ACRISURE®

Proposal of Insurance

Proposed Term:

2026-2027

Presented by:

Prepared for:

Marsh Landing Townhouse Condo III Assn,
9410 Corkscrew Palms Circle, Unit 201
C/O Nextgen Community Management
Estero, FL 33928

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The information contained herein is intended to serve only as a brief outline of the various insurance coverages. To avoid misunderstanding or misinterpretation as to the full scope of protection afforded, reference must be made to the respective policies for complete coverage details.

POLICIES MAY BE SUBJECT TO AUDIT OR MINIMUM EARNED PREMIUM

A.M. Best Company Rating

To assist in your evaluation and selection of insurance carriers, we have provided you with their respective financial strength ratings assigned by the independent rating agency A.M. Best Company. AM Best Company's financial strength ratings addresses the relative ability of an insurance company to meet its ongoing insurance obligations. It is not a guarantee or warranty of an insurance carrier's financial strength and ability to meet its obligations to policyholders. For more information, please visit ratings.ambest.com

Best's Overall Company Size Ratings			
Class	Policyholder Surplus	Class X	$500,000,000-750,000,000
Class V	$ 10,000,000-25,000,000	Class XI	$750,000,000-1,000,000,000
Class VI	$ 25,000,000-50,000,000	Class XII	$1,000,000,000-1,250,000,000
Class VII	$ 50,000,000-100,000,000	Class XIII	$1,250,000,000-1,500,000,000
Class VIII	$100,000,000-250,000,000	Class XIV	$1,500,000,000-2,000,000,000
Class IX	$250,000,000-500,000,000	Class XV	$2,000,000,000 or more

Best's financial stability ratings range from A++ to S with A++ being the most financially stable.

AM Best's Rating Scale			
A++, A+	Superior	C, C-	Weak
A, A-	Excellent	D	Poor
B++, B+	Good	E	Under Regulatory Supervision
B, B-	Fair	F	In Liquidation
C++, C+	Marginal	S	Rating Suspended

Insurance Company	A.M. Best Company Rating	Admitted/Non-Admitted
Heritage Insurance Company Property – Incumbent	Demo Tech A	Admitted
American Coastal Ins Company Property Option	Demo Tech A	Admitted
Superior Specialty Insurance Package	A X	Non-Admitted
Zenith Workers Compensation	A+ XV	Admitted

***Note:** The difference between admitted and non-admitted (or excess/surplus lines) insurance companies lies primarily in the laws and regulations to which they are subject. These varying laws and regulations result in business models that typically focus on different areas of the market. As a result, you may not be able to get a particular type of insurance from an admitted company that a non-admitted company offers.

Admitted Insurance Companies Generally
An admitted insurance company is one that is "admitted" (i.e., licensed or authorized) by a particular state to do business as an insurance company. To be an admitted carrier, an insurance company must conform to the regulations of a particular state's Department of Insurance or other applicable regulatory agency. In addition to meeting minimum regulations for admission, admitted carriers must also file their forms and rates with the state's Department of Insurance or other applicable regulatory agency, which must be approved prior to being sold to insureds.

Non-Admitted Insurance Companies Generally

A non-admitted insurance company is one that is subject to limited regulatory oversight by the state Departments of Insurance, including solvency related requirements. As a result, a non-admitted insurance company doesn't enjoy the benefit of having its claims resolved in the event of insolvency. In a transaction with a non-admitted insurer, it is primarily the broker and its conduct that is regulated by the state Departments of Insurance. However, non-admitted companies have much more pricing flexibility, as they don't have to submit their forms and rates to the state's Department of Insurance or other applicable regulatory agency for prior review and approval. Consequently, non-admitted carriers are often willing to insure risks for which the admitted market does not have an appetite, such as higher-risk events, specialty risks, or risks with adverse claims experience.

Service Team

Name Title	Phone Number	E-Mail Address
Norma Etienne Sr. Account Manager	(239) 261-3646	NEtienne@acrisure.com

Agency Contact Information	
Main Office Telephone Number	239-261-3646
Fax Number	239-213-2803
Website	www.acrisure.com
Agency Address	4100 Goodlette Rd. N Naples FL 34103

Total Client Solutions

From all forms of insurance to cybersecurity, payroll, mortgages and so much more, we have the expertise, experience and advanced technology to help you find the right solutions to conquer what's next.

ACRISURE®

Commercial Insurance

Acrisure evaluates your needs to develop solutions and services to help mitigate risk, manage expenses and promote workplace safety.

Employee Benefits

Acrisure works with you and your company to find and implement a benefits program to help attract and protect your team.

Personal Insurance

Acrisure provides personal insurance solutions for home, auto, excess liability (and more). with tailored coverage and skillful guidance.

Life & Disability Insurance

Acrisure offers tailored life and disability insurance solutions designed to provide financial support and coverage for individuals and families.

Payroll Services

Acrisure provides access to leading payroll service providers[1] that can enable HR teams to access payroll software to help streamline their processes.

Cyber & IT Managed Services

The Acrisure Cyber Services team can deliver speed-to-value comprehensive solutions by leveraging modern AI techniques and cloud-native architecture to help protect clients' IT environments.

Safety & Loss Control

The Acrisure Risk Control team works with clients to provide risk control solutions that can help improve loss experience.

HR Consulting & Compliance Services

The Acrisure Compliance Solutions team includes on staff attorneys[2] and this team, along with other HR professionals, provide consulting services that help protect employer organizations.

Retirement Plan Solutions

Through Acrisure's relationships with financial services firms, we can provide clients with access to administrative[3] and fiduciary services[4] for their qualified retirement plans to help attract, retain and improve employees' retirement outcomes.

Professional Employment Organization (PEO)

Acrisure's PEO resource group, AcriSource, provides integrated, cost-effective and customized solutions to help groups find the right PEO with competitive pricing.

Risk Resources

Through our Acrisure Risk Resources team, we provide sophisticated risk management solutions to clients, incorporating safety services and a streamlined claims management process, aimed at helping reduce their total cost of risk.

Third Party Administration

Serving organizations nationally, some Acrisure companies are licensed as third party administrators and are dedicated to providing creative solutions and long-term strategies to help manage costs and deliver competitive insurance and benefits solutions.

Title Insurance Services

Acrisure companies offer industry-leading title insurance solutions for property owners and mortgage lenders on residential and commercial resale, new construction and refinance transactions.

Mortgage Origination Services [5]

The Acrisure team handles the transfer of funds and related documents from one party to another, helping simply the process of working with lenders.

Surety

Acrisure's surety team is dedicated to providing both professional and personal service to help businesses secure competitive and comprehensive programs.

[1] Payroll services provided by third-party service providers via referral arrangements with Acrisure.
[2] The services available do not constitute legal or tax advice or services.
[3] Retirement plan administrative services are made available by third-party providers via referral arrangements with Acrisure.
[4] Advisory services provided through Acrisure Investment Advisory Solutions, LLC, a Vermont Registered Investment Adviser, and by Chandler Investment Adviser Solutions, an SEC Registered Investment Adviser. Investors are encouraged to review the firm's Form ADV. Click here and here.
[5] Mortgage origination services provided by FBC Mortgage, LLC, an Acrisure Partner - NMLS #152869.

The information contained herein represents a summary of available capabilities and is provided for informational purposes only. No solicitation or offer is made or intended. Please contact your Acrisure representative for additional details.
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Premium Summary / Comparison

Coverage	Expiring Heritage	Renewal Heritage	Option ACIC
Property	$16,805	$14,166	$14,554
Package-General Liability, Crime & D&O	$4,846	$4,964	$4,964
Workers Compensation	$503	$492	$492
Total Estimated Annual Premium:	$22,154	$19,622	$20,010

ACIC Property Options:

1. 2% HD & $5,000 AOP = $15,025
2. 2% HD & $10,000 AOP = $14,178
3. 3% HD & $5,000 AOP = $14,554
4. 3% HD & $10,000 = $14,178

Markets Approached & Results:

1. Crestwell, cannot compete
2. CAIRE, cannot compete
3. Frontline, cannot compete
4. Slide, cannot compete
5. Cabrillo, below minimum premium
6. FIU, below minimum premium
7. Catalytic Minimum Premium $25,000
8. Arrowhead, Minimum Premium $25,000

Property

Issuing Company	Policy Term
Heritage Property and Casualty Insurance Company	11/30/2026 to 11/30/2027

Named Insured(s)

First Named Insured
Marsh Landing Townhouse Condo III Assn,

Schedule of Covered Location(s)

Location(s)		
1	22903-22909 Lone Oak Dr Estero, FL, 33928	2 Story Residential 4 Unit Building
2	22902-22908 Lone Oak Dr Estero, FL, 33928	2 Story Residential 4 Unit Building
3	22912-22918 Lone Oak Dr Estero, FL, 33928	2 Story Residential 4 Unit Building

Coverage Detail

Location #	Building #	Address					
1	1	22903-22909 Lone Oak Dr • Estero, FL 33928 2 Story Residential 4 Unit Building					
Subject of Insurance		**Limit**	**Valuation**	**Coins**	**Ded**	**Blanket**	**Cause of Loss**
Building		$1,046,049	C		5,000		Special

Location #	Building #	Address					
2	1	22902-22908 Lone Oak Dr • Estero, FL 33928 2 Story Residential 4 Unit Building					
Subject of Insurance		**Limit**	**Valuation**	**Coins**	**Ded**	**Blanket**	**Cause of Loss**
Building		$1,046,049	C		5,000		Special

Location #	Building #	Address					
3	1	22912-22918 Lone Oak Dr • Estero, FL 33928 2 Story Residential 4 Unit Building					
Subject of Insurance		**Limit**	**Valuation**	**Coins**	**Ded**	**Blanket**	**Cause of Loss**
Building		$1,046,049	C		5,000		Special

Signature

Date

Valuation Legend			
A	Actual Cash Value	R	Replacement Cost
B	Business Income Changes – Time Period	U	Full Value Replacement Cost
F	Functional Replacement Cost	V	Agreed Value
L	Actual Loss Sustained	X	Extended Value Replacement Cost
M	Market Value	C	Agreed Amount and Replacement Cost

Additional Coverages

Description
3% Florida Calendar Year Hurricane Percentage Deductible
All Other Perils Deductible $5,000 per occurrence
Sinkhole Deductible 3% per building
Coinsurance – Agreed Value
Inflation Guard 2%
Ordinance or Law Coverage: Full Coverage A B/C Combined $250,000
Cyber Data Breach and Equipment Breakdown coverages are included as part of the quote package and cannot be removed.
Subject to favorable inspection and compliance with all recommendations

FORMS SCHEDULE

- **The following forms will be attached to the policy if coverage is bound.**
- Edition Description
- HC MEP 07 25 EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT
- HPC NCPT V109 02 14 NOTICE OF CHANGE IN POLICY TERMS
- CP 03 22 01 06 FLORIDA - MULTIPLE DED FORM
- CP P 003 07 06 EXCLUSION OF LOSS DUE TO VIRUS NOTICE TO POLICYHOLDERS
- HC 00 01 07 25 PROPERTY ENHANCEMENT ENDORSEMENT
- HC 00 17 07 23 COMMON POLICY CONDITIONS - CANCELLATION AND RENEWAL
- HP 01 12 10 19 FLORIDA CHANGES MEDIATION OR APPRAISAL AND NEUTRAL EVALUATION
- IL 09 53 01 15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM
- HC 00 10 08 14 EXISTING DAMAGE EXCLUSION
- HC SDO 08 14 SINKHOLE DEDUCTIBLE SELECTION
- CP 01 25 03 23 FLORIDA CHANGES
- IL 02 55 03 24 FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
- HP 01 75 10 19 FLORIDA CHANGES - LEGAL ACTION AGAINST US
- HP 05 01 10 19 FLORIDA CHANGES - ASSIGNMENT OF BENEFITS
- CP 03 23 03 24 FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
- CP 00 17 06 07 CONDOMINIUM ASSOCIATION COVERAGE FORM
- HC 00 14 08 14 FLORIDA - CLAIM PAYMENT PROVISION-CONDOMINIUM
- IL 09 35 07 02 EXCLUSION OF CERTAIN COMPUTER- RELATED LOSSES
- HC 04 05 08 14 ORDINANCE OR LAW COVERAGE EXTENSION OF COVERAGE
- CP 01 40 07 06 EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
- HC 00 02 TOC 05 18 TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION
- HC CDB 06 23 COMMERCIAL CYBER DATA BREACH
- HC SLC 08 14 FLORIDA-SINKHOLE LOSS COVERAGE
- CP 10 32 08 08 WATER EXCLUSION ENDORSEMENT
- CP 00 90 07 88 COMMERCIAL PROPERTY CONDITIONS
- CP 10 30 06 07 CAUSES OF LOSS - SPECIAL FORM
- CP 01 91 07 10 FLORIDA CHANGES - CONDOMINIUM
- HC 14 20 04 25 ADDITIONAL PROPERTY NOT COVERED

General Liability

Issuing Company	Policy Term
Superior Specialty Insurance Company	11/30/2026 to 11/30/2027

Named Insured(s)

First Named Insured
Marsh Landing Townhouse Condo III Assn,

Coverage Detail

Coverage Detail	Limit
Aggregate Limit	$2,000,000
Occurrence Limit	$1,000,000
Products and Completed Operations Aggregate	$2,000,000
Personal Injury And Advertising Limit	$1,000,000
Damage To Rented Premises Limit	$300,000
Medical Expense – Per Person	$5,000
Hired & Non-Owned Automobile Liability	$1,000,000

Hazards

Description	Class Code	Exposure Basis	Premium Basis
Condominiums-Residential	62003	12	Units

Additional Coverages

Description
Additional Insured - Condominium Unit Owners
Special Activities Exclusion
Exclusion - Exterior Insulation and Finish Systems
Nuclear, Biological or Chemical Exclusion
Terrorism Exclusion
Exclusion - Lead Paint
Exclusion - Asbestos
Nuclear Energy Liability Exclusion Endorsement (Broad Form)
Minimum Earned Premium Endorsement 25%
Deductible Liability Insurance
Exclusion-Violation of Statutes that Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Ma
Employment Related Practices Exclusion

Description
Total Pollution Exclusion with Exceptions with a Building Heating, Cooling and Dehumidifying Equipme
General Liability Coverage Extension Endorsement - Community Association
Fungi or Bacteria Exclusion
Silica or Silica - Related Dust Exclusion
Cyber Exclusion Clause
Exclusion Year 2000 Computer Related and Other Electronic Problems
PFAS and Related Chemicals Exclusion Endorsement
Communicable Disease Exclusion

Directors & Officers

Issuing Company	Policy Term
Superior Specialty Insurance Company	11/30/2026 to 11/30/2027

Named Insured(s)

First Named Insured
Marsh Landing Townhouse Condo III Assn,

Coverage Detail

Coverage		Limit
Per Claim		$1,000,000
Aggregate		$1,000,000
Retention		$1,000
Separate defense costs limit (if available)	Yes	
Defense Limit (In/Out)	Outside	

Additional Coverages

Description
Property Manager Entity Coverage Endorsement
Failure to Maintain Insurance Endorsement
Increased Consent to Settle Clause Coverage Endorsement
Bodily Injury/Physical Damage Exclusion Endorsment
Continuity of Coverage Endorsement

Crime

Issuing Company	Policy Term
Superior Specialty Insurance Company	11/30/2026 to 11/30/2027

Named Insured(s)

First Named Insured
Marsh Landing Townhouse Condo III Assn,

Coverage Detail

Basis for coverage: Discovery

Coverage	Limit	Deductible
Employee theft	$50,000	$0
Forgery & Alterations	$50,000	$0
Money & Securities	$50,000	$0
Funds Transfer Fraud	$50,000	$0
Computer Fraud	$50,000	$0
Social Engineering (Deception Fraud)	$50,000	$0

Additional Coverages

Description
Include Specified Non Compensated Officers
Include Chairman and Member of Specified Committees
Include Designated Agents as Employees
Deception Fraud Endorsement

Workers Compensation

Issuing Company	Policy Term
Zenith Insurance Company	11/30/2026 to 11/30/2027

Named Insured(s)

First Named Insured
Marsh Landing Townhouse Condo III Assn, Inc.

Locations

Loc #	Address
1	22902-22908 Lone Oak Dr, Estero, FL 33928

Coverage Detail

Workers' Compensation and Employers Liability	Limit
Each Accident	$500,000
Disease – Policy Limit	$500,000
Disease – Each Employee	$500,000

Based on “If Any” Payroll

CURRENT BOARD MEMBERS AND CURRENT MEMBERS OF THE ASSOCIATION WHILE IN THE COURSE OF A VOLUNTEER ACTIVITY DIRECTLY BENEFITING THE BUSINESS OF THE NAMED INSURED, AND WHO WERE AUTHORIZED BY A CURRENT BOARD MEMBER OR THE ASSOCIATION'S PROPERTY MANAGEMENT COMPANY.

Subjectivities to Bind

Policy Term: **2026-2027**

Please see below for policy specific information.

- Signed Proposal and Applications
-

The information contained herein is intended to serve only as a brief outline of the various insurance coverages. To avoid misunderstanding or misinterpretation as to the full scope of protection afforded, reference must be made to the respective policies for complete coverage details.

POLICIES MAY BE SUBJECT TO AUDIT OR MINIMUM EARNED PREMIUM

Additional Coverages for Discussion

Please mark the items for which you would like a premium indication. This list is not all-inclusive. Other coverage may be available, or a risk management approach may also be discussed.

	Coverage	
☐	Legal Defense	
☐	Cyber Liability	

Prior Legal Action: N

Our legal defense policy provides unlimited legal defense coverage through trial if a claim denied.

NEW ADDITION:

Your Atlantic Mutual policy now includes access to our Legal Defense Hotline, which grants your association 12 hours of access to our attorneys at no additional cost.

Please Choose:

Option A: Legal Defense Policy

AM POL

Base Premium:	$178.44
Admin Fee:	$500.00
Claims Fee:	$0.00
Total Option A Premium:	**$678.44**

Option B: Legal Defense Policy With Optional Extended Protection Policy

AM ERP END

Additional Premium:	$2,000.00
Total Option B Premium:	**$2,678.44**

Offers 5 years of legal defense coverage for board members after they have left the board. The Extended Protection Policy can only be purchased as a supplement to a Legal Defense Policy.

Claim Examples

Lawsuit	Legal Fees Saved with AMI	Case Outcome	Total Savings
Breach of Contract. COA sued for $1 Million by vendor.	$95,000.00	Case Dismissed	**$1.1 Million**
Water Damage & Mold. Association sued for $332,000 for failure to maintain common elements.	$40,000.00	Case Dismissed	**$372,000.00**
Subrogation. COA was sued for $41,000.	$31,000.00	Case Dismissed	**$66,000.00**

	PREMIUM BREAKDOWN			
	Option A	Option B (selected)	Option C	Option D
Cyber Insurance Premium:	$300.00	$400.00	$500.00	$700.00
RPG Membership Fee:	$100.00	$100.00	$100.00	$100.00
Policy Fee:	$35.00	$35.00	$35.00	$35.00
Surplus Lines Tax:	$21.49	$26.43	$31.37	$41.25
SLSO Service Fee:	$0.13	$0.16	$0.19	$0.25
FHCF Assessment Fee:	$0.00	$0.00	$0.00	$0.00
Total Premium:	$456.62	$561.59	$666.56	$876.50

INDICATION OF COVERAGE
(Subject To Underwriting)

Cyber Liability

Coverage Includes:

Deductible: $5,000 Each Incident or Event

Continuity Date: Inception of Policy

	LIMITS OF LIABILITY			
	Option A	Option B (selected)	Option C	Option D
Breach Response Notified Individuals	$25,000	$25,000	$25,000	$50,000
Breach Response Legal, Forensic & PR	$100,000	$250,000	$500,000	$1,000,000
Additional Breach Resp. Costs	$100,000	$250,000	$500,000	$1,000,000
Policy Aggregate Limit of Liability	$100,000	$250,000	$500,000	$1,000,000
Data & Network Liability	$100,000	$250,000	$500,000	$1,000,000
Reg. Defense & Penalties	$100,000	$250,000	$500,000	$1,000,000
Payment Card Lia. & Costs	$100,000	$250,000	$500,000	$1,000,000
Media Liability	$100,000	$250,000	$500,000	$1,000,000
Loss Resulting from Security Breach	Not Included	Not Included	Not Included	Not Included
Loss Resulting from System Failure	Not Included	Not Included	Not Included	Not Included
Dependent Loss Resulting from Security Breach	Not Included	Not Included	Not Included	Not Included
Dependent Loss Resulting from System Failure	Not Included	Not Included	Not Included	Not Included
Cyber Extortion	Not Included	Not Included	Not Included	Not Included
Data Recovery	Not Included	Not Included	Not Included	Not Included

Authorized Person(s) Form

Marsh Landing Townhouse Condo III Assn,
9410 Corkscrew Palms Circle, Unit 201, Estero, FL 33928

Policy Term: **2026-2027.**

The undersigned hereby authorizes the following employees, agents, representatives and advisors to sign, and make changes to coverage, and any other action specified below on my behalf, as the first-named insured for all policies, unless noted otherwise.

Name	Contact Information	Can Make changes to coverage	Cannot Make changes to coverage	Can Sign Documentation

Printed Name

Signature | Title | Date

Proposal Acceptance

This Proposal presents a brief review of the coverage that we propose based upon the information you have provided to us. This Proposal does not encompass all the terms, conditions, limitations, and exclusions that will comprise the final insurance contracts. The provisions of these contracts, rather than this Proposal, will in every case determine the applicable coverage.

In addition, we will be compensated for the insurance we place on your behalf in the form of fees paid by you or commissions paid by the insurance carrier. We will disclose to you in writing any fees that we charge you. Those fees may be in addition to any commissions, volume based and/or other compensation that we receive from insurance companies or other third parties. Any fee we charge is in addition to any insurance premium charged by your insurance carrier, and such premium may be inclusive of the commission we receive. For additional information regarding fees. Please see http://www.acrisure.com/legal-notice.

As certain laws, rules, or regulations make it an offense to make any false statement or withhold material information for the purposes of obtaining a certificate of insurance, you have a duty to provide truthful and accurate information to obtain insurance placed through us. We accept no liability under any circumstances, including all costs and expenses, however arising, from your failure to provide truthful or accurate information. In addition, you must promptly update us when there has been a material change with may affect your insurance coverage. Please make us aware of changes that you would like to see in the Proposal. Additional coverages and higher limits may be available at your request.

Insurance will not be in place until you have accepted this Proposal. The Insurance carriers listed herein reserve the right to decline any Proposal. We will not bind insurance coverage without payment (which may include a complete finance agreement) and written confirmation of binding from our office.

The collection, use and disclosure of any personal information through Acrisure's services is governed by Acrisure's Privacy Policy available at Acrisure.com/privacy.

Signature below confirms that this Proposal has been reviewed with me and that I accept the terms and conditions as offered, and I certify that to the best of my knowledge and belief the information provided is true and correct and that no information which would materially affect this insurance has been withheld.

☐ I accept this Proposal as presented.

☐ I accept this Proposal with the following changes and/or any additional coverages:

Your policies will be delivered electronically unless physical copies are requested.

Signature and title above on behalf of	Date
Signature and title above on behalf of Marsh Landing Townhouse Condo III Assn,	Date