



The Association's responsibility is to insure the dwelling structures and common elements. The Association's Agent of Record for the property and liability insurance is Robert Mitchell of Mitchell Insurance Services, Inc. located 6534 Central Ave, St. Petersburg, FL 33707.

Contact Info: For Proof of Insurance Request

Phone: 727-360-8190

Fax: 727-360-6086

www.mitchellinsurancefl.com

robert@mitchellinsurancefl.com

Heritage Property & Casualty Insurance currently provides the property insurance for the Association.

The Association maintains a special form hazard insurance policy that covers sinkholes, hurricanes, fire, amongst many other exposures. The Association also maintains ordinance and law coverage to account for any increase in the cost of construction because of building code changes.

As a unit owner, there is a responsibility to insure internal components of the unit that aren't covered by the Association policy, as well as their own personal contents, living expenses and liability. Unit owners should consult with their own agent to determine adequate coverage amounts and the correct policy form. Typically, the policy that will be used by the unit owner will be an HO-6 Unit Owners policy.

Please see the attached reference guide for a breakdown of the unit owner vs Association insurance responsibility.

If your unit is in a flood zone, and flood coverage is requested please contact our office and we will be able to provide a quote for you.