



CERTIFICATE OF PROPERTY INSURANCE

3220037

DATE (MM/DD/YYYY)
10/08/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Brown & Brown Insurance Services Inc 9617 Gulf Research Ln, Suite 202 Fort Myers, FL 33912 (239) 274-1410	CONTACT NAME: EOI Direct PHONE (A/C, N°, Ext): (877) 456-3643 FAX (A/C, N°): E-MAIL ADDRESS: help@eoidirect.com PRODUCER CUSTOMER ID:														
INSURED Bridgewater at Bonita Beach Condominium Associatio c/o NextGen Community Management 9410 Corkscrew Palms Cir #201 Estero, FL 33928	<table border="1"><thead><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr></thead><tbody><tr><td>INSURER A: Velocity Specialty Insurance Company</td><td></td></tr><tr><td>INSURER B: CUMIS Specialty Insurance Company</td><td>12758</td></tr><tr><td>INSURER C:</td><td></td></tr><tr><td>INSURER D:</td><td></td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></tbody></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Velocity Specialty Insurance Company		INSURER B: CUMIS Specialty Insurance Company	12758	INSURER C:		INSURER D:		INSURER E:		INSURER F:	
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COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:****LOCATION OF PREMISES / DESCRIPTION OF PROPERTY** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Bridgewater at Bonita Beach Condominium Association Inc, 4975 Bonita Beach Rd SW, Bonita Springs, FL 34134

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	X	PROPERTY	2025-9007463-01	4/1/2025	4/1/2026	X BUILDING	\$ 23,074,297
		CAUSES OF LOSS					
		DEDUCTIBLES					
		BASIC					
		BUILDING					
		\$10,000 AOP					
		BROAD					
		CONTENTS					
	X	SPECIAL					
		EARTHQUAKE					
	X	WIND	3% N/S				
		FLOOD					
	X	Replacement					
		Included					
	X	Agreed Val					
		Included					
		INLAND MARINE					
		CAUSES OF LOSS					
		NAMED PERILS					
B	X	CRIME	CIUCAP102239-02	4/17/2025	4/1/2026	X Limit	\$ 1,500,000
		TYPE OF POLICY					
		Discovery Form					
	X	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	2025-9007463-01	4/17/2025	4/1/2026	X Limits	\$ 23,074,297
		Equipment Breakdown				X Deductible	\$ 10,000
B		General Liability	CIUCAP102239-02	4/17/2025	4/1/2026	X Per Occurrence	\$ 1,000,000
B		Directors & Officers	CIUCAP102239-02	4/17/2025	4/1/2026	X Per Claim	\$ 1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Total Building coverage includes amenities. Hazard insurance covers to Bare Drywall per Florida Condo Statute 718. All Policies include Severability of Interest/Separation of Insureds per policy provisions. All policies contain cancellation clause per Policy Provisions and Florida Statute. Guaranteed Replacement Cost and Inflation Guard not available.

CERTIFICATE HOLDERBridgewater at Bonita Beach Condo
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4975 Bonita Beach Rd SW
Bonita Springs, FL 34134
Loan Number: none**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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ADDITIONAL REMARKS SCHEDULE

AGENCY Brown & Brown Insurance Services, Inc.		NAMED INSURED Bridgewater at Bonita Beach Condominium Association, Inc. c/o NextGen Community Management 9410 Corkscrew Palms Cir #201 Estero, FL 33928	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 24 **FORM TITLE:** Certificate of Property Insurance

DESCRIPTION OF PROPERTY (CITIZENS PROPERTY INSURANCE CORPORATION - WIND ONLY POLICY):
 Address: 4975 Bonita Beach Rd, Bonita Springs, FL, 34134

Residential Condo Building: \$19,600,000
 Pool House: \$61,000
 Enclosed 4-Car Garage: \$108,000
 Enclosed 6-Car Garage: \$148,000
 Swimming Pool: \$169,000
 Spa: \$42,000
 Pool Fence: \$9,000

SPECIAL CONDITIONS (CITIZENS PROPERTY INSURANCE CORPORATION - WIND ONLY POLICY):

Cause of Loss: Windstorm Only
 Replacement Cost Valuation
 3% Hurricane Deductible Per Building, Per Calendar Year
 1% Other Windstorm or Hail Deductible Per Building, Per Occurrence

DESCRIPTION OF PROPERTY (LANDMARK AMERICAN INSURANCE COMPANY - PROPERTY EXCLUDING WIND POLICY):
 Address: 4975 Bonita Beach Rd, Bonita Springs, FL 34134

Residential Condo Building: \$19,600,352
 Pool House: \$61,060
 Enclosed 4-Car Garage: \$107,558
 Enclosed 6-Car Garage: \$148,093
 Swimming Pool: \$169,435
 Spa: \$41,849
 Pool Deck Pavers: \$62,325
 Pool Fence: \$9,018
 Deck Lamps: \$6,266
 Patio Awning & CBS Supports: \$11,405
 Wood Polymer Deck: \$17,296
 Dock: \$293,771
 Finger Piers: \$91,305
 Gates and Operators: \$27,895
 CBS Entry Walls: \$12,422
 Driveway Pavers: \$114,479

SPECIAL CONDITIONS (LANDMARK AMERICAN INSURANCE COMPANY - PROPERTY EXCLUDING WIND POLICY):

Cause of Loss: Special Form Excluding Windstorm/Hail
 Replacement Cost Valuation
 \$25,000 Deductible Per Occurrence
 Sewer or Drain Backup: \$25,000 Limit
 Ordinance or Law: Coverage A - Full Limit; Coverage B & C Combined - \$1,000,000 Sublimit



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0702829
8/05/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152618671 01	1152618671	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 8/15/25 To: 8/15/26 12:01 am Standard Time	08/05/2025	0702829	2495304601

Agent (239)261-3000
BROWN & BROWN INSURANCE
SERVICES INC
75 VINEYARDS BLVD # 500
NAPLES FL 34119-4748
046.PLSERVICE@BBROWN.COM

BRIDGEWATER AT BONITA BEACH
CONDOMINIUM ASSOC INC
9410 CORKSCREW PALMS CIR
STE 201
ESTERO FL 33928-6425

Property Location (if other than above)

4975 BONITA BEACH RD, RESIDENTIAL CONDOMINIUM, BONITA SPRINGS FL 34134

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: 1.0 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 08/12/1996
Prior NFIP Claims: 0
Number of Units: 47
Replacement Cost Value: 30,200,039

Property Description: Elevated with enclosure on
posts/piles/piers, 7 floors

Coverage	Deductible	Annual Premium
BUILDING \$11,750,000	\$1,250	\$299,852.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history
can affect your premium. For more information
contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$74,934.00
FULL RISK PREMIUM: 224,993.00
Statutory Discounts
Annual Increased Cap Discount: \$216,031.00
DISCOUNTED PREMIUM: \$8,962.00
Reserve Fund Assessment: \$1,613.00
Federal Policy Service Fee: \$1,410.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$12,235.00

**Coverage limitations may apply. See your
Policy form for details.**

Coinurance penatly may apply. See your
Policy Form for Details

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

070282909115261867125217

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Company

