



# Mainlands Unit 5

**MAINLANDS OF TAMARAC BY THE GULF UNIT FIVE ASSOCIATION INC.**

## **Board of Directors' Meeting**

**January 13, 2026 7:00 P.M.**

**Unit Five Clubhouse**

**4275 Mainlands Blvd. South**

**Pinellas Park, FL 33782**

## **Agenda**

- **Call to Order**
- **Roll Call**
- **Approval of November 22, 2025 Minutes**
- **Reports**
  - **President's Report**
  - **First Vice Presidents Report**
  - **Second Vice President Report**
  - **Treasurer's Report**
  - **Secretary's Report**
  - **Roof/Paint Director Report**
  - **Lawn Director Report**

### **Old Business:**

- **None at this time**

### **New Business:**

#### **Diane Bachman**

##### **1. Fire Hydrants**

During a 2025 meeting resident Q&A, we briefly mentioned City of Pinellas Park's annual inspection of all fire hydrants throughout Mainlands. For Unit 5, they found six hydrants, five hydrants had opening difficulties, one non-working hydrant.

- 9025 40th Way N. we plan to begin here with this hydrant not working.

Kits will not fix five other locations; hydrant replacements are necessary.

- 3944 90th Terrace N.
- 3820 Mainlands Blvd. South
- 9125 42nd Street N.
- 9145 42nd Way N.
- 9223 39th Way N.

Agenda item motions are subject to change



# Mainlands Unit 5

During all hydrant replacements, Mainlands Management will have to shut off the potable water lines to the houses. If they can isolate each block for water shut off, we will proceed that way at each location. Otherwise, if they cannot, our entire Unit 5 potable water lines will be shut down during hydrant replacement. The water shut-off timeline is TBD for each fire hydrant replacement location.

**G.A. Nichols proposal:** Replacement fee of \$61,800.00 for (6) hydrants. This fee does not include any work to paver driveway; these costs are additional, and no permit or engineering is included. Any scope changes will result in additional costs. This proposal does not include Traffic Maintenance, erosion control, or additional sod; those would be extra costs for the project.

**Trench Specialties, Inc. proposal:** Replacement fee of \$61,054.00 for (6) hydrants. It does not include permit fees, as-built drawings, dewatering (if needed), or repairs to utilities or irrigation that are not clearly marked. Those would be extra costs for the project.

Motion to approve Trench Specialties, Inc. proposal fee of \$61,054.00 for (6) hydrant replacements.

## **Patrick Breen**

### **1. Insurance**

Motion to approve our new insurance policy with Acentria.

## **Ron McNutt**

### **1. Sod**

Motion to approve a contract to sod another yard with Matthews Lawn Service for \$,1,162.90.

## **Homeowner Questions**

## **Adjournment**

# ***TRENCH SPECIALTIES, INC.***

***2655 ULMERTON ROAD #160  
CLEARWATER, FL 33762  
STATE LIC.# CUC1225710***

*January 5, 2026*

*Mainlands of Tamarac  
10161 49<sup>th</sup> Street  
Pinellas Park, FL 33782*

*RE: Fire hydrant replacement 3820 Mainlands Blvd S*

*I believe this proposal includes all the details we've discussed, but please let me know if you find any omissions or incorrect information.*

*Trench Specialties Inc. agrees to perform the following services as listed and outlined below.*

- (A) Mobilization of equipment and trucks.*
- (B) Provide barricades and other safety materials.*
- (C) Excavate around existing faulty fire hydrant.*
- (D) Disassemble existing faulty fire hydrant assembly and remove.*
- (E) Install new 6" gate valve with new wedge restraints.*
- (F) Install new 5 1/4 three-way fire hydrant assembly.*
- (G) Back fill and compact around new fire hydrant and gate valve.*
- (H) Install new thrust block.*
- (I) Restore excavated area with in-kind sod.*

***We propose hereby to furnish the material, supervision and labor required to complete in accordance with the above specification, the services as described above for the sum of \$9,287.00***

**NOT INCLUDED:** Permit/Fees, As built drawings, dewatering if needed, repairs to utilities or irrigation not clearly marked, or conflicts if encountered.

**Payments to be made as follows:** Due upon completion. No warranties are honored unless payment is made in full.

All prices quoted herein shall remain in effect for 15 days unless an unforeseen and unpredicted situation arise by notification of our product vendor. Should such action occur, however unexpected, we would endeavor to alert you of any increase with as much advanced notice as possible. All materials are guaranteed to be as described as above. All work to completed in a workmanlike manner according to the standards practice. Any alteration or deviations from the above specification involving extra cost will be executed only upon written change order and will become an extra charge over and above the estimate. All agreements are contingent, accidents or delays beyond our control.

I am pleased we were able to come to an agreement and I look forward to working with you.

Sincerely, *Timothy C. Kahn*

Acceptance of the proposal the above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above. All payments later than 10 days after the due date shall bear interest at 18% per annum.

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*Date of acceptance*

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*Signature*

# ***TRENCH SPECIALTIES, INC.***

***2655 ULMERTON ROAD #160  
CLEARWATER, FL 33762  
STATE LIC.# CUC1225710***

*January 5, 2026*

*Mainlands of Tamarac  
10161 49<sup>th</sup> Street  
Pinellas Park, FL 33782*

*RE: Fire hydrant replacement 3944 90<sup>th</sup> Terr*

*I believe this proposal includes all the details we've discussed, but please let me know if you find any omissions or incorrect information.*

*Trench Specialties Inc. agrees to perform the following services as listed and outlined below.*

- (A) Mobilization of equipment and trucks.*
- (B) Provide barricades and other safety materials.*
- (C) Provide equipment to hold light pole during the fire hydrant removal and installation.*
- (D) Saw cut and remove concrete sidewalk to remove and install new gate valve.*
- (E) Excavate around existing faulty fire hydrant.*
- (F) Disassemble existing faulty fire hydrant assembly and remove.*
- (G) Install new 6" gate valve with new wedge restraints.*
- (H) Install new 5 ¼ three-way fire hydrant assembly.*
- (I) Back fill and compact around new fire hydrant and gate valve.*
- (J) Install new thrust block.*
- (K) Restore excavated area with in-kind sod and concrete.*

***We propose hereby to furnish the material, supervision and labor required to complete in accordance with the above specification, the services as described above for the sum of \$10,731.00***

**NOT INCLUDED:** Permit/Fees, As built drawings, dewatering if needed, repairs to utilities or irrigation not clearly marked, or conflicts if encountered.

**Payments to be made as follows:** Due upon completion. No warranties are honored unless payment is made in full.

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*Date of acceptance*

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*Signature*

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***2655 ULMERTON ROAD #160  
CLEARWATER, FL 33762  
STATE LIC.# CUC1225710***

*January 5, 2026*

*Mainlands of Tamarac  
10161 49<sup>th</sup> Street  
Pinellas Park, FL 33782*

*RE: Fire hydrant replacement 9025 40<sup>th</sup> Way*

*I believe this proposal includes all the details we've discussed, but please let me know if you find any omissions or incorrect information.*

*Trench Specialties Inc. agrees to perform the following services as listed and outlined below.*

- (A) Mobilization of equipment and trucks.*
- (B) Provide barricades and other safety materials.*
- (C) Excavate around existing faulty fire hydrant.*
- (D) Disassemble existing faulty fire hydrant assembly and remove.*
- (E) Install new 6" gate valve with new wedge restraints.*
- (F) Install new 5 1/4 three-way fire hydrant assembly.*
- (G) Back fill and compact around new fire hydrant and gate valve.*
- (H) Install new thrust block.*
- (I) Restore excavated area with in-kind sod.*

***We propose hereby to furnish the material, supervision and labor required to complete in accordance with the above specification, the services as described above for the sum of \$9,287.00***

**NOT INCLUDED:** Permit/Fees, As built drawings, dewatering if needed, repairs to utilities or irrigation not clearly marked, or conflicts if encountered.

**Payments to be made as follows:** Due upon completion. No warranties are honored unless payment is made in full.

All prices quoted herein shall remain in effect for 15 days unless an unforeseen and unpredicted situation arise by notification of our product vendor. Should such action occur, however unexpected, we would endeavor to alert you of any increase with as much advanced notice as possible. All materials are guaranteed to be as described as above. All work to completed in a workmanlike manner according to the standards practice. Any alteration or deviations from the above specification involving extra cost will be executed only upon written change order and will become an extra charge over and above the estimate. All agreements are contingent, accidents or delays beyond our control.

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*Date of acceptance*

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*Signature*

# ***TRENCH SPECIALTIES, INC.***

***2655 ULMERTON ROAD #160  
CLEARWATER, FL 33762  
STATE LIC.# CUC1225710***

*January 5, 2026*

*Mainlands of Tamarac  
10161 49<sup>th</sup> Street  
Pinellas Park, FL 33782*

*RE: Fire hydrant replacement 9125 42nd Street*

*I believe this proposal includes all the details we've discussed, but please let me know if you find any omissions or incorrect information.*

*Trench Specialties Inc. agrees to perform the following services as listed and outlined below.*

- (A) Mobilization of equipment and trucks.*
- (B) Provide barricades and other safety materials.*
- (C) Saw cut and remove concrete sidewalk to remove and install new gate valve.*
- (D) Excavate around existing faulty fire hydrant.*
- (E) Disassemble existing faulty fire hydrant assembly and remove.*
- (F) Install new 6" gate valve with new wedge restraints.*
- (G) Install new 5 1/4 three-way fire hydrant assembly.*
- (H) Back fill and compact around new fire hydrant and gate valve.*
- (I) Install new thrust block.*
- (J) Restore excavated area with in-kind sod and concrete.*

***We propose hereby to furnish the material, supervision and labor required to complete in accordance with the above specification, the services as described above for the sum of \$9,787.00***

**NOT INCLUDED:** Permit/Fees, As built drawings, dewatering if needed, repairs to utilities or irrigation not clearly marked, or conflicts if encountered.

**Payments to be made as follows:** Due upon completion. No warranties are honored unless payment is made in full.

All prices quoted herein shall remain in effect for 30 days unless an unforeseen and unpredicted situation should arise by notification of our product vendor. Should such action occur, however unexpected, we would endeavor to alert you of any increase with as much advanced notice as possible. All materials are guaranteed to be as described as above. All work to be completed in a workmanlike manner according to the standards practice. Any alteration or deviations from the above specification involving extra cost will be executed only upon written change order and will become an extra charge over and above the estimate. All agreements are contingent, accidents or delays beyond our control.

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Sincerely, *Timothy C. Kahn*

Acceptance of the proposal the above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above. All payments later than 10 days after the due date shall bear interest at 18% per annum.

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Date of acceptance

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Signature

# ***TRENCH SPECIALTIES, INC.***

***2655 ULMERTON ROAD #160  
CLEARWATER, FL 33762  
STATE LIC.# CUC1225710***

*January 5, 2026*

*Mainlands of Tamarac  
10161 49<sup>th</sup> Street  
Pinellas Park, FL 33782*

*RE: Fire hydrant replacement 9145 42<sup>nd</sup> Way*

*I believe this proposal includes all the details we've discussed, but please let me know if you find any omissions or incorrect information.*

*Trench Specialties Inc. agrees to perform the following services as listed and outlined below.*

- (A) Mobilization of equipment and trucks.*
- (B) Provide barricades and other safety materials.*
- (C) Provide equipment to hold light pole during the fire hydrant removal and installation.*
- (D) Saw cut and remove concrete sidewalk to remove and install new gate valve.*
- (E) Excavate around existing faulty fire hydrant.*
- (F) Disassemble existing faulty fire hydrant assembly and remove.*
- (G) Install new 6" gate valve with new wedge restraints.*
- (H) Install new 5 ¼ three-way fire hydrant assembly.*
- (I) Back fill and compact around new fire hydrant and gate valve.*
- (J) Install new thrust block.*
- (K) Restore excavated area with in-kind sod and concrete.*

***We propose hereby to furnish the material, supervision and labor required to complete in accordance with the above specification, the services as described above for the sum of \$10,731.00***

**NOT INCLUDED:** Permit/Fees, As built drawings, dewatering if needed, repairs to utilities or irrigation not clearly marked, or conflicts if encountered.

**Payments to be made as follows:** Due upon completion. No warranties are honored unless payment is made in full.

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*Date of acceptance*

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*Signature*

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***2655 ULMERTON ROAD #160  
CLEARWATER, FL 33762  
STATE LIC.# CUC1225710***

*January 5, 2026*

*Mainlands of Tamarac  
10161 49<sup>th</sup> Street  
Pinellas Park, FL 33782*

*RE: Fire hydrant replacement 9223 39<sup>th</sup> Way*

*I believe this proposal includes all the details we've discussed, but please let me know if you find any omissions or incorrect information.*

*Trench Specialties Inc. agrees to perform the following services as listed and outlined below.*

- (A) Mobilization of equipment and trucks.*
- (B) Provide barricades and other safety materials.*
- (C) Provide equipment to hold light pole during the fire hydrant removal and installation.*
- (D) Saw cut and remove concrete sidewalk and curb to remove and install new gate valve.*
- (E) Excavate around existing faulty fire hydrant.*
- (F) Disassemble existing faulty fire hydrant assembly and remove.*
- (G) Install new 6" gate valve with new wedge restraints.*
- (H) Install new 5 ¼ three-way fire hydrant assembly.*
- (I) Back fill and compact around new fire hydrant and gate valve.*
- (J) Install new thrust block.*
- (K) Restore excavated area with in-kind sod and concrete.*

***We propose hereby to furnish the material, supervision and labor required to complete in accordance with the above specification, the services as described above for the sum of \$11,231.00***

**NOT INCLUDED:** Permit/Fees, As built drawings, dewatering if needed, repairs to utilities or irrigation not clearly marked, or conflicts if encountered.

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Sincerely, *Timothy C. Kahn*

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*Date of acceptance*

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*Signature*



## **Commercial Insurance Proposal**

### **Mainlands of Tamarac By The Gulf Unit Five Association, Inc.**

12/16/25 – 12/16/26

Presented by: Greg Jones  
Acentria Insurance  
8200 113th St N, Suite 200  
Seminole, FL 33772

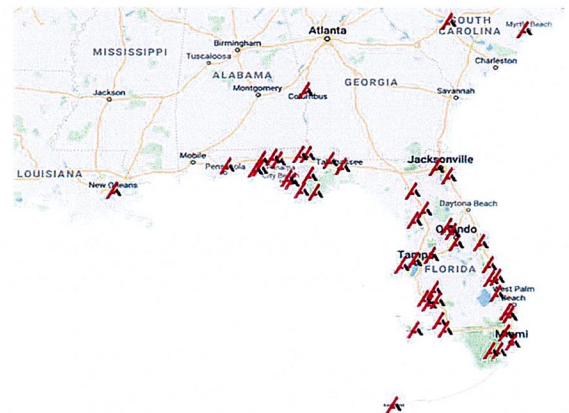


**Acentria Insurance is a full-service independent insurance agency, specializing in protecting businesses. At Acentria Insurance, we recognize the complexities of commercial insurance, and we offer comprehensive insurance programs for businesses of all sizes.**

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.

## **SO WHY CHOOSE ACENTRIA INSURANCE?**

- Over 50 locations across the Southeast.
- 700+ Team Members.
- We protect over 500,000 multi-family units & over \$33 Billion in assets.
- In-House Claims Department.
- Risk Management Services.
- Access to Hurricane Emergency Response Team (HERT) program.
- Free Appraisal Analysis.
- Roof Schedule.



## Access to All Insurance Carriers

With Acentria Insurance, your association has access to all insurance carriers who can provide the important coverages for your association. We request multiple quotes each year to provide you with the most competitive options. Some of the companies include:



## Service Team

<b>Greg Jones</b>	<b>Vice President</b>
Phone	(727) 452-9358
Email	greg.jones@acentria.com

<b>Melinda Wilt</b>	<b>Account Manager</b>
Phone	(727) 498-4804
Email	<a href="mailto:melinda.wilt@acentria.com">melinda.wilt@acentria.com</a>

## Certificate of Insurance Requests

Fax	(727) 391-1204
Email	coi-seminole@acentria.com

## Acentria Team

700+ other team members to assist you should you need them.

## Named Insured

Insured	Interest
Mainlands of Tamarac By The Gulf Unit Five Assn., Inc.	First Named Insured

## Location

Address
4275 Mainlands Blvd S. Pinellas Park, FL 33782

## Policy Overview

This proposal includes the following policies for your association.



Property



Workers Compensation  
(Non-Payroll)



General Liability



Environmental Liability -  
Optional Coverage



Directors and Officers



Crime



Legal Gap -  
Optional Coverage



Umbrella - Optional Coverage

# Property

Issuing Company: Frontline Insurance Unlimited

Policy Term: 12/16/25-12/16/26

The property policy insures against damage to buildings and contents due to a covered cause of loss, such as wind or fire. Typically, association property coverage is written as a "Special Form" policy which includes the following causes of loss unless excluded.

Fire	Aircraft or Vehicles	Breakage of Glass
Lightning	Riot or Civil Commotion	Falling Objects
Explosion	Vandalism	Water Damage
Windstorm or Hail	Sprinkler Leakage	Collapse
Smoke	Sinkhole Collapse	

## General Exclusions

Normal Wear, Tear and Deterioration, Insect and Vermin, Flood, Earthquake, Pollution, Contamination and Related Cleanup, War and Civil War, Governmental Actions, Terrorism. \*Refer to your policy for a complete list of exclusions.

## Coverage

Description	Condition/Amount
Per Occurrence Limit	\$1,080,939
Clubhouse	\$866,453
Shed	\$59,486
Pool	\$120,000
Per Occurrence Limit - BPP	\$50,000
Fence	\$35,000
Cause of Loss	Special Form
Valuation	Replacement Cost
Co-Insurance	100%

*Insured Ultimately Chooses Values.*

## Deductibles

Description	Amount
Hurricane Deductible Per Calendar Year	5%
Wind/Hail Deductible Per Occurrence	1%
All Other Perils	\$2,500
Catastrophic Ground Coverage Collapse	Included

- Policy carries a 25% minimum earned premium endorsement.

## Property (continued)

Issuing Company: Frontline Insurance Unlimited

Policy Term: 12/16/25-12/16/26

### Additional Coverage

Ordinance/Law Coverage A,B & C Combined Aggregate	\$25,000
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#### Ordinance or Law coverage

- A. Loss to the undamaged portion of the building that must be demolished as a result of ordinance or law, up to the building limit of insurance.
- B. Cost to demolish and clear the site of the undamaged portion of a building. An additional limit of the building limit is made available for this coverage.
- C. Increased cost to repair, rebuild, or construct a building so that it complies with current building, zoning, or land use laws or ordinances. An additional limit of the building limit is made available for this coverage.

# Package Policy (Property, General Liability, D&O and Crime)

## Property

Issuing Company: CUMIS Insurance Company

Policy Term: 12/16/25-12/16/26

### Coverage

Description	Condition/Amount
Per Occurrence Limit	\$187,000
Shuffleboard Canopy	\$150,000
Shuffleboard - BPP	\$50,000
Pool Canopy	\$30,000
Pool Canopy - BPP	\$1,000
Sign	\$7,000
Cause of Loss	Special Form
Valuation	Replacement Cost
Co-Insurance	90%

*Insured Ultimately Chooses Values*

*Please see Premium Summary page for deductible options*

### Deductibles

Description	Amount
Hurricane Deductible Per Calendar Year	2%
All Other Perils	\$1,000
Catastrophic Ground Coverage Collapse	Included

- Policy carries a 25% minimum earned premium endorsement.

### Additional Coverage

Ordinance/Law Coverage Full A with B & C Combined	\$100,000
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#### Ordinance or Law coverage

- D. Loss to the undamaged portion of the building that must be demolished as a result of ordinance or law, up to the building limit of insurance.
- E. Cost to demolish and clear the site of the undamaged portion of a building. An additional limit of the building limit is made available for this coverage.
- F. Increased cost to repair, rebuild, or construct a building so that it complies with current building, zoning, or land use laws or ordinances. An additional limit of the building limit is made available for this coverage.

# General Liability

Issuing Company: CUMIS Insurance Company

Policy Term: 12/16/25-12/16/26

General Liability insurance provides an association with financial protection for accidental bodily injuries or damage to someone else's property as a result of the association's negligence.

## Coverage

Description	Limit
General Aggregate	\$2,000,000
Products / Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Per Occurrence	\$1,000,000
Damage to Premises Rented to You (Any One Premises)	\$50,000
Medical Expense (Any One Person)	\$5,000
Hired & Non-Owned Auto Liability	\$1,000,000
Liquor Liability	\$1,000,000

*Higher Limits may be Available.*

## Deductible

Description	Amount
Deductible	None

## Rating Basis

Classification	Exposure
HOA Units – Residential	288
Swimming Pool	1
Liquor Liability	\$2,000

*Premium Basis may be Subject to Audit*

\*Refer to your policy for a complete list of exclusions.

\*General Liability Coverage Extension Endorsement Included

\* Property manager listed as additional insured

# Directors and Officers

Issuing Company: CUMIS Insurance Company

Policy Term: 12/16/25-12/16/26

Directors and Officers insurance helps to protect the Association's board members from legal action brought against them for alleged wrongful acts while performing their duties for the Association.

## Coverage

Description	Limit
Each Loss	\$1,000,000
Aggregate	\$1,000,000
Defense Costs	Outside Limit
Property Manager	Included

*Higher Limits may be Available.*

## Deductible

Description	Amount
Retention/Deductible	\$2,500

# Crime

Issuing Company: CUMIS Insurance Company

Policy Term: 12/16/25-12/16/26

The crime policy covers losses of an association's money and securities, such as money in the association's bank account, from acts including theft and employee dishonesty.

## Coverage

Description	Limit
Employee Theft	\$1,000,000
Forgery & Alteration	\$1,000,000
Money Order & Counterfeit Currency	\$1,000,000
Money & Securities	\$1,000,000
Funds Transfer Fraud	\$1,000,000
Computer Fraud	\$1,000,000

*Higher Limits may be Available.*

## Deductible

Description	Amount
Employee Theft	\$5,000
Forgery or Alteration	\$5,000
Money Order & Counterfeit Currency	\$5,000
Money & Securities	\$5,000
Funds Transfer Fraud	\$5,000
Computer Fraud	\$5,000

## Endorsements

Includes All Directors and Trustees on Committees as employees.

All Non-Compensated Officers & Directors are included as employees.

Designated Agents as employees.

# Umbrella – Optional Coverage

Issuing Company: CUMIS Insurance Company

Policy Term: 12/16/25-12/16/26

The umbrella policy is designed to add extra coverage to certain insurance policies. So for example a \$5M umbrella policy would add an additional \$5M in coverage on top of a \$1M general liability policy. An umbrella policy will typically also provide additional coverage for an association's Directors and Officers policy.

## Coverage

Description	Limit
Bodily Injury and Property Damage Liability Each Occurrence	\$1,000,000
Personal and Advertising Injury Liability Each Occurrence	\$1,000,000
Aggregate – Liability Coverage	\$1,000,000
Premium	\$2,581.95

## Deductible – All Limit Options

Description	Amount
Self-Insured Retention	None

\*25% Minimum Earned Premium

# Workers Compensation

Issuing Company: Zenith Insurance Company

Policy Term: 12/16/25-12/16/26

Workers Compensation insurance provides wage replacement and medical benefits to employees injured in the course of employment. This policy can also provide coverage for board members and other volunteers who are injured while performing their duties on behalf of the association. It can also provide coverage for contractors who you thought were insured but are not. Premiums are based on the type of work performed by each employee, the annual payroll, and any claims history.

## Coverage

Description	Limit
Bodily Injury by Accident (Each Accident)	\$500,000
Bodily Injury by Disease (Policy Limit)	\$500,000
Bodily Injury by Disease (Each Employee)	\$500,000

*Higher Limits may be Available.*

## Class Code Rating Information: If Any

9015: Building or Property Management - All Other Employees

## Additional Conditions

Certificates of Workers' Compensation insurance are required for all subcontractors. Subcontractor Employers Liability limits are required to equal and exceed the insured's Employer Liability limits.

# Legal Gap – Optional Coverage

Issuing Company: Atlantic Mutual Insurance Company

Policy Term: 12/16/25-12/16/26

The Legal Gap product provides defense costs for denied property, general liability, and directors and officers claims submissions.

- **Option A:** This legal defense policy provides unlimited defense coverage through trial if a claim is denied.
- **Included:** This policy includes access to Atlantic Mutuals Legal Defense Hotline, which grants the association of 12 hours of access to the carries attorney at no additional cost.
- **Option B:** Offers five 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.
- **Requirement of binding:** No prior legal action.

## Coverage

Description	Limit
Each Occurrence	Unlimited Defense
Number of Units	288

## Deductible

Description	Amount
Retention	None

## Coverage Options

Description	Premium
Legal Gap – Option A	\$1,652.00
Legal Gap – Option B	\$4,652.00

# Environmental Liability – Optional Coverage

Issuing Company: Indian Harbor Insurance Company

Policy Term: 12/16/25-12/16/26

The environmental liability policy is designed to add coverage where general liability excludes coverage. These coverages include bacteria and pollution. This coverage can also include coverage for underground storage tanks (have to be scheduled) and above ground storage tanks. This coverage is designed to also protect you from pollutants that spill over into neighboring communities. First and third party coverage for pollution conditions, bacteria coverage included if not related to mold or fungi, clean up expenses, and legal defense expenses incurred in the investigation, adjustment, settlement, and defense of claim.

## Coverage

Description	Limit	Premium
Each Occurrence/Aggregate	\$250,000	\$541.80
Each Occurrence/Aggregate	\$500,000	\$617.40
Each Occurrence/Aggregate	\$1,000,000	\$693.00

## Deductible

Description	Amount
Retention	\$5,000

\*25% Minimum Earned Premium

# Mold & Sewer Back Up

Issuing Company: CUMIS Specialty Insurance Company

Policy Term: 12/16/25-12/16/26

The limited mold and water/sewer back-up coverage as a result of water damage caused by accidental discharge or leakage from a plumbing, heating, air conditioning system, or appliance, or as a result of water back up and sump discharge or overflow.

## Coverage

Description	Limit
Each Occurrence	\$25,000
Aggregate	\$50,000
Total Insured Value	\$866,453
Valuation	Replacement Cost

## Deductible

Description	Amount
Retention	\$2,500

\*25% Minimum Earned Premium

## 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.

## Premium Summary

Coverage	Carrier	2024-2025	2025-2026
Property	Frontline	\$10,392.70	\$8,896.45
Package (Prop/GL/Crime/D&O) 2% Hurr Deductible	CUMIS Specialty	\$21,391.45	\$21,497.50
General Liability (package)	CUMIS Specialty	Included	Included
Directors & Officers (package)	CUMIS Specialty	Included	Included
Crime (package)	CUMIS Specialty	Included	Included
Mold and Sewer Back Up	CUMIS Specialty	\$1,831.20	\$1,831.20
Work Comp	Zenith	\$509.00	\$503.00
<b>Total Premium</b>		<b>\$34,124.35</b>	<b>\$32,728.15</b>
<b>**OPTIONAL COVERAGES**</b>	<b>*****</b>	<b>*****</b>	<b>*****</b>
Umbrella - \$1 million	CUMIS Specialty	Did Not Have	\$2,581.95 (\$1M)
Legal Gap – Option A	Atlantic Mutual	Did Not Have	\$1,652.00
Legal Gap – Option B	Atlantic Mutual	Did Not Have	\$4,652.00
Environ Liability - \$250K	Indian Harbor	Did Not Have	\$541.80
Environ Liability - \$500K	Indian Harbor	Did Not Have	\$617.40
Environ Liability - \$1M	Indian Harbor	Did Not Have	\$693.00

### Payment Options

1. Pay in Full

\$TBA Due to Acentria by TBA

2. Installments – Premium Finance

\$TBA Due to Acentria by TBA

11 Monthly Installments of \$ Payable to IPFS Beginning TBA

*Premium Finance option provided by IPFS. Please review contract for terms.*

## Proposal Acceptance

I accept this proposal

Peggy Bartolotta-Whyte PRESIDENT  
Signature Title

12/16/2025  
Date

PEGGY BARTOLOTTA-WHYTE

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I accept this proposal with the following changes

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date