

SOUTHERN-OWNERS INS. CO.

Issued 09-05-2024

AGENCY COGGINS INSURANCE AGENCY INC  
22-0392-00 MKT TERR 054

Company POLICY NUMBER 49-688-745-00  
Bill Company Use 78-21-FL-1401

INSURED SOUTHBAY HOMEOWNERS ASSOCIATION

Term 10-21-2024 to 10-21-2025

**SCHEDULE OF UNDERLYING INSURANCE**

NAME OF INSURER	TYPE OF POLICY	YOU HAVE AGREED TO MAINTAIN LIMITS AS FOLLOWS:	
SOUTHERN-OWNERS INSURANCE COMPANY	COMMERCIAL GENERAL LIABILITY	COMBINED SINGLE LIMITS	
	General Aggregate Products and Completed	\$1,000,000	
	Operations Aggregate	\$1,000,000	
	Occurrence	\$1,000,000	
	Personal/Advertising Injury	\$1,000,000	
SOUTHERN-OWNERS INSURANCE COMPANY	PROFESSIONAL LIABILITY: ASSOCIATION/HABITATIONAL DIRECTORS and OFFICERS	Occurrence	LIMIT \$1,000,000
		Aggregate	\$1,000,000

Southern-Owners Ins. Co.

Issued 09-05-2024

AGENCY COGGINS INSURANCE AGENCY INC  
22-0392-00 MKT TERR 054

Company POLICY NUMBER 154722-78688745-24  
Bill 78-47-FL-1510

INSURED SOUTHBAY HOMEOWNERS' ASSOCIATION

Term 10-21-2024 to 10-21-2025

55040 (11-87)

**COMMERCIAL GENERAL LIABILITY COVERAGE**

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$1,000,000
Products-Completed Operations Aggregate	\$1,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented to You (Fire Damage)	\$50,000 Any One Premises
Medical Payments	\$5,000 Any One Person
Assn Directors/Officers Errors and Omissions Agg	\$1,000,000
Assn Directors/Officers Errors and Omissions Occ	\$1,000,000

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

**AUDIT TYPE:** Non-Audited

Forms that apply to this coverage:

59350 (01-15)	55146 (06-04)	55084 (06-04)	IL0021 (07-02)	CG0220 (03-12)
IL0017 (11-85)	55881 (12-17)	CG2106 (05-14)	55010 (05-17)	59325 (12-19)
CG0001 (04-13)	55513 (05-17)	55719 (05-17)	CG2109 (06-15)	55029 (05-17)
CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)	

**LOCATION 0001 - BUILDING 0001**

**Location:** Blue Angel Parkway, Pensacola, FL 32506

**Territory:** 006

**County:** Escambia

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 166		\$546.00
Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit)	41670	Prem/Op Prod/Comp Op	Members 166	Each 1 5.299	\$880.00
			166	.920	\$153.00
Lakes Or Reservoirs - Existence Hazard Only (Not-For Profit)	45524	Prem/Op Prod/Comp Op	Lakes/Reservoir 1	Each 1 767.478	\$767.00
			1	8.613	\$9.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY**

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350	\$24.00
<b>LOCATION 0001</b>	<b>\$2,379.00</b>

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55041 (02-88)

**COMMERCIAL CRIME COVERAGE**

THIS DECLARATIONS PAGE SHOWS THE COVERAGE FORM(S) AND SECTION(S) WHICH APPLY AND FOR WHICH YOU HAVE PAID A PREMIUM.

**Plan:** 01 Combination Crime-Separate Limits Option

**Location:** All Premises

COVERAGE	BY PERSON/ POSITION	SECTION	LIMIT	DEDUCTIBLE	PREMIUM
A-Blanket Employee Dishonesty			\$20,000	\$250	\$165.00

Cancellation of prior insurance: By acceptance of this fidelity bond you give us notice cancelling prior fidelity bond with the cancellation to be effective at the time this policy becomes effective.

Forms that apply to all premises:

IL0017 (11-85)	25028 (07-07)	IL0003 (07-02)	29415 (01-16)	55081 (05-18)
29421 (12-17)	59325 (12-19)	CR0001 (10-90)	CR1000 (06-95)	CC175 (01-86)
25053 (07-16)	CR1026 (10-90)			

COMMERCIAL CRIME COVERAGE - ALL PREMISES PREMIUM SUMMARY	PREMIUM
<b>ALL PREMISES PREMIUM</b>	<b>\$165.00</b>

