



Livingston Lakes Condominium Association, Inc.

Evidence of Insurance - 3/31/2025 (1)

Policy Number	Policy Type	Effective	Expiration	Company	Coverage (2)
HCP008113	Property	03/31/25	03/31/26	Heritage	Limit: See Property Schedule. (3) Cause of Loss: Special. Wind: Included. Deductible: 3% Hurricane/\$5,000 All Other Perils. Coverage Valuation: Replacement Cost. (4) Coinsurance Clause: Waived via Agreed Value. (5) Ordinance or Law Endorsement: ➤ Coverage A: Included. ➤ Coverage B and Coverage C Combined Limit: 2.5%.
HCP008113	Equipment Breakdown	03/31/25	03/31/26	Heritage	Limit: See Property Schedule.
BDJD33877208	Crime	03/31/25	03/31/26	Hanover	Limit: Employee Theft: \$1,750,000. Deductible: \$8,000. Designated Agent As Employee (Property Manager).
20739366	General Liability	03/31/25	03/31/26	Southern Owners	Limit: \$1,000,000 Each Occurrence/\$2,000,000 General Aggregate.
618745500	Directors and Officers Liability	03/31/25	03/31/26	Continental Casualty	Limit: \$1,000,000.
Z138221403	Workers' Compensation	03/31/25	03/31/26	Zenith	Limit: Statutory
PRP229824000002235205	Umbrella/Excess Liability	03/31/25	03/31/26	Midvale	Limit: \$25,000,000

Notes and Recommendations

- (1) Evidence of Insurance:** The purpose of this schedule is to provide Evidence of Insurance for unit owners when required to do so by a banking institution.
- (2) Coverage:** The coverage outlined above is a summary only and necessarily brief. Refer to the actual policies to confirm the coverages outlined here and to address any other coverage considerations.
- (3) Limit:** Per Florida Statute, the Association's Property Policy excludes certain building items as well as unit owner additions and alterations.
- (4) Coverage Valuation:** Replacement Cost. The limit of insurance shown in the Property Schedule is the Replacement Cost established by a current appraisal as required by Florida Statute.
- (5) Coinsurance Clause:** This provision reduces the insured's recovery when the limit of insurance is lower than a specified percentage of the replacement value of the insured property at the time of loss. If the Coinsurance provision has been waived via the Agreed Amount Endorsement, no Coinsurance percentage applies.
- (6) Cancellation:** Should any of the above-described policies be cancelled before the expiration date thereof, notice will be delivered by the Company to the Insured in accordance with the policy provisions.





Livingston Lakes Condominium Association, Inc.

Property Schedule - 3/31/2025

Location	Street Address	City, State, Zip	Property/Wind Limit (2)	Flood Limit	Flood Zone	Units
1.1	15161 Palmer Lake Circle	Naples, FL 34109	\$1,341,167			4
2.1	15165 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
3.1	15169 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
4.1	15173 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
5.1	15177 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
6.1	15181 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
7.1	15185 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
8.1	15189 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
9.1	15193 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
10.1	15197 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
11.1	15201 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
12.1	15205 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
13.1	15209 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
14.1	15213 Butler Lake Drive	Naples, FL 34109	\$1,341,167			4
15.1	15184 Butler Lake Drive	Naples, FL 34109	\$1,485,731			6
16.1	15188 Butler Lake Drive	Naples, FL 34109	\$1,485,731			6
17.1	15137 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
18.1	15141 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
19.1	15145 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
20.1	15149 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
21.1	15153 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
22.1	15157 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
23.1	15156 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
24.1	15152 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
25.1	15148 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
26.1	15144 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
27.1	15140 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
28.1	15136 Palmer Lake Circle	Naples, FL 34109	\$1,485,731			6
29.1	15130 Palmer Lake Circle	Naples, FL 34109	\$2,015,456			10
30.1	15126 Palmer Lake Circle	Naples, FL 34109	\$2,015,456			10
31.1	15122 Palmer Lake Circle	Naples, FL 34109	\$2,015,456			10
32.1	15118 Palmer Lake Circle	Naples, FL 34109	\$2,015,456			10
33.1	15114 Palmer Lake Circle	Naples, FL 34109	\$2,015,456			10
34.1	15110 Palmer Lake Circle	Naples, FL 34109	\$2,015,456			10
35.1	15106 Palmer Lake Circle	Naples, FL 34109	\$2,015,456			10
36.1	15102 Palmer Lake Circle	Naples, FL 34109	\$2,015,456			10
37.1	15098 Palmer Lake Circle	Naples, FL 34109	\$2,015,456			10

Notes and Recommendations

(1) Slot: This column is for Agent's internal use only.

(2) Property/Wind Limit: The limit of insurance shown in the Property Schedule is the Replacement Cost established by a current appraisal as required by Florida Statute.



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