
VAUGHN

INSURANCE

To request proof of master insurance for unit owners and lenders, please email: Aja@vaughn-ins.com.

We appreciate the opportunity to service your community's insurance needs!



CERTIFICATE OF PROPERTY INSURANCE

HALL

DATE (MM/DD/YYYY)
10/07/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Vaughn Insurance 4707 140th Ave N, Suite J-201 Clearwater, FL 33762	CONTACT NAME: Aja Hall		
	PHONE: (727) 337-8880	FAX:	
	E-MAIL ADDRESS: Aja@vaughn-ins.com		
INSURED BORDEAUX VILLAGE ASSOCIATION, NO. 1, INC. C/O Ameri-Tech Property Management 24701 US Highway 19 North, Suite 102 Clearwater, FL 33763	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : TRIDENT RECIPROCAL EXCHANGE		
	INSURER B : SUPERIOR SPECIALTY INSURANCE CO.		
	INSURER C :		
	INSURER D :		
	INSURER E :		
	INSURER F :		

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	X	PROPERTY	CR-100096	05/31/2025	05/31/2026	X BUILDING	\$ 10,123,912
		CAUSES OF LOSS					
		DEDUCTIBLES					
		BASIC					\$ 5,000
		BROAD					
	X	SPECIAL					
		CONTENTS					
		EARTHQUAKE					
	X	WIND					\$ 3.0000
		FLOOD					
	X	Agreed Amount					
		INLAND MARINE	TYPE OF POLICY				
		CAUSES OF LOSS					
		NAMED PERILS	POLICY NUMBER				
B	X	CRIME				X Employee Theft	\$ 150,000
		TYPE OF POLICY					
		Fidelity Bond	TLUHOA504053-00	05/31/2025	05/31/2026		
A	X	BOILER & MACHINERY / EQUIPMENT BREAKDOWN		05/31/2025	05/31/2026	X Property Damage	\$ 10,123,912
B		General Liability	TLUHOA504053-00	05/31/2025	05/31/2026	X Occurrence	\$ 1,000,000
B		General Liability	TLUHOA504053-00	05/31/2026	05/31/2026	X Aggregate	\$ 2,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Number of Units: 44

SEE ADDITIONAL REMARKS

CERTIFICATE HOLDER	CANCELLATION
FOR INFORMATIONAL PURPOSES ONLY	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE <i>Aja Hall</i>



ADDITIONAL REMARKS SCHEDULE

AGENCY VAUGHN INSURANCE		NAMED INSURED
POLICY NUMBER SEE PAGE 1		
CARRIER SEE PAGE 1	NAIC CODE	
		EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

PROPERTY COVERAGE

Location 1: 2431 Heron Terrace, Clearwater, FL 33762
Building Limit: \$1,445,274

Location 2: 2465 Heron Terrace, Clearwater, FL 33762
Building Limit: \$1,662,898

Location 3: 2497 Heron Terrace, Clearwater, FL 33762
Building Limit: \$1,683,233

Location 4: 2450 Heron Terrace, Clearwater, FL 33762
Building Limit: \$1,445,274

Location 5: 2460 Heron Terrace, Clearwater, FL 33762
Building Limit: \$1,662,898

Location 6: 2490 Heron Terrace, Clearwater, FL 33762
Building Limit: \$1,683,233

Special Form
Replacement Cost



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0754181
10/06/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152220795 03	1152220795	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/03/25 To: 10/03/26 12:01 am Standard Time	10/06/2025	0754181	7020315600

Agent (727)337-8880
VAUGHN INSURANCE LLC
4707 140TH AVE N STE J-201
CLEARWATER FL 33762

BORDEAUX VILLAGE ASSOCIATION NO 1 INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

AJA@VAUGHN-INS.COM

Property Location (if other than above)
2431 HERON TER BLDG A, CLEARWATER FL 33762

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: .3 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1980
Prior NFIP Claims: 1
Number of Units: 6

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,943,988

Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING \$1,500,000	\$5,000	\$7,091.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$2,789.00
FULL RISK PREMIUM: \$4,377.00
DISCOUNTED PREMIUM: \$4,377.00
Reserve Fund Assessment: \$788.00
Federal Policy Service Fee: \$282.00
HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy form for details.

Coinurance penatly may apply. See your Policy Form for Details

TOTAL ANNUAL PAYMENT \$5,697.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

075418109115222079525279

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Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0754181
10/06/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152220809 03	1152220809	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/03/25 To: 10/03/26 12:01 am Standard Time	10/06/2025	0754181	7020315700

Agent (727)337-8880
VAUGHN INSURANCE LLC
4707 140TH AVE N STE J-201
CLEARWATER FL 33762

BORDEAUX VILLAGE ASSOCIATION NO 1 INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

AJA@VAUGHN-INS.COM

Property Location (if other than above)
2465 HERON TER BLDG B, CLEARWATER FL 33762

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: .3 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1980
Prior NFIP Claims: 1
Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,232,060

Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING \$2,000,000	\$5,000	\$7,982.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$3,146.00
FULL RISK PREMIUM: \$4,911.00
DISCOUNTED PREMIUM: \$4,911.00
Reserve Fund Assessment: \$884.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy form for details.

Coinurance penatly may apply. See your Policy Form for Details

TOTAL ANNUAL PAYMENT \$6,421.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

075418109115222080925279

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Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0754181
10/06/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152220815 03	1152220815	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/03/25 To: 10/03/26 12:01 am Standard Time	10/06/2025	0754181	7020315800

Agent (727)337-8880
VAUGHN INSURANCE LLC
4707 140TH AVE N STE J-201
CLEARWATER FL 33762

BORDEAUX VILLAGE ASSOCIATION NO 1 INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

AJA@VAUGHN-INS.COM

Property Location (if other than above)

2497 HERON TER BLDG C, CLEARWATER FL 33762

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE

First Floor Height: 10.0 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 01/01/1980

Prior NFIP Claims: 1

Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,268,937

Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING \$2,000,000	\$5,000	\$6,491.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$2,549.00
FULL RISK PREMIUM: \$4,017.00
DISCOUNTED PREMIUM: \$4,017.00
Reserve Fund Assessment: \$723.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy form for details.

Coinurance penatly may apply. See your Policy Form for Details

TOTAL ANNUAL PAYMENT \$5,366.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

075418109115222081525279

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Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0754181
10/06/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152220819 03	1152220819	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/03/25 To: 10/03/26 12:01 am Standard Time	10/06/2025	0754181	7020315900

Agent (727)337-8880
VAUGHN INSURANCE LLC
4707 140TH AVE N STE J-201
CLEARWATER FL 33762

BORDEAUX VILLAGE ASSOCIATION NO 1 INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

AJA@VAUGHN-INS.COM
Property Location (if other than above)
2450 HERON TER BLDG D, CLEARWATER FL 33762

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: .3 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1980
Prior NFIP Claims: 1
Number of Units: 6

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 1,943,988

Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING \$1,500,000	\$5,000	\$7,005.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$2,755.00
FULL RISK PREMIUM: \$4,325.00
DISCOUNTED PREMIUM: \$4,325.00
Reserve Fund Assessment: \$779.00
Federal Policy Service Fee: \$282.00
HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy form for details.

Coinurance penatly may apply. See your Policy Form for Details

TOTAL ANNUAL PAYMENT \$5,636.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

075418109115222081925279

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Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0754181
10/06/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152220840 03	1152220840	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/03/25 To: 10/03/26 12:01 am Standard Time	10/06/2025	0754181	7020316000

Agent (727)337-8880
VAUGHN INSURANCE LLC
4707 140TH AVE N STE J-201
CLEARWATER FL 33762

BORDEAUX VILLAGE ASSOCIATION NO 1 INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

AJA@VAUGHN-INS.COM

Property Location (if other than above)
2460 HERON TER BLDG E, CLEARWATER FL 33762

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: .3 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1980
Prior NFIP Claims: 1
Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,232,060

Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING \$2,000,000	\$5,000	\$8,057.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$3,176.00
FULL RISK PREMIUM: \$4,956.00
DISCOUNTED PREMIUM: \$4,956.00
Reserve Fund Assessment: \$892.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy form for details.

Coinurance penatly may apply. See your Policy Form for Details

TOTAL ANNUAL PAYMENT \$6,474.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

075418109115222084025279

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Company





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0754181
10/06/25
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1152220843 03	1152220843	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/03/25 To: 10/03/26 12:01 am Standard Time	10/06/2025	0754181	7020316100

Agent (727)337-8880
VAUGHN INSURANCE LLC
4707 140TH AVE N STE J-201
CLEARWATER FL 33762

BORDEAUX VILLAGE ASSOCIATION NO 1 INC
24701 US HIGHWAY 19 N STE 102
CLEARWATER FL 33763-4086

AJA@VAUGHN-INS.COM

Property Location (if other than above)
2490 HERON TER BLDG F, CLEARWATER FL 33762

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: .3 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1980
Prior NFIP Claims: 1
Number of Units: 8

Property Description: Slab on Grade, 2 floors

Replacement Cost Value: 2,268,937

Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING \$2,000,000	\$5,000	\$8,110.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$3,197.00
FULL RISK PREMIUM: \$4,988.00
DISCOUNTED PREMIUM: \$4,988.00
Reserve Fund Assessment: \$898.00
Federal Policy Service Fee: \$376.00
HFIAA Surcharge: \$250.00

Coverage limitations may apply. See your Policy form for details.

Coinurance penatly may apply. See your Policy Form for Details

TOTAL ANNUAL PAYMENT \$6,512.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

075418109115222084325279

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Company

