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Coverage Form Explanations

Basic Form Perils - **Fire, lightning, explosion, windstorm or hail, smoke, aircraft or vehicles, riot, vandalism, sprinkler leaks, sinkhole and volcano**

Broad Form Perils- **Basic Form Perils plus breakage of glass that is part of building, falling objects, weight of snow or ice and water damage**

Special Form Perils- **Covers "all risks of physical loss" unless the policy specifically excludes or limits the loss.**

Flood- **(from FEMA) – A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties from:**

- **Overflow of inland or tidal waters;**
- **Unusual or rapid accumulation or runoff of surface waters from any source;**
- **Mudflow (a river of liquid and flowing mud on the surfaces of normally dry land areas as when earth is carried by a current of water;**
- **Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.**

Ordinance or Law- **Coverage A: Pays for loss of value of an undamaged portion of the existing building which must be demolished and/or removed to conform with municipal ordinance, code, etc.**

Coverage B: Pays for the cost of demolition of the undamaged portions of the building necessitated by the enforcement of building, zoning, or land use ordinance or law.

Coverage C: Pays for the increased expenses incurred to replace the building with one conforming to building laws or ordinances, or to repair the damaged building so that it meets the specifications of current building laws or ordinances.

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General Liability

Carrier: **Superior Specialty Insurance Company**

AM Best Carrier Rating: A Non Admitted

Coverage Form: Occurrence

Limits of Liability:

- General Aggregate $2,000,000
- Products/Completed Operations $2,000,000
- Each Occurrence $1,000,000
- Personal Injury & Advertising Injury $1,000,000
- Medical Expense $5,000
- Damage to Premises rented to you $50,000
- Hired/ Non-Owned Auto $1,000,000

Deductible: None

Schedule of Hazards:

Description	Exposure
Condominium Units	8
Swimming Pool	1
Boat/Dock Facility	1

Exclusions (included, but not limited to):

- Employment Related Practices
- Nuclear
- Pollution
- Professional
- Mold
- Asbestos
- Terrorism

Minimum Earned Premium - 25%

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Crime

Carrier: **Superior Specialty Insurance Company**

AM Best Carrier Rating: A Non Admitted

Coverage Form: Discovery Form

Coverage	Limits of Liability
Blanket Coverage	$25,000
Employee Dishonesty	Included in Blanket Coverage
Monye & Securities	Included in Blanket Coverage
Forgery & Alterations	Included in Blanket Coverage
Funds Transfer Fraud	Included in Blanket Coverage
Computer Fraud	Included in Blanket Coverage
Social Engineering (Deception Fraud)	$25,000

Deductible: $1,000

Covered Employees: Management Company
Directors and Trustees
Non-Compensated Officers

- **Per Florida Statute, "The association shall maintain insurance or 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 the 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 on behalf of the association, and the president, secretary, and treasurer of the association. The association shall bear the cost of any such bonding."**

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Directors & Officers

Carrier:	**Superior Specialty Insurance Company**
AM Best Carrier Rating:	A Non Admitted
Coverage Form:	Claims Made
Limit of Insurance:	$1,000,000
Deductible:	$1,000 per claim

Coverage Highlights:

- Employment Practices Liability Included
- Any current, past, or future duly elected or appointed directors, officers, or trustees included as insureds
- Spouses, committee members, volunteers, estates, employees, or leased employees included as insureds
- Property management employees included as insureds
- Defense Cost outside the Limit of Liability
- No exclusion for failure to maintain insurance

Exclusions (included, but not limited to):

- Conduct at the insured's direction that is fraudulent, dishonest or criminal with intent to cause damages (doesn't apply to defense costs until such conduct is established by final non appealable judgment

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Umbrella/Excess Liability

Optional Coverage- Elected not to purchase last year

Carrier:	**Midvale Indemnity Company**
AM Best Carrier Rating:	A Non Admitted
Coverage:	Occurrence
Limit of Liability:	$5,000,000
Retention:	None

Endorsements/Exclusions (included, but not limited to):

- Follow Form Endorsement
- Foreign Liability Exclusion
- Terrorism
- Employment Practices Liability Exclusion
- Punitive Damage Exclusion
- Underlying Policy Exclusions Apply

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Workers Compensation

Optional Coverage- Elected not to purchase last year

Carrier:	**PMA Insurance Company**
Carrier Rating:	A Admitted
Employers Liability Insurance:	Bodily Injury by Accident- $500,000 Each accident Bodily Injury by Disease- $500,000 Policy limit Bodily Injury by Disease- $500,000 Each employee
Exposure:	If any payroll
Endorsements:	**Includes Volunteer Endorsement** Coverage would extend Workers Compensation insurance to volunteers; however, if they are doing work which requires a license, they would NOT be covered.

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Premium Summary

Coverage	2025 Premiums	2026 Premiums
Property	$41,676.40	$34,873.99
Package *(General Liability, Crime, and D&O)*	$4,962.30	$4,973.48
Total	**$46,638.70**	**$39,847.47**

Optional Coverage:

- Umbrella: $1,600.50
- Workers Compensation: $492

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Market Summary

On your behalf we have marketed your insurance program to leading carriers who specialize in your industry. Their responses are based on their appetite and their view of loss potential.

Insurance Carrier	Coverage	Marketing Results
American Coastal	Property	Declined due to underwriting guidelines (Location)
Amrisc	Property	Declined due to underwriting guidelines (Location)
Arrowhead	Property	Declined due to underwriting guidelines (JM Construction)
Avondale	Property	Declined due to underwriting guidelines (Location)
CAIRE	Property	Declined due to underwriting guidelines (Barrier Island)
Catalytic	Property	Declined: Cannot compete with current terms and conditions
Centauri	Property	Declined due to underwriting guidelines (Barrier Island)
Core Specialty	Property	Declined: Cannot compete with current terms and conditions
Frontline	Property	Quoted Renewal- Please see proposal
Heritage	Property	Declined due to underwriting guidelines (Barrier Island)
ICAT	Property	Declined: Cannot compete with current terms and conditions
James River	Property	Declined due to underwriting guidelines (Excess Layer only)
JEM	Property	Declined: Cannot compete with current terms and conditions
Kinsale	Property	Declined due to underwriting guidelines (Excess Layer only)
Munich	Property	Declined due to underwriting guidelines (Excess Layer only)
RSUI	Property	Declined due to underwriting guidelines (Excess Layer only)
Sigma	Property	Declined due to underwriting guidelines (Location)
Slide	Property	Declined due to underwriting guidelines ($5M minimum TIV)
Sompo (Endurance)	Property	Declined: Cannot compete with current terms and conditions
SRU	Property	Declined due to underwriting guidelines (Barrier Island)
Velocity	Property	Declined: Cannot compete with current terms and conditions
Ventus	Property	Declined: Cannot compete with current terms and conditions
Westchester	Property	Declined: Cannot compete with current terms and conditions

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Dear Unit Owners,

PCS Insurance Group understands the importance of annual lender requirements for Certificates of Insurance. To make the process of obtaining certificates of insurance as easy as possible, please find multiple options below in regards to obtaining certificates of insurance.

Email:
Email the request letter from your mortgage lender to certificates@pcsins.com

Fax:
Fax the request letter from your mortgage lender to (813) 388-4598

Mail:
Mail a copy of the request letter to the address below.

Website:
Go to our website www.pcsins.com and fill out the certificate request.

If the unit owners or lenders have any questions while trying to obtain a certificate of insurance, please feel free to contact us directly.

Sincerely,
PCS Insurance Group, Inc.

PCS Insurance Group Inc
3315 Henderson Boulevard, Suite 200 Tampa, Florida 33609
Phone: 813/868.1010 • **Web:** www.pcsins.com • **E-mail:** info@pcsins.com

HAZARD INSURANCE RESPONSIBILITIES AS GOVERNED BY FLORIDA STATUTE 718

DESCRIPTION	CONDOMINIUM ASSOCIATION RESPONSIBILITY	INDIVIDUAL UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVER	YES	NO
Structural Framing and Roof Cover		
2. EXTERIOR WALLS	YES	NO
Paint, Stucco, Insulation, Studs,		
Concrete Block, Brick, Etc.		
3. UNIT INTERIOR WALLS	YES	NO
Party walls, Unfinished Drywall		
Insulation, Metal and Wood Studs		
4. COMMON AREA	YES	NO
Interior Walls, Studs, Block andDrywall		
Floor, Wall, and Ceiling Finishes		
5. UNIT INTERIOR	NO	YES
Floor, Wall & Ceiling,Finishes, Paint, Carpet, Tile, Etc		
6. UNIT AND COMMON AREA		
Structural Floors	YES	NO
Structural Ceilings	YES	NO
Structural Walls	YES	NO
7. COMMON AREA AIR CONDITIONERS	YES	NO
8. COMMON AREA ELECTRICAL	YES	NO
9. INTERIOR UNIT COMPONENTS		
Appliances	NO	YES
Electrical Fixtures	NO	YES
Air Conditioners	YES	NO
Water Heaters	NO	YES
Cabinets	NO	YES

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FLOOD INSURANCE RESPONSIBILITIES AS GOVERNED BY THE NATIONAL FLOOD INSURANCE PROGRAM

DESCRIPTION	CONDOMINIUM ASSOCIATION RESPONSIBILITY	INDIVIDUAL UNIT OWNER RESPONSIBILITY
1. ROOF AND ROOF COVER	YES	NO
Structural Framing and Roof Cover		
2. EXTERIOR WALLS	YES	NO
Paint, Stucco, Insulation, Studs,		
Concrete Block, Brick, Etc.		
3. UNIT INTERIOR WALLS	YES	NO
Party walls, Unfinished Drywall		
Insulation, Metal and Wood Studs		
4. COMMON AREA	YES	NO
Interior Walls, Studs, Block andDrywall		
Floor, Wall, and Ceiling Finishes		
5. UNIT INTERIOR	YES	NO
Floor, Wall & Ceiling,Finishes, Paint, Carpet, Tile, Etc		
6. UNIT AND COMMON AREA		
Structural Floors	YES	NO
Structural Ceilings	YES	NO
Structural Walls	YES	NO
7. COMMON AREA AIR CONDITIONERS	YES	NO
8. COMMON AREA ELECTRICAL	YES	NO
9. INTERIOR UNIT COMPONENTS		
Appliances	YES	NO
Electrical Fixtures	YES	NO
Air Conditioners	YES	NO
Water Heaters	YES	NO
Cabinets	YES	NO

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UNIT OWNER vs ASSOCIATION
HAZARD INSURANCE COVERAGE AREAS

This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance. We recommend you to review Florida Condominium Statute 718 and your specific condominium documents for updated insurance and maintenance responsibilities.

Unit Owner Responsibilities – Hazard Insurance

1. Bathtub / Shower
2. Toilet
3. Bathroom Sink
4. Wall/Floor/Ceiling Coverings including paint, wallpaper, tile, wood, carpet, laminate etc.
5. Electrical Outlets & Fixtures
6. Interior Doors
7. Refrigerator
8. Oven/Stove & Hood
9. Counter Tops & Cabinets
10. Kitchen Sink
11. Dishwasher
12. Light Fixtures
13. Water Heaters & Water Filters
14. Window Treatments, including curtains, drapes, blinds and all hardware

Association Responsibilities – Hazard Insurance

- A Hot/Cold Water Pipes including Fire Systems/Sprinklers
- B Perimeter/Load Bearing Walls including Common/Party walls
- C Electrical Wiring
- D Balcony/Porches/Stairs
- E Unfinished Drywall/Wallboard
- F Roofs to include covering, insulation & trusses
- G Unfinished Floors
- H Exterior Doors
- I Windows/Sliding Glass Doors
- J A/C & Heating unit including Compressor

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