



Commercial Insurance Proposal

Blackburn Point Marina Village Condominium Association, Inc.

Presented on: October 24, 2023

Presented by: James (Bob) Lindsay

Acentria Insurance – Sarasota Office
3800 South Tamiami Trail, Suite 325
Sarasota, FL 34239
(813) 689-0480



Acentria Insurance is a full-service independent insurance agency, specializing in protecting businesses. At Acentria Insurance, we recognize the complexities of commercial insurance, and we offer comprehensive insurance programs for businesses of all sizes.

Commercial insurance is one of the most important investments you can make in your company because it protects your emerging business. Commercial claims are often more complex than personal claims, so it's essential to have a strong relationship with an experienced commercial insurance expert you can trust.

Acentria Insurance partners with you to identify specific coverage needs, hidden risks and best practices to protect your business against losses. Because a loss – any loss – can mean money out of your pocket today in the form of deductibles or loss productivity, and higher insurance premiums down the road.

SO WHY CHOOSE ACENTRIA INSURANCE?

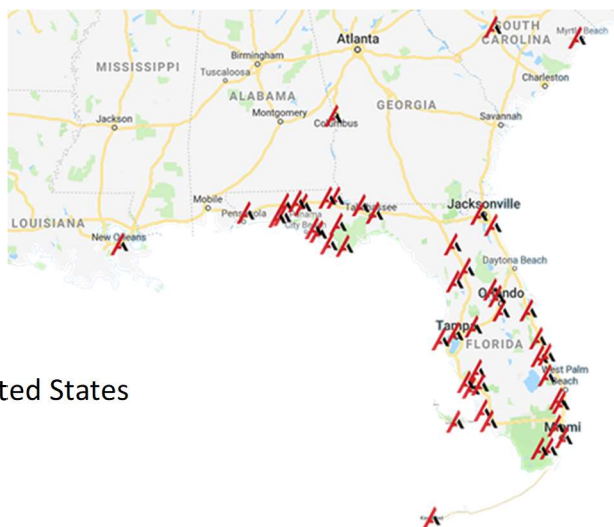
- Over 50 convenient locations across the Southeastern United States

In-House Claims Department

With over 35 years of combined claims experience, our in-house claims department will be with you every step of the way in the event of a catastrophic event. Our staff works as a liaison between our clients and the insurance companies to ensure that your expectations are met. With a professional and licensed litigator on staff, you can rest assured that your claim will be handled properly and in a timely manner.

Risk Management Services

It is our goal to assist your business in the recognition of loss exposures and the reduction thereof.



Service Team

James (Bob) Lindsay	Producer
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Named Insureds

Insured	Interest
Blackburn Point Marina Village Condominium Association, Inc.	First Named Insured

Location Schedule

Loc	Bldg	Address
1	1	1110-1112 Beachcomber Court, Osprey, FL 34229
2	1	1116-1118 Beachcomber Court, Osprey, FL 34229
3	1	1122-1124 Beachcomber Court, Osprey, FL 34229
4	1	1128-1130 Beachcomber Court, Osprey, FL 34229
5	1	1134-1136 Beachcomber Court, Osprey, FL 34229
6	1	1140-1142 Beachcomber Court, Osprey, FL 34229
7	1	1146 Beachcomber Court, Osprey, FL 34229
8	1	1150-1152 Beachcomber Court, Osprey, FL 34229
9	1	1156-1158 Beachcomber Court, Osprey, FL 34229
10	1	1162-1164 Beachcomber Court, Osprey, FL 34229
11	1	1138 Beachcomber Court, Osprey, FL 34229

Property

Issuing Company Frontline Insurance Unlimited
 Policy Term 11/14/2023 to 11/14/2024

Named Insureds

Insured	Interest
Blackburn Point Marina Village Condominium Association, Inc.	First Named Insured

Coverages

Loc	Bldg	Subject	Amount	Val*	Co-insurance	Cause of Loss	Deductible
1	1	1110-1112 Beachcomber Court, Osprey, FL 34229					
		Building	\$1,021,718	R	V	Special	\$5,000
2	1	1116-1118 Beachcomber Court, Osprey, FL 34229					
		Building	\$1,010,109	R	V	Special	\$5,000
3	1	1122-1124 Beachcomber Court, Osprey, FL 34229					
		Building	\$1,021,718	R	V	Special	\$5,000
4	1	1128-1130 Beachcomber Court, Osprey, FL 34229					
		Building	\$1,021,718	R	V	Special	\$5,000
5	1	1134-1136 Beachcomber Court, Osprey, FL 34229					
		Building	\$1,010,109	R	V	Special	\$5,000
6	1	1140-1142 Beachcomber Court, Osprey, FL 34229					
		Building	\$1,010,109	R	V	Special	\$5,000
7	1	1146 Beachcomber Court, Osprey, FL 34229					
		Building	\$605,153	R	V	Special	\$5,000
8	1	1150-1152 Beachcomber Court, Osprey, FL 34229					
		Building	\$1,010,109	R	V	Special	\$5,000
9	1	1156-1158 Beachcomber Court, Osprey, FL 34229					
		Building	\$1,021,718	R	V	Special	\$5,000
10	1	1162-1164 Beachcomber Court, Osprey, FL 34229					
		Building	\$1,010,109	R	V	Special	\$5,000

Blackburn Point Marina Village Condo Assoc Inc

Loc	Bldg	Subject	Amount	Val*	Co-insurance	Cause of Loss	Deductible
11	1	1138 Beachcomber Court, Osprey, FL 34229					
		Building	\$189,788	R	V	Special	\$5,000
		Business Personal Property	\$7,419	R	80%	Special	\$5,000
		Swimming Pools	\$112,728	R	V	Special	\$5,000
		Swimming Pool Deck	\$10,100	R	V	Special	\$5,000
		Gate	\$55,000	R	V	Special	\$5,000
		Fence Coverage	\$27,000	R	V	Special	\$5,000
		Building Ordinance or Law	Included	V		Special	\$5,000

Insured Ultimately Chooses Values.

Conditions

Description	Limit
Hurricane Calendar Year Deductible	5%
Other Wind/Hail Deductible	\$5,000

*Valuation Definitions		
(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

General Liability

Issuing Company **Trisura Specialty Insurance Company**

Policy Term **11/14/2023 to 11/14/2024**

Named Insureds

Insured	Interest
Blackburn Point Marina Village Condominium Association, Inc.	First Named Insured

Coverages

Description	Limit
General Aggregate	\$2,000,000
Products / Completed Operations Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Fire Damage (Any One Fire)	\$50,000
Medical Expense (Any One Person)	\$5,000

Higher Limits may be Available.

Locations and Exposures

Loc	Bldg	Description	Exposure	Premium Basis
1-11	1	1110 - 1164 Beachcomber Ct, Osprey, Florida 34229		
		Condominium	19	Unit
		Swimming Pool	1	Other

Premium Basis may be Subject to Audit

Crime

Issuing Company Trisura Specialty Insurance Company

Policy Term 11/14/2023 to 11/14/2024

Coverages

Loc	Bldg	Description	Limit	Deductible
1	1	1110 - 1164 Beachcomber Ct, Osprey, Florida 34229		
		Employee Theft	\$200,000	\$1,000

Insured Ultimately Chooses Limits

Directors and Officers

Issuing Company **Trisura Specialty Insurance Company**

Policy Term **11/14/2023 to 11/14/2024**

Named Insureds

Insured	Interest
Blackburn Point Marina Village Condominium Association, Inc.	First Named Insured

Coverages

Description	Limit
Each Claim & Aggregate	\$1,000,000
Deductible	\$1,000 per claim

Higher Limits may be Available

Commercial Flood

Issuing Company **Wright National Flood Insurance Company**
Policy Term **11/14/2023 to 11/14/2024**

Named Insureds

Insured	Interest
Blackburn Point Marina Village Condominium Association, Inc.	First Named Insured

Coverages

Location Address: 1110-1112 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$500,000
Deductible	\$1,250

Location Address: 1116-1118 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$500,000
Deductible	\$1,250

Location Address: 1122-1124 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$500,000
Deductible	\$1,250

Location Address: 1128-1130 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$500,000
Deductible	\$1,250

Location Address: 1134-1136 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$500,000
Deductible	\$1,250

Blackburn Point Marina Village Condo Assoc Inc

Location Address: 1162-1164 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$500,000
Deductible	\$1,250

Location Address: 1140-1142 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$500,000
Deductible	\$1,250

Location Address: 1146 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$250,000
Deductible	\$1,250

Location Address: 1156-1158 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$500,000
Deductible	\$1,250

Location Address: 1150-1152 Beachcomber Ct, Osprey, FL 34229-9702

Description	Building Limit
Total Amount of Insurance	\$500,000
Deductible	\$1,250

Workers' Compensation

Issuing Company Zenith Insurance Company
 Policy Term 11/14/2023 to 11/14/2024

Named Insureds

Insured	Interest
Blackburn Point Marina Village Condominium Association, Inc.	First Named Insured

Coverages

Description	Limit
Employers Liability: Each Accident	\$500,000
Employers Liability: Disease – Policy Limit	\$500,000
Employers Liability: Disease – Each Employee	\$500,000
Workers Compensation: Statutory Benefit	Included

Higher Limits may be Available.

Locations & Class Codes

Lo c	St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium
1			1110-1112 Beachcomber Court, Osprey, FL 34229			
	FL	9015	CONDOMINIUMS, COOPERATIVES OR TIMESHARES - ALL OTHER EMPLOYEES	0	3.30	\$

Annual Payroll may be Subject to Audit.

Premium Calculations

Description	Factor	Factored Premium
Minimum Premium		\$405
Expense Constant		\$160
Total Estimated Annual Premium for Florida		\$565

Billing / Audit Information

Description		Selection
Billing Plan		Direct
Payment Plan		Annual
Audit Interval		At Expiration

Legal Defense “GAP”

Issuing Company Atlantic Mutual Insurance
Policy Term 11/14/2023 to 11/14/2024

Named Insureds

Insured	Interest
Blackburn Point Marina Village Condominium Association, Inc.	First Named Insured

Coverages

Description	Limit
Legal Defense “Gap”	Unlimited Defense Through Trail
Deductible	No Deductible

Disclaimers / Disclosures

Important: The proposal is a summary of coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations and conditions of the actual policy language. All insurance policies include cancellation provisions and may be subject to minimum earned premiums. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

Insurers presented in this proposal may have agreements in place with Acentria through which compensation, contingent upon such factors as size, growth and/or overall profitability of an entire book of business placed with that insurer, may be derived. This contingent compensation would be in addition to any other compensation received and is not guaranteed. If you would like additional information on this matter, please contact your Acentria agent.

Recommendations

PROPERTY

- ☐ Personal Property Coverage
- ☐ Business Income & Extra Exp.
- ☐ Flood
- ☐ Computer Coverage
- ☐ Personal Property In-transit
- ☐ Valuable Papers
- ☐ Misc. Tools Under \$500 each
- ☐ Owned Scheduled – Tools & Equipment
- ☐ Non-Owned Tools & Equip.
- ☐ Installation Floater
- ☐ Builders Risk
- ☐ Employee Dishonesty
- ☐ Money & Securities – Inside and Outside
- ☐ Credit Insurance

COMMERCIAL LINES

- ☐ Package Policy
- ☐ Umbrella
- ☐ Workers' Compensation
- ☐ Automobile
- ☐ Surety Bonds
- ☐ PEO / Payroll Services
- ☐ Employment Practices Liability
- ☐ International Coverage
- ☐ Kidnap and Ransom
- ☐ Directors and Officers
- ☐ Errors and Omissions
- ☐ Professional Liability
- ☐ Crime
- ☐ Employee Dishonesty
- ☐ Pollution
- ☐ Storage Tank Liability
- ☐ Boiler and Machinery
- ☐ Owners & Contractors Protective Liability
- ☐ Aviation
- ☐ Cyber Liability

AUTOMOBILE

- ☐ Hired and Non-Owned
- ☐ Hired Physical Damage
- ☐ Extended Personal Injury Injury Protection
- ☐ Drive Other Car
- ☐ Garage Keepers
- ☐ Truckers

GENERAL LIABILITY

- ☐ GAP Coverage
- ☐ Limited Pollutions
- ☐ Per Project Aggregate
- ☐ Blanket Additional Insured
- ☐ Employee Benefits Liability

PERSONAL LINES

- ☐ Automobile
- ☐ Homeowners
- ☐ Personal Umbrella
- ☐ Recreational Vehicle
- ☐ Boats
- ☐ VIP Packages

EXECUTIVE BENEFITS

- ☐ Key Man Life & Disability
- ☐ Deferred Compensation
- ☐ Variable Life & Annuities
- ☐ Financial Planning
- ☐ Business Succession Plan
- ☐ Education Planning

RETIREMENT PLANS

- ☐ 401(K)
- ☐ Profit Sharing
- ☐ Defined Benefits
- ☐ 412(J), 501(C)3, and 403(B)
- ☐ Defined Contribution
- ☐ IRAs

SECTION 125

- ☐ Voluntary Life
- ☐ STD and LTD
- ☐ Cancer
- ☐ Accident

GROUP DISABILITY

- ☐ Short and Long Term
- ☐ Voluntary STD and LTD

LIFE INSURANCE

- ☐ Variable
- ☐ Universal
- ☐ Second to Die

GROUP HEALTH

- ☐ Fully Insured
- ☐ Self-Funded
- ☐ GAP Coverage
- ☐ Mini Meds

GROUP DENTAL

- ☐ Employer Paid
- ☐ Voluntary Dental

GROUP LIFE

- ☐ Basic
- ☐ Supplemental
- ☐ Voluntary
- ☐ Dependent

LONG TERM CARE

- ☐ Group
- ☐ Individual

This List does not Represent all Coverages that may be Available.

Marketing Summary

Market	Status	Comments
AmWins - Property	Declined	No competitive rate.
Tower Hill - Property	Declined	Cannot offer wind coverage
Heritage - Property	Declined	No competitive rate
RT Specialty	Declined	Cannot compete with Frontline Insurance
CRC Group - Property	Declined	ACIC declined due to geographical location. Cannot compete with Frontline Insurance
Orchid Underwriters - Property	Declined	No new business in Florida
Frontline – Property	Quoted	\$54,724.75
Coastal Ins Underwriters – Package	Quoted (includes Crime)	\$5,803.35
Preferred Property Program - Umbrella	Quoted	\$1,466.60

Premium Summary

Coverage	Carrier	Carrier Rating	Expiring Premium	Proposed Premium
Property	Frontline Insurance Unlimited	NR	\$32,270.50	\$54,724.75
Package	Trisura Specialty Ins	A XV	\$4,209.45	\$5,803.35
General Liability	Aspen Specialty Ins	A XV	Included in Package	Included in Package
Directors & Officers Liability	Aspen Specialty Ins	A XV	Included in Package	Included in Package
Commercial Crime	Aspen Specialty Ins	A XV	Included in Package	Included in Package
Commercial Umbrella	Greenwich Ins	A+ XV	\$1,020.88	\$1,466.60
Workers Compensation	Zenith Insurance	A		\$565.00
Legal Defense "Gap"	Atlantic Mutual Ins	A		\$782.53
Subtotal			\$37,500.83	\$63,342.23
10 Flood Policies	Wright National Flood	A- VI	\$11,646.00	\$13,136.00 (6 @ \$1,369; 3 @ \$1,371; 1 @ \$809)
Total Proposed Premium			\$49,146.83	\$76,478.23

Subject to the following: i.e., audit, minimum earned premium, favorable MVRs, etc.

Payment Options

Pay in full

\$8,052.48 Payable to Acentria Insurance (Package Policy, Umbrella Policy, and Legal Defense)

\$565.00 Payable to Zenith Insurance (Workers Compensation Policy)

\$54,724.75 Payable directly to Frontline Insurance (Property Policy - 10 Installments; Down-Payment \$15,713.50 due by 11/14/2023)

\$13,136.00 Payable directly to Wright National Flood Insurance Company (Flood Policies – 10 Total)

Proposal Acceptance

☐ I accept this proposal for **Blackburn Point Marina Village Condo Assoc Inc.**

Signature

Title

Date

☐ I accept this proposal with the following changes completed for **Blackburn Point Marina Village Condo Assoc Inc.**

Signature

Title

Date

Acentria 24/7

EXCEEDING YOUR SERVICE EXPECTATIONS

With access to your information where and when you need it, you can focus on your business rather than your insurance. Mobile-optimized, 24/7 online access to your insurance information from any device results in faster service response, allowing you to provide documents to your clients and vendors quickly, driving business success and growth.

ACCESS DOCUMENTS ANYTIME. ANYWHERE.

It is important for your business to have access to all types of information and receive certificates of insurance (COIs) in a timely manner. You can now access to your insurance information and requested documents instantly online, including:

- ♦ Auto IDs
- ♦ Certificates of Insurance (COIs)
- ♦ An up-to-date list of certificate holders
- ♦ Account contact information
- ♦ Resource documents



OBTAIN CERTIFICATE OF INSURANCE OR AUTOMOBILE ID CARDS

With online access, you can issue and print your own Certificates of Insurance or Auto ID cards. This service is available 24/7 from anywhere with Internet access and is extremely valuable in situations where a last-minute COI is required in order to conduct or continue business or if an auto ID card has been lost or misplaced. Both of these documents can be printed, emailed or faxed directly from the online access web page

VIEW CRITICAL POLICY INFORMATION

- ♦ Drivers
- ♦ Vehicles
- ♦ Locations
- ♦ Equipment

ONLINE POLICY CHANGE REQUESTS

Acentria Online allows you to make changes to your insurance information, including requests to add, delete and/or modify coverage. This service is available 24/7, offering a convenient way of communicating to save you time. Of course, you still have the option to email or call your account manager with changes if that is preferred.

PLEASE NOTE: Requests for the addition, deletion, or modification of coverage are not effective until authorized and confirmed by a licensed representative of Acentria. These confirmations will typically be communicated within 24 business hours.

MAINTENANCE AND MANAGEMENT OF CERTIFICATE HOLDERS, LOSS PAYEES AND ADDITIONAL INSURED

Acentria Online enables you to manage all of your certificate holders in one location. You can add, modify and delete holders at any time. In addition, you can easily review certificate holders prior to renewal. Eliminate past certificate holders who do not require a renewal certificate, enabling you and Acentria to distribute certificates only to those companies or individuals who have a current interest in your business or operations.

CUSTOMIZED USER ACCESS

Because each Acentria user is assigned a unique sign-on and password, you can designate one or more individuals in your office to have access to your insurance information. Based on your needs, Acentria Online can be tailored to provide a limited or broad amount of information for your users.

ONLINE CLAIMS REPORTING

When you need to report a claim, it is important to do so while the details are fresh in your mind. While it is our preference that all critical accidents or emergency claims be reported to us by phone, minor first-party property and automobile losses can be reported through the Acentria Online webpage. This service allows you to report a claim that happens after hours and on weekends while the details are fresh in your mind.

Contact us today to learn how to get started using our online service options.

Coverage Rejection Acknowledgement Form

Named Insured: Blackburn Point Marina Village Condominium Association, Inc.

Policy Term: 11/14/2023 – 11/14/2024

Location:

Coverage	Reject / Not Wanted
Windstorm / Hail	Included
Flood	Separate Flood Policies

I understand that I have received a quote/been offered an opportunity to receive a quote on the above coverages offered by Acentria Insurance and have reflected my interest as shown above.

Applicant's Signature

10/24/2023
Date

Agent Signature

10/24/2023
Date