

PowerPro Select™
EQUIPMENT BREAKDOWN INSURANCE POLICY
DECLARATIONS



Issued by **Liberty Mutual Fire Insurance Company**

175 Berkeley Street Boston, MA 02116

Policy Number YB2-L9L-475764-016
Renewal of YB2-L9L-475764-015
Account Number 9475764

Issuing Office L-Boston
Issue Date 4/4/2026
Sub Account 0001

Named Insured

Howell Park Condominium Association, Inc

Mailing Address

c/o Ameri-Tech Community Management
24701 US Hwy 19 N, Ste #102
Clearwater, FL 33763

Policy Period: The policy period is from 3/9/2026 to 3/9/2027 12:01 A.M. standard time at the Insured's mailing address.

Premium: \$1,336 (ANNUAL) Premium: \$1,336 (TERM)

Covered Premises: See listing of locations on the Covered Premises Schedule

Coverage	Limit Of Insurance Or Days/Hours
Limit Per Breakdown	\$24,517,397
1. Property Damage	Included
2. Expediting Expense	\$250,000
3. Business Income	Excluded
a. Extra Expense	\$100,000
b. Extended Period Of Restoration (Number Of Days Of Coverage)	Days
c. Data Or Media	Combined with Data and/or Media-PD
4. Spoilage Damage	\$250,000
5. Utility Interruption	\$100,000
(The maximum limit for Utility Interruption, subject to any applicable lower coverage limits, including business income, extra expense, and/or spoilage, respectively)	
a. Coverage applies only if the interruption of services lasts at least:	24 Hours
6. Newly Acquired Premises	\$1,000,000
a. (Number Of Days Of Coverage)	90 Days
7. Ordinance Or Law	\$100,000
8. Errors And Omissions	Not Applicable
9. Brands And Labels	Not Applicable
10. Contingent Business Income/Extra Expense	Excluded
a. Covered Premises:	
b. Delivery of Services or Materials; or Sales:	

For the above Coverages, Insurance applies only to a coverage for which a Limit of Insurance, a number of Days/Hours or the word INCLUDED is shown. If INCLUDED is shown, then the limit for that coverage is part of the Limit Per Breakdown.

Coverage Limitations	Limit Of Insurance
Ammonia Contamination	Combined with Spoilage
Consequential Loss	\$25,000
Data And Media	\$250,000
Hazardous Substance	\$250,000
Water Damage	\$250,000

Limited Coverage For Fungus, Wet Rot And Dry Rot

Limit	\$15,000
Business Income and/or Extra Expense – Number Of Days	30

Increased Cost of Loss and Related Expenses for "Green" Upgrades

Property Damage Limit	\$100,000
Business Income and/or Extra Expense – Number of Days	30

Deductibles

Amounts, Hours Or Days

Combined Deductible	
Property Damage	\$5,000
Business Income	Excluded
Extra Expense	24 Hours
Spoilage Damage	10% of loss with Max \$5,000
Utility Interruption	Business Income, Extra Expense and/or Spoilage deductible apply

Other:

Conditions And Optional Coverages

Limit Of Insurance

Business Income Report Date	
Business Income Annual Value	
Business Income Coinsurance	N/A
Diagnostic Equipment	Included

Other Conditions

0064 046372
STAHL & ASSOCIATES INSURANCE, A HIGGINBOTHAM PARTNER
3939 TAMPA RD
OLDSMAR, FL 34677



Countersigned By Authorized Representative