



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

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.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:		
	PHONE (A/C, No. Ext):	FAX (A/C, No):	
INSURED	E-MAIL ADDRESS:		
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A :		
	INSURER B :		
	INSURER C :		
	INSURER D :		
INSURER E :			
INSURER F :			

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

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	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>COMMERCIAL GENERAL LIABILITY</b>						EACH OCCURRENCE \$
	<input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$
							MED EXP (Any one person) \$
							PERSONAL & ADV INJURY \$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						PRODUCTS - COMP/OP AGG \$
	OTHER:						\$
	<b>AUTOMOBILE LIABILITY</b>						COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident) \$
							\$
	<b>UMBRELLA LIAB</b>						EACH OCCURRENCE \$
	<input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> OCCUR						AGGREGATE \$
	<input type="checkbox"/> CLAIMS-MADE						\$
	DED <input type="checkbox"/> RETENTION \$						\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>						<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y / N <input type="checkbox"/>	N / A				E.L. EACH ACCIDENT \$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**CERTIFICATE HOLDER****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

© 1988-2016 ACORD CORPORATION. All rights reserved.





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 1124  
0701321  
7/14/25  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152585637 01	1152585637	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/14/25 To: 7/14/26 12:01 am Standard Time	07/14/2025	0701321	8705410718

Agent (847)940-4300  
BALDWIN KRYSTYN SHERMAN PTRS  
4211 W BOY SCOUT BLVD STE 800  
TAMPA FL 33607-5757

SPANISH PINES II CONDOMINIUM ASSOC INC  
1035 COLLIER CENTER WAY STE 7  
(C/O ADVANCED PROPERTY MGMT)  
NAPLES FL 34110-8474

RECEPTIONIST@ROSENTHALBROS.COM

Property Location (if other than above)  
135 CYPRESS WAY E, NAPLES FL 34110

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: X  
First Floor Height: 1.0 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/1981  
Prior NFIP Claims: 0  
Number of Units: 8  
Replacement Cost Value: 1,602,848

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,603,000	\$10,144.00
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: \$2,506.00  
FULL RISK PREMIUM: \$7,713.00  
Statutory Discounts  
Annual Increased Cap Discount: \$4,857.00  
DISCOUNTED PREMIUM: \$2,856.00  
Reserve Fund Assessment: \$514.00  
Federal Policy Service Fee: \$376.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$3,996.00

**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

070132109115258563725195

00008

Company



FFL99.001 1124  
0701321  
7/14/25

09 1152585637 01

Agent (847)940-4300  
BALDWIN KRYSTYN SHERMAN PTRS  
4211 W BOY SCOUT BLVD STE 800  
TAMPA FL 33607-5757

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

070132109115258563725195

00008

Company





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 1124  
0701321  
7/14/25  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152585657 01	1152585657	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/14/25 To: 7/14/26 12:01 am Standard Time	07/14/2025	0701321	8705410742

Agent (847)940-4300  
BALDWIN KRYSTYN SHERMAN PTRS  
4211 W BOY SCOUT BLVD STE 800  
TAMPA FL 33607-5757

SPANISH PINES II CONDOMINIUM ASSOC INC  
1035 COLLIER CENTER WAY STE 7  
(C/O ADVANCED PROPERTY MGMT)  
NAPLES FL 34110-8474

RECEPTIONIST@ROSENTHALBROS.COM

Property Location (if other than above)  
141 CYPRESS WAY E, NAPLES FL 34110

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: X  
First Floor Height: 1.0 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/1981  
Prior NFIP Claims: 0  
Number of Units: 8  
Replacement Cost Value: 1,602,848

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,603,000	\$10,312.00
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: \$2,548.00  
FULL RISK PREMIUM: \$7,839.00  
Statutory Discounts  
Annual Increased Cap Discount: \$4,984.00  
DISCOUNTED PREMIUM: \$2,855.00  
Reserve Fund Assessment: \$514.00  
Federal Policy Service Fee: \$376.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$3,995.00

**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

070132109115258565725195

0000A

Company



FFL99.001 1124  
0701321  
7/14/25

09 1152585657 01

Agent (847)940-4300  
BALDWIN KRYSTYN SHERMAN PTRS  
4211 W BOY SCOUT BLVD STE 800  
TAMPA FL 33607-5757

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

070132109115258565725195

0000A

Company





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 1124  
0701321  
7/14/25  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152585666 01	1152585666	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 7/14/25 To: 7/14/26 12:01 am Standard Time	07/14/2025	0701321	6500375249

Agent (847)940-4300  
BALDWIN KRYSTYN SHERMAN PTRS  
4211 W BOY SCOUT BLVD STE 800  
TAMPA FL 33607-5757

SPANISH PINES II CONDOMINIUM ASSOC INC  
1035 COLLIER CENTER WAY STE 7  
(C/O ADVANCED PROPERTY MGMT)  
NAPLES FL 34110-8474

RECEPTIONIST@ROSENTHALBROS.COM

Property Location (if other than above)  
145 CYPRESS WAY E, NAPLES FL 34110

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: X  
First Floor Height: 1.0 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/1981  
Prior NFIP Claims: 0  
Number of Units: 7  
Replacement Cost Value: 1,468,087

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,469,000	\$1,250
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$7,867.00 \$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: \$1,937.00  
FULL RISK PREMIUM: \$6,005.00  
Statutory Discounts  
Annual Increased Cap Discount: \$3,291.00  
DISCOUNTED PREMIUM: \$2,714.00  
Reserve Fund Assessment: \$489.00  
Federal Policy Service Fee: \$329.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$3,782.00

**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

070132109115258566625195

0000A

Company



FFL99.001 1124  
0701321  
7/14/25

09 1152585666 01

Agent (847)940-4300  
BALDWIN KRYSTYN SHERMAN PTRS  
4211 W BOY SCOUT BLVD STE 800  
TAMPA FL 33607-5757

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

070132109115258566625195

0000A

Company





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 1124  
0701321  
4/01/25  
2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152564331 01	1152564331	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/12/25 To: 4/12/26 12:01 am Standard Time	04/01/2025	0701321	8705757884

Agent (847)940-4300  
BALDWIN KRYSTYN SHERMAN PTRS  
4211 W BOY SCOUT BLVD STE 800  
TAMPA FL 33607-5757

SPANISH PINES II CONDOMINIUM ASSOC INC  
1035 COLLIER CENTER WAY STE 7  
(C/O ADVANCED PROPERTY MGMT)  
NAPLES FL 34110-8474

RECEPTIONIST@ROSENTHALBROS.COM

Property Location (if other than above)  
131 CYPRESS WAY E, NAPLES FL 34110

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: X  
First Floor Height: 1.0 ft  
Method Used to Determine First Floor Height: FEMA Determined  
Date of Construction: 01/01/1991  
Prior NFIP Claims: 0  
Number of Units: 8  
Replacement Cost Value: 1,602,848

Property Description: Slab on Grade, 2 floors

Coverage	Deductible	Annual Premium
BUILDING	\$1,603,000	\$1,250
CONTENTS	NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE
		\$9,602.00
		\$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: \$2,371.00  
FULL RISK PREMIUM: \$7,306.00  
Statutory Discounts  
Annual Increased Cap Discount: \$4,371.00  
DISCOUNTED PREMIUM: \$2,935.00  
Reserve Fund Assessment: \$528.00  
Federal Policy Service Fee: \$376.00  
HFIAA Surcharge: \$250.00  
  
TOTAL ANNUAL PAYMENT \$4,089.00

**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

070132109115256433125091

00007

Company



FFL99.001 1124  
0701321  
4/01/25

09 1152564331 01

Agent (847)940-4300  
BALDWIN KRYSTYN SHERMAN PTRS  
4211 W BOY SCOUT BLVD STE 800  
TAMPA FL 33607-5757

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

070132109115256433125091

00007

Company

