



Creciente Condominium Association, Inc.
INSURANCE SUMMARY

Prepared for: Rick Borman		Construction Type: Fire Resistive		Agent: Dave A. Mohns, AAI, CIRMS, CLCS, LCAM				
Date: 06/2025		Appraisal Date: 08/22/2022		Address: 101 Starcrest Drive, Clearwater, FL 33765				
Number of units: 172				Phone: 727 - 447 - 6481				
Location Address: 7150 Estero Boulevard, Fort Myers Beach, FL 33931								
	Coverage*	All Other Peril Deductible	10% Wind/Hail Deductible	Effective Date	Insurance Co/Policy #	Premium		
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 Secondary Layer - Landmark American Insurance Company Third Layer - Kinsale Insurance Company Fourth Layer - Certain Underwriters at Lloyds 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 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 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 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 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 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 89259Q252ALI	\$17,952.00		
Aggregate Limit	\$5,000,000							
Workers Compensation								
Employers Liability		N/A		01/01/25-01/01/26	Zenith Insurance Company 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.