

**Named Insured:** Meridian on Sand Key Owners Association Inc  
**Account Number:** 824878  
**Binder Id :** 284492  
**Date/Time:** 4/14/2021 09:59 PM  
**Term:** 5/8/2021 - 5/8/2022  
**Valid Until:** 6/7/2021



## Binder

**To:** Adam Lopatin  
USI Insurance Services Tampa FL  
[adam.lopatin@usi.com](mailto:adam.lopatin@usi.com)  
786-785-1160

**Named Insured:** Meridian on Sand Key Owners  
Association Inc

**Effective Date:** 5/8/2021

**Expiration Date:** 5/8/2022

**Mailing Address:** 1200 Gulf Blvd  
Clearwater Beach , FL 33767

This Binder is based on the coverage, terms and conditions listed herein, which may be different from those requested in your original submission or shown in your produced binder. It is incumbent upon you to review the terms of this Binder carefully with your insured and reconcile any differences in the terms requested in your original submission or shown in your produced binder. AmRisc, LLC disclaims any responsibility for your failure to reconcile with the insured any differences between the terms shown in this Binder and those terms requested in your original submission or shown in your Certificates of insurance or produced binder.

The Binder is based on the information submitted on the property App-SOV. In the event there is conflicting material information between that information shown on the property App-SOV and other submitted information (Acord forms/etc). the information shown on the property App-SOV shall take precedence.

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**Chronos**

RETAIL

An AmRisc Company

**Mailing Address:** 1200 Gulf Blvd  
 Clearwater Beach, FL 33767

<b>Values(\$):</b>	Building	49,311,997
	Contents/BPP	592,250
	Other	995,000
	Rents	0

**Sum of TIV(\$):** 50,899,247

<b>Valuation:</b>	Coinsurance:	N/A
	Limitation, TE:	N/A
	Valuation, PD:	RCV
	Valuation, TE:	N/A

**Perils Covered:** All Risk, excluding Flood & Earth Movement

**Limits of Liability:** Limits of Liability: (as per schedule, NOT blanket)

**Total Limits of Liability:** \$50,899,247 (100.00 %) part of \$50,899,247 excess of "deductible"

**Deductibles:** (Deductibles are Per Occurrence unless stated otherwise)

AOP	\$5,000
Hurricane	5.00% minimum \$50,000
AO Wind/Hail	\$50,000
Cyber Suite	\$1,000
Wind Driven Precip	5.00% minimum \$50,000