

---

**CONFIRMATION OF COVERAGE BOUND  
(BINDER CONFIRMATION)**

Chris Sondregger  
Harbor Insurance Group, Inc.  
810 63rd Ave N  
  
Saint Petersburg, FL 33702

May 13, 2025

Re: Peppertree Lake Condo Association Inc  
Policy #:CR1552191F  
Effective: 5/17/2025 to 5/17/2026

---

Dear Chris:

We are pleased to confirm the attached binder for (Crime) being offered with **United States Liability Insurance Company**. This carrier is **Admitted** in the state of **FL**. Please note that this binder is based on the coverage, terms and conditions as stated in the attached binder, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this binder carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms bound as per the attached and those terms originally requested. This coverage may not be bound without a fully executed CRC brokerage agreement.

---

**NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.**

**Mailing Address:** 744 116th Ave N Unt 1903  
Saint Petersburg, FL 33716

**Physical Address:** 11565 7th Lane N,  
Saint Petersburg, FL 33716

---

Coverage as bound per the attached. Premium and Commission are as follows:

<b>Premium:</b>	\$1,390.00
TRIA Premium: - NOT APPLICABLE	
FL FIGA 1.0	\$13.90

**Total:** **\$1,403.90**

**Broker Fees & Policy Fees are Fully Earned at Binding**

**Commission:** 10%

---

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage

through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

---

## **Financing Insurance Premiums**

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, building expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Premium Finance. AFCO provides premium financing solutions for large, mid-size and small corporate accounts;

Find out how premium financing works and how it can expand your relationship with your clients by e-mailing [AFCODirect@afco.com](mailto:AFCODirect@afco.com); or **call toll- free 877-317-6437**.

---

Should you have any questions, please feel free to contact our office.

Sincerely,  
Brandi Marshall Wayne for  
Maria Antonucci  
(800) 476-4703  
[Mantonucci@crcgroup.com](mailto:Mantonucci@crcgroup.com)  
13525036

**CONFIDENTIAL**



CRC BINDING ATLANTA  
3350 RIVERWOOD PKWY SE  
SUITE 1100  
ATLANTA, GA 30339  
Phone: (770) 448-7148  
Fax: (770) 447-1663

To: Harbor Insurance Group

**\* BINDER \***  
05/13/2025

Attn:

From: Maria Antonucci  
mantonucci@crcgroup.com/678 969 8838

Renewal Of: CR 1552191E

Insured: **PEPPERTREE LAKE CONDO ASSOCIATION INC.**

Mailing Address: **744 116TH AVE N UNIT 1903  
SAINT PETERSBURG, FL 33716**

Thank you for your order to bind. We appreciate your business! We have bound the below coverage. Policy to Follow Shortly

## POLICY INFORMATION

CRIME INSURANCE FOR COMMUNITY ASSOCIATIONS POLICY		
Policy Number:	CR 1552191F	
Policy Period:	05/17/2025 to 05/17/2026	
Carrier:	United States Liability Insurance Company	
Status:	Admitted	
A.M. Best Rating:	A++ (Superior) - XIV	
COVERAGE PART		PREMIUM
Commercial Crime		\$1,390.00
Employee Theft	\$500,000	
Forgery or Alteration	\$500,000	
Inside the Premises - Theft Of Money And Securities	\$500,000	
Inside the Premises - Robbery or Safe Burglary of Other Property	\$500,000	
Outside the Premises	\$500,000	
Computer Fraud	\$500,000	
Funds Transfer Fraud	\$500,000	
Money Orders and Counterfeit Money	\$500,000	
Deductible	\$500	
POLICY PREMIUM		\$1,390.00
ADDITIONAL COSTS		
FIGA Surcharge		\$13.90
TOTAL		\$1,403.90

## APPLICABLE FORMS & ENDORSEMENTS

The following forms apply to the Commercial Crime coverage part

CR0023	05/06	Commercial Crime Policy (Loss Sustained Form)	CR01	06/06	Other Insurance Clause Endorsement
CR0206	02/12	Florida Changes	CR2508	03/00	Include Specified Non-Compensated Officers as Employees
CR2509	03/00	Include Volunteer Workers as Employees	Jacket FL	12/19	Policy Jacket



## CRC - Atlanta

Pay Online: <https://apps.crcgroup.com/pay>

P.O. Box 664062  
Dallas, TX 75266-4062

Accounting Customer Service Number | 844-530-0089

Accounting Site: <https://www.crcgroup.com/More/Accounting>

Bill To: AGT21128  
Harbor Insurance Group, Inc.  
810 63rd Ave N  
Saint Petersburg, FL 33702

Attn: Chris Sondregger

Submission No: 13525036

Agent:	CSR: Brandi Marshall	Producer: Maria Antonucci
AGT21128	bmarshall@crcgroup.com	Mantonucci@crcgroup.com

### INVOICE

Invoice Date:	Invoice Number:	Page:
05/13/2025	6959700	1

Insured: Peppertree Lake Condo Association Inc	INVOICE PAYMENT Payment Due On: 06/06/2025
DBA:	

Insurance Company:	Policy Number:	Effective:	Expires:
United States Liability Insurance Company	CR1552191F (REN: CR1552191E)	05/17/2025	05/17/2026

Type of Transaction	Line of Business	Comp ID	Amount	Comm(\$)	Net Due
Renewal Business	SC-UW - CRIME - MONOLINE	M1522	\$1,390.00	\$139.00	\$1,251.00
FL FIGA 1.0	SC-UW - CRIME - MONOLINE	M1522	\$13.90	\$0.00	\$13.90

Amount Invoiced:	Comm %	Commission	Total Net Due
\$ 1,403.90	10.00	\$ 139.00	\$ 1,264.90

**Note:** Thank you for your business!