



Bullfrog Creek Community Development District

October 13, 2026

Agenda Package

313 CAMPUS STREET
CELEBRATION, FL 34747

CLEAR PARTNERSHIPS



COLLABORATION



LEADERSHIP



EXCELLENCE



ACCOUNTABILITY



RESPECT

Bullfrog Creek Community Development District

Board of Supervisors

Joshua Kowalke, Chairperson
Linda McAbee, Vice Chairperson
Jesus M. Sosa-Burgos, Assistant Secretary
Susan Blaylock, Assistant Secretary
Brandy Cambern, Assistant Secretary

District Staff

Michael Perez, District Manager
Whitney Sousa, District Counsel
Tyson Waag, District Engineer
Jason Liggett, Field Services Director
Hanna Yi, District Accountant
Tabitha Blackwelder, Administrative Assistant

Regular Meeting Agenda

Tuesday, October 13, 2026, - 6:00pm

The Regular Meeting of the **Bullfrog Creek of District Community Development District** will be held at **13013 Summerfield Blvd. Riverview, FL 33579**. Please let us know at least 24 hours in advance if you are planning to call into the meeting. Following is the Agenda for the Meeting:

Teams Meeting Information

[Join the meeting now](#)

Meeting ID: 267 134 995 422 767 **Passcode:** yH22FQ9k

Dial in by phone: +1 314-798-1835, 288075024#

THE REGULAR MEETING OF THE BOARD OF SUPERVISORS

1. **Call to Order and Roll Call**
2. **Pledge of Allegiance**
3. **Motion to Approve Agenda**
4. **Public Comments**

(Each individual has the opportunity to comment and is limited to three (3) minutes for such comment)

5. **Staff Reports**

- A. Aquatics..... Page 3
- B. Landscape..... Page 7
 - i. Pine Lake Irrigation Pre-Approval Form Page 10
 - ii. Consideration of Pine Lake Jasmine Proposal #9985 Page 11
- C. District Counsel
- D. District Engineer
- E. District Manager

6. **Business Items**

- A. Consideration of FY2026 Completed Goals and Objectives..... Page 16
- B. Ratification of FIA Egis Insurance Proposal..... Page 18

7. **Consent Agenda**

- A. Consideration of Regular Meeting Minutes of September 8, 2026..... Page 29

8. **Supervisor Requests**

9. **Public Comments**

(Each individual has the opportunity to comment and is limited to three (3) minutes for such comment)

10. **Adjournment**

The next meeting is scheduled for Tuesday, November 10, 2026, at 6:00 p.m.



Bullfrog Creek September Pond Inspection

Tuesday, September 29, 2026

6 Issues Identified

Brad Vinson

Inframark



Slump

Removed trash sprayed weeds

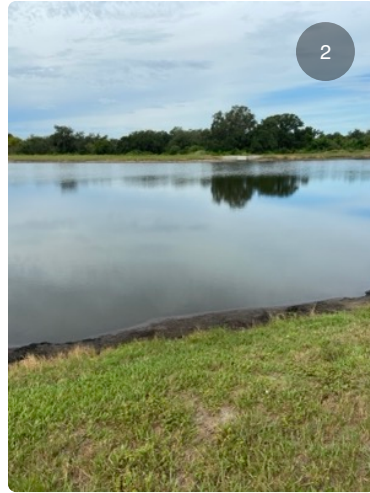
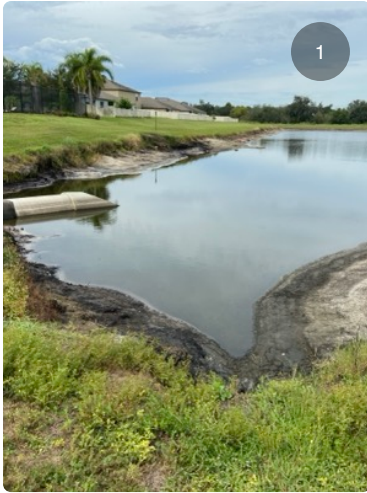
Pond 200

Removed trash as well treated for algae being pushed into the bank by the wind.



Pond 300

Removed trash sprayed some small algae and in the out flow ditches. Has significant erosion problem.

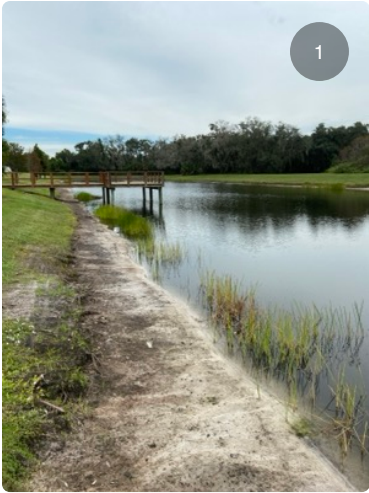


Pond 100

Sprayed the opening and along the edge.

Pond A

Removed trash. Has some erosion issues by the outflow area. Small spot spraying for algae.



Issue 6



WEEKLY LANDSCAPE UPDATE

Property maintenance | Irrigation | Proposals

PROPERTY / ACCOUNT

Bullfrog Creek

WEEK OF

september 28,2026

• WEEKLY UPDATE

Good morning Samantha

my name is raul sanchez gonzalez i will be over seeing Bullfrog Creek. Epi will still be involved, but all communcations can go through me. if there is anything i can help address i am here. i will be sending out bi-weekly updates to you if you perfer or monthly. As for services all duties have been completed

• IRRIGATION

only issues found during our monthly inspection were
2 broken drip line
a stuck valve which was zone 8

• PROPOSALS

no open proposals at this time, but i do think this is a great time to do mulch to refresh the entrances and fill in with more jasmines on Bullfrog creek RD.

• FOLLOW-UP / NEXT STEPS

Look forward to meeting you at this month meeting on the 13th at 6pm.

 Pine Lake Services										Qty:	Description:	Cost:	Total:
Monthly Irrigation Report					Job Number: Clock# 2								
JOB NAME: Bullfrog Creek					Node								
Technician: Roberto					Clock: Hunter Node 200								
Date: 09/8/26					Check Rain Sensor:								
Zone:	Spray, Rotor, Drip	Run time:	Program:	Replace Nozzle	Replace Head	Broken Pipe	Valve not operating	Other:	Comments				
1	B	10	A										
2	D/F	15	A										
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
16													
17													
18													
19													
20													
21													
22													
23													
24													
Start Times:						Run Days:							
5:00 AM		A:Drip				tues, thurs, sat						Total: \$	
Customer Approval: _____										Date: _____			
1. _____													
2. _____													
3. _____													
4. _____													

 Pine Lake Services										Qty:	Description:	Cost:	Total:
Monthly Irrigation Report					Job Number: Clock#1								
JOB NAME: Bullfrog Creek					Node								
Technician: Roberto					Clock: Esp-me								
Date: 09/8/2026					Check Rain Sensor:								
Zone:	Spray, Rotor, Drip	Run time:	Program:	Replace Nozzle	Replace Head	Broken Pipe	Valve not operating	Other:	Comments				
1	D/s/m	10	A										
2	S	15	A										
3	D	20	A			2-D			2 broken drip				
4	D	35	A										
5	D	35	A										
6	D	35	A										
7	S	15	A										
8	R	15	A						Stuck valve zone 8				
9													
10													
11													
12													
13													
14													
15													
16													
17													
18													
19													
20													
21													
22													
23													
24													
Start Times:					Run Days:								
			A:12am					tues,thurs,sat				Total: \$	
										Customer Approval: _____		Date: _____	
1. _____													
2. _____													
3. _____													
4. _____													



Pre-Approval for Irrigation Services

To provide the best service possible for your property, Pine Lake Services is requesting a pre-approval authorization to expedite irrigation repairs while an irrigation technician is onsite performing the monthly/bi-monthly irrigation inspection/audit. The amount requested will cover broken heads, clogged nozzles, broken pipes, and various other items found during normal inspections. If the repair amount exceeds the pre-approved amount, your account manager will contact you directly for further authorization. We appreciate the opportunity you have given us and we look forward to working with you!

Property: _____

Property Contact: _____

Pre-Approved Amount: _____

Authorized Signature: _____

Print Name: _____



Proposal #9985

Bullfrog Creek CDD - Jasmine Fill-In at Bullfrog Creek Rd Entrance-5/26

Date 9/25/2026
Customer Samantha Ford (Zanoni) | Inframark | Bullfrog Creek, 313 Campus Street | Celebration, FL 33578
Property Bullfrog Creek CDD | Bullfrog Creek | Riverview, FL 33578

Pine Lake Services, LLC would like to thank you for the opportunity to bid. We look forward to working with you on this project. If you have any questions, please feel free to contact us at any time at projects@pinelakeLLC.com or (813) 948-4736.

Install 100 1gal Asiatic Jasmine at front entrance to fill in gaps.

Inspect irrigation, make adjustments as needed for new plant installation.

Asiatic Jasmine Install

Install 100 1gal Asiatic Jasmine

Items	Quantity	Unit
Install 100 1gal Asiatic Jasmine	100.00	EA
Freight	1.00	EA
Install 100 1gal Asiatic Jasmine:		\$1,730.00
PROJECT TOTAL:		\$1,730.00

Terms & Conditions

Terms & Conditions

Payment Terms

Any proposal exceeding \$5,000 for an enhancement to a Maintenance property, a 50% deposit will be required upon acceptance to schedule job. The remaining 50% balance will be due upon

completion of job.

Payments made via credit card will be accepted up to \$4,750 and will include an additional 3% credit card fee.

Fuel Surcharge. The monthly fee assumes a fuel cost of \$3.50 per gallon (the "Baseline"), benchmarked to the U.S. Energy Information Administration's Weekly Retail Gasoline Prices, Lower Atlantic Region, All Grades, All Formulations (the "Index"), at www.eia.gov. If the Index value published for the first Monday of any invoiced month exceeds the Baseline by more than ten percent (10%), Contractor shall add a fuel surcharge to that month's invoice equal to two percent (2%) of the monthly fee for each \$0.25 per gallon (or fraction thereof) by which the Index exceeds the Baseline. The surcharge will appear as a separate line item, with the calculation provided upon request.

Interest will accrue on all invoices over thirty days old. Past due amounts will accrue interest at a rate of 1.5% per month (18% APR). Client agrees to pay any costs associated with collection, including but not limited to court and attorney's fees as additional sums owed.

Exclusions

The Following matters are excluded from the Work, unless specified in writing to the contrary:

This Proposal price is valid for thirty (30) days. We reserve the right to modify pricing after that time to reflect current market prices.

Site work is excluded unless specified in writing within the Proposal. Site should be at finished grade (within 1" of final grade), with all soils in sod and planting areas to be loose, not compacted, and ready to install landscape material. If site is not at finished grade, Contractor reserves the right to delay until site is properly prepared.

Removal of base material and/or aggregate material within all landscape planting areas, sod areas and other green space areas that impedes or impacts proper planting of plant material and sod.

Soil replacement where base material and/or aggregate material was removed for proper planting

Drainage: Should the Client's property be the lowest elevation in relation to surrounding property or buildings, the Contractor reserves the right to retain an expert to evaluate and propose drainage solutions. All costs for engineering services, as well as the actual drainage work will be at the Client's expense. Unless the Client has a detailed Topographical survey completed, the above clause may come into effect.

Soil, Sod and/or Mulch quantities are estimates only. They do not account for disturbed construction areas or other fluctuations. Invoices will reflect actual quantities used at proposed price per unit.

Conduit and connections for electrical, gas, and all other utilities and services

Site Unknowns: Including, but not limited to, sub-surface conditions/obstacles that create unforeseen labor, equipment, material, or disposal charges

MOT for temporary traffic control

Any Irrigation or utility trenching thru roads, road base, concrete, or rock will incur additional costs

Any cutting or repairing of any hard surface such as asphalt, concrete, pavers or curbs for irrigation or landscape

We need 72 hours' notice prior to road base material or concrete work is installed so that sleeves and/or road bores are installed

Backflow Connection

Water source for irrigation is based on specifications at the dedicated meter of the location marked on irrigation plan sheet. If a different location of the dedicated water source is established during construction a change order will be entered into to adjust for the costs associated with the new route for mainline and connections.

Man hours required to find installed buried irrigation sleeves or irrigation piping in areas where asphalt, concrete, curbs, or other hard surfaces are installed prior to completing the irrigation system and where markings or stubs have been placed to show location of irrigation sleeves or piping and these markers have been damaged, buried, or removed by others.

Additional man hours required to maintain plant material and/or sod of a landscape and irrigation installation project that:

Has been started by Pine Lake Nursery and Landscape and/or its subcontractors and is interrupted, delayed, impeded, or prohibited, by others from being worked on continuously until the landscape and irrigation project is completed. Pine Lake Nursery and Landscaper and its subcontractors are excluded.

Upon completion of the landscape and irrigation installation project as specified in the landscape and irrigation plan sets is considered complete but will not be accepted as completed until the project as a whole is accepted as complete.

Existing tree preservation, barricading, pruning, root pruning, or inventory

Repairs to any erosion control measures that are damaged or inoperative prior to commencement of landscape and irrigation work

Any planting of sod or other ground cover as required by any municipality when construction of landscape and irrigation has ceased or been suspended for more than 30 days that is no fault of the landscape or irrigation contractor or subcontractors

Warranty on transplanted plant material from the project site

Warranty on plant material that is not rated to grow in established USDA plant hardiness growth zone(s)

Procedure for Extra Work, Changes and Escalation

If it shall become necessary for the Contractor to make changes in any designs, drawings, plans, or specifications for any part of the project or reasons over which we have no control, or we are put to any extra work, cost or expense by reason of any act or matter over which it has no control, the Customer will pay to the Contractor a fee for such changed or extra Work calculated on a time and materials basis. All changes to Work or pricing or the terms of this Agreement will be read and understood within the context and meanings of this Agreement unless stated explicitly to the contrary.

Change Order: The quantities or specifications of material as outlined in the Proposal could be adjusted at any time with approval in the form of a signed Change Order. Change Orders will be executed using current market prices

Escalation Clause

In the event of significant delay or price increase of material, equipment, or energy occurring during the performance of the contract through no fault of the Construction Manager, the Contract Sum, time of completion or contract requirements shall be equitably adjusted by Change Order in accordance with the procedures of the Contract Documents. A change in price of an item of material, equipment, or energy will be considered significant when the price of an item increases 5% percent between the date of this Contract and the date of installation

Warranty and Tolerances

Payments Received: The Warranty for the contract is only valid if payment is received in full on acceptance of the work

Diligence: The Contractor agrees to carry out its Work diligently and to provide sufficient supervision and inspection of its staff and subcontractors and that its work will be of proper and professional quality, and in full conformity with the requirements of the contract

Competence: The Contractor warrants that it is competent to perform the Work and that it has the necessary qualifications including knowledge and skill with the ability to use them effectively.

Site Unknowns: It is the responsibility of the Client or the Client's Representative to fully inform the Contractor of all the information regarding site unknowns that may include difficult buried materials, cables, and pipes, tree stumps, drainage or water table issues, rock, and shale sub surfaces and/or other impediments, issues or factors that could otherwise impact the quality, cost and timeliness of project completion. Failure to notify the Contractor may lead to additional costs to the Client (at the Contractor's discretion) and schedule time not included in the proposal and may require changes in design and construction to overcome such problems – all for which the

Client will be responsible. Client can avoid such risks by permitting the Contractor to do appropriate soil and ground tests, review the site, and to secure additional required site information from appropriate government and other authorities.

Damaged Utilities: Should damage occur to utilities during construction, the Contractor is only liable for the cost of the repair. the Contractor is not liable in any way for inconvenience to the Client caused by damage to the utilities

Damage to neighbors buried utilities, on the Client's property, are the responsibility of the Client

Damage to installed material (plants, trees, sod, etc.) by foot traffic, machinery, equipment, other trades, owner neglect or acts of nature will be excluded from any warranty and will not be replaced at the cost of Contractor

Damage due to pest infestation is excluded from warranty and any damaged material will not be replaced at the cost of the Contractor. If, however, the Contractor has a separate maintenance contract with the client, pest control would fall under that contract and would be subject to those warranty parameters.

Damage due to improper watering after final acceptance will not be replaced at the cost of the Contractor

Material Tolerances

Wood: Pressure treated wood cannot be guaranteed against warp age, checking, or cupping.

Stone: Natural stone has color variations that vary from stone to stone. In addition, mineral deposits such as lime, iron, etc. can change the stone and even bleed. This is the nature of the product, and the Client accepts this as a natural and acceptable quality of the stone

Metal: Metal, which is not galvanized, is not guaranteed from rusting commencing immediately after installation

Concrete: Spider cracks (hairline stress-fractures) are considered a normal characteristic of all types of concrete. Concrete may crack substantially over time due to proximity of tree roots.

Warranty Time Period: The Contractor warrants all construction and installation for a period of one (1) year, providing that they have been maintained properly. All construction materials are subject to manufacturer's specific warranties/guarantees. Planting is warranted for one (1) year if there is an approved irrigation system

Client Responsibilities: The Client recognizes and agrees that they have a responsibility to maintain constructions, plants, bushes, trees, and other installations in keeping with standard quality maintenance requirements for the Warranty to remain in effect. Failure to properly maintain materials or horticulture installations will void the warranty. Client further recognizes and agrees that damage to construction, materials, horticulture elements and other warrantable items of the project will not be warranted if the damage or loss is due to elements beyond the control of the Contractor. For example, flooding eaves, troughs that damage plants, fallen branches, animal caused damage, damaged/ burst irrigation or drainage pipes that were not maintained properly, use of improper chemicals, improper maintenance, extreme or unusual weather conditions, and similar and/or related situations – void all warranties provided by the Contractor

By 
Raul Sanchez Gonzalez
 Date 9/25/2026
Pine Lake Services, LLC

By _____
Samantha Ford (Zanoni)
 Date _____
Inframark

**Bumlog Creek Community Development District (“District”)
Performance Measures/Standards & Annual Reporting Form****October 1, 2025 – September 30, 2026****1. Community Communication and Engagement****Goal 1.1: Public Meetings Compliance**

Objective: Hold at least six regular Board of Supervisor (“Board”) meetings per year to conduct District-related business and discuss community needs.

Measurement: Number of public Board meetings held annually as evidenced by meeting minutes and legal advertisements.

Standard: A minimum of six Board meetings were held during the fiscal year.

Achieved: Yes ☒ No ☐

Goal 1.2: Notice of Meetings Compliance

Objective: Provide public notice of each meeting in accordance with Florida Statutes, using at least two communication methods.

Measurement: Timeliness and method of meeting notices as evidenced by posting to the District’s website, publishing in local newspaper of general circulation, and or via electronic communication.

Standard: 100% of meetings were advertised in accordance with Florida Statutes on at least two mediums (e.g., newspaper, District website, electronic communications).

Achieved: Yes ☒ No ☐

Goal 1.3: Access to Records Compliance

Objective: Ensure that meeting minutes and other public records are readily available and easily accessible to the public by completing monthly District website checks.

Measurement: Monthly website reviews will be completed to ensure meeting minutes and other public records are up to date as evidenced by District Management’s records.

Standard: 100% of monthly website checks were completed by District Management or third party vendor.

Achieved: Yes ☒ No ☐

2. Infrastructure and Facilities Maintenance

Goal 2.1: Field Management and/or District Management Site Inspections Objective: Field manager and/or district manager will conduct inspections per District Management services agreement to ensure safety and proper functioning of the District’s infrastructure.

Measurement: Field manager and/or district manager visits were successfully completed per management agreement as evidenced by field manager and/or district manager’s reports, notes or other record keeping method.

Standard: 100% of site visits were successfully completed as described within District Management services agreement

Achieved: Yes ☒ No ☐

Goal 2.2: District Infrastructure and Facilities Inspections

Objective: District Engineer will conduct an annual inspection of the District’s infrastructure and related systems.

Measurement: A minimum of one inspection completed per year as evidenced by district engineer’s report related to District’s infrastructure and related systems.

Standard: Minimum of one inspection was completed in the fiscal year by the District’s engineer.

Achieved: Yes ☒ No ☐

3. Financial Transparency and Accountability

Goal 3.1: Annual Budget Preparation

Objective: Prepare and approve the annual proposed budget by June 15 and final budget was adopted by September 30 each year.

Measurement: Proposed budget was approved by the Board before June 15 and final budget was adopted by September 30 as evidenced by meeting minutes and budget documents listed on the District's website and/or within District records.

Standard: 100% of budget approval & adoption were completed by the statutory deadlines and posted to the District's website.

Achieved: Yes ☒ No ☐

Goal 3.2: Financial Reports

Objective: Publish to the District's website the most recent versions of the following documents: Florida Auditor General link (<https://flauditor.gov/>) to obtain current and past Annual audit, current fiscal year budget with any amendments, and most recent financials within the latest agenda package.

Measurement: Florida Auditor General link (<https://flauditor.gov/>) to the Annual audit, previous years' budgets, and financials are accessible to the public as evidenced by corresponding documents on the District's website.

Standard: District's website contains 100% of the following information: Department of Financial Services link to obtain Annual audit, most recent adopted/amended fiscal year budget, and most recent agenda package with updated financials.

Achieved: Yes ☐ No ☐

Goal 3.3: Annual Financial Audit

Objective: Conduct an annual independent financial audit per statutory requirements and publish the Florida Auditor General link (<https://flauditor.gov/>) to the results to the District's website for public inspection, and transmit to the State of Florida.

Measurement: Timeliness of audit completion and publication as evidenced by meeting minutes showing Board approval and annual audit is available on the District's website and transmitted to the State of Florida.

Standard: Audit was completed by an independent auditing firm per statutory requirements and results were posted to the District's website and transmitted to the State of Florida.

Achieved: Yes ☒ No ☐

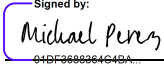
SIGNATURES:

Chair/Vice Chair: _____

Date: _____

Printed Name: _____

Bullfrog Creek Community Development District

District Manager:  _____
Signed by: Michael Perez
040F3688364640A

Date: 9/29/2026

Printed Name: Michael Perez

Bullfrog Creek Community Development District



Egis Insurance & Risk Advisors

Is pleased to provide a

Proposal of Insurance Coverage for:

Bullfrog Creek Community Development District

Please review the proposed insurance coverage terms and conditions carefully.

Written request to bind must be received prior to the effective date of coverage.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

About FIA

Florida Insurance Alliance (“FIA”), authorized and regulated by the Florida Office of Insurance Regulation, is a non-assessable, governmental insurance Trust. FIA was created in September 2011 at a time when a large number of Special Taxing Districts were having difficulty obtaining insurance.

Primarily, this was due to financial stability concerns and a perception that these small to mid-sized Districts had a disproportionate exposure to claims. Even districts that were claims free for years could not obtain coverage. FIA was created to fill this void with the goal of providing affordable insurance coverage to Special Taxing Districts. Today, FIA proudly serves and protects over 1,000 public entity members.

Competitive Advantage

FIA allows qualifying Public Entities to achieve broad, tailored coverages with a cost-effective insurance program. Additional program benefits include:

- Insure-to-value property limits with no coinsurance penalties
- First dollar coverage for “alleged” public official ethics violations
- Proactive in-house claims management and loss control department
- Risk management services including on-site loss control, property schedule verification and contract reviews
- Complimentary Property Appraisals
- Online Risk Management Education & Training portal
- Online HR & Benefits Support portal
- HR Hotline
- Safety Partners Matching Grant Program

How are FIA Members Protected?

FIA employs a conservative approach to risk management. Liability risk retained by FIA is fully funded prior to the policy term through member premiums. The remainder of the risk is transferred to reinsurers. FIA’s primary reinsurers, Lloyds of London and Hudson Insurance Company, both have AM Best A XV (Excellent) ratings and surplus of \$2Billion or greater.

In the event of catastrophic property losses due to a Named Storm (i.e., hurricane), the program bears no risk as all losses are passed on to the reinsurers.

What Are Members Responsible For?

As a non-assessable Trust, our members are only responsible for two items:

- Annual Premiums
- Individual Member Deductibles

FIA Bylaws prohibit any assessments or other fees.

Additional information regarding FIA and our member services can be found at www.fia360.org.

Quotation being provided for:

**Bullfrog Creek Community Development District
c/o Inframark Management Services- Tampa
2005 Pan Am Circle, Suite 300
Tampa, FL 33607**

Term: October 1, 2026 to October 1, 2027

Quote Number: 100126722

PROPERTY COVERAGE

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

COVERED PROPERTY	
Total Insured Values –Building and Contents – Per Schedule on file totalling	\$247,811
Loss of Business Income	\$1,000,000
Additional Expense	\$1,000,000
Inland Marine	
Scheduled Inland Marine	Not Included

It is agreed to include automatically under this Insurance the interest of mortgagees and loss payees where applicable without advice.

	<u>Valuation</u>	<u>Coinsurance</u>
Property	Replacement Cost	None
Inland Marine	Actual Cash Value	None

DEDUCTIBLES:	\$2,500	Per Occurrence, All other Perils, Building & Contents and Extensions of Coverage.
	5 %	Total Insured Values per building, including vehicle values, for "Named Storm" at each affected location throughout Florida subject to a minimum of \$10,000 per occurrence, per Named Insured.
	Per Attached Schedule	Inland Marine
	Not Applicable	Golf Course Tees and Greens Deductible on all covered Perils if scheduled.

Special Property Coverages		
<u>Coverage</u>	<u>Deductibles</u>	<u>Limit</u>
Earth Movement	\$2,500	Included
Flood	\$2,500 *	Included
Boiler & Machinery	\$2,500	Included
TRIA		Included

*Except for Zones A & V (see Terms and Conditions) excess of NFIP, whether purchased or not

TOTAL PROPERTY PREMIUM

\$2,725

Extensions of Coverage

If marked with an "X" we will cover the following EXTENSIONS OF COVERAGE under this Agreement, These limits of liability do not increase any other applicable limit of liability.

(X)	Code	Extension of Coverage	Limit of Liability
X	A	Accounts Receivable	\$500,000 in any one occurrence
X	B	Animals	\$1,000 any one Animal \$5,000 Annual Aggregate in any one agreement period
X	C	Buildings Under Construction	As declared on Property Schedule, except new buildings being erected at sites other than a covered location which is limited to \$250,000 estimated final contract value any one construction project.
X	D	Debris Removal Expense	\$250,000 per insured or 25% of loss, whichever is greater
X	E	Demolition Cost, Operation of Building Laws and Increased Cost of Construction	\$500,000 in any one occurrence
X	F	Duty to Defend	\$100,000 any one occurrence
X	G	Errors and Omissions	\$250,000 in any one occurrence
X	H	Expediting Expenses	\$250,000 in any one occurrence
X	I	Fire Department Charges	\$50,000 in any one occurrence
X	J	Fungus Cleanup Expense	\$50,000 in the annual aggregate in any one occurrence
X	K	Lawns, Plants, Trees and Shrubs	\$50,000 in any one occurrence
X	L	Leasehold Interest	Included
X	M	Air Conditioning Systems	Included
X	N	New locations of current Insureds	\$1,000,000 in any one occurrence for up to 90 days, except 60 days for Dade, Broward, Palm Beach from the date such new location(s) is first purchased, rented or occupied whichever is earlier. Monroe County on prior submit basis only
X	O	Personal property of Employees	\$500,000 in any one occurrence
X	P	Pollution Cleanup Expense	\$50,000 in any one occurrence
X	Q	Professional Fees	\$50,000 in any one occurrence
X	R	Recertification of Equipment	Included
X	S	Service Interruption Coverage	\$500,000 in any one occurrence
X	T	Transit	\$1,000,000 in any one occurrence
X	U	Vehicles as Scheduled Property	Included
X	V	Preservation of Property	\$250,000 in any one occurrence
X	W	Property at Miscellaneous Unnamed Locations	\$250,000 in any one occurrence
X	X	Piers, docs and wharves as Scheduled Property	Included on a prior submit basis only

X	Y	Glass and Sanitary Fittings Extension	\$25,000 any one occurrence
X	Z	Ingress / Egress	45 Consecutive Days
X	AA	Glass and Sanitary Fittings Extension	\$25,000 in any one occurrence
X	BB	Awnings, Gutters and Downspouts	Included
X	CC	Lock and Key Replacement	\$2,500 any one occurrence
X	DD	Tracks and fields (except Lawns, Plants, Trees and Shrubs covered under code K)	\$250,000 any one occurrence and \$500,000 in the annual aggregate in any one coverage period. or Up to the declared value if it is specifically listed as "Tracks and Fields" in the schedule of values.
X	EE	Awnings, Gutters and Downspouts	Included
X	FF	Civil or Military Authority	45 consecutive days and one mile.

CRIME COVERAGE

Description

Forgery and Alteration

Limit

Not Included

Deductible

Not Included

Theft, Disappearance or Destruction

Not Included

Not Included

Computer Fraud including Funds Transfer Fraud

Not Included

Not Included

Employee Dishonesty, including faithful performance, per loss

Not Included

Not Included

Deadly Weapon Protection Coverage

Coverage	Limit	Deductible
Third Party Liability	\$1,000,000	\$0
Property Damage	\$1,000,000	\$0
Crisis Management Services	\$250,000	\$0

AUTOMOBILE COVERAGE

Coverages	Covered Autos	Limit	Premium
Covered Autos Liability	8,9	\$1,000,000	Included
Personal Injury Protection	N/A		Not Included
Auto Medical Payments	N/A		Not Included
Uninsured Motorists including Underinsured Motorists	N/A		Not Included
Physical Damage Comprehensive Coverage	N/A	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto, But No Deductible Applies To Loss Caused By Fire or Lightning. See item Four for Hired or Borrowed Autos.	Not Included
Physical Damage Specified Causes of Loss Coverage	N/A	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto For Loss Caused By Mischief Or Vandalism See item Four for Hired or Borrowed Autos.	Not Included
Physical Damage Collision Coverage	N/A	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto See item Four for Hired or Borrowed Autos.	Not Included
Physical Damage Towing And Labor	N/A	\$0 For Each Disablement Of A Private Passenger Auto	Not Included

GENERAL LIABILITY COVERAGE (Occurrence Basis)

Bodily Injury and Property Damage Limit	\$1,000,000
Personal Injury and Advertising Injury	Included
Products & Completed Operations Aggregate Limit	Included
Employee Benefits Liability Limit, per person	\$1,000,000
Abuse and Molestation Limit (Added by Claims Made Endorsement)	Not Included
Abuse and Molestation Aggregate Limit (Added by Claims Made Endorsement)	Not Included
Abuse and Molestation Retroactive Date	Not Included
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	\$5,000
Fire Damage Limit	Included
No fault Sewer Backup Limit	\$25,000/\$250,000
General Liability Deductible	\$0

PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY (Claims Made)

Public Officials and Employment Practices Liability Limit	Per Claim	\$1,000,000
	Aggregate	\$2,000,000
Public Officials and Employment Practices Liability Deductible		\$0

Retroactive Date:

Supplemental Payments: Pre-termination \$2,500 per employee - \$5,000 annual aggregate.

Non-Monetary \$100,000 aggregate.

Cyber Liability sublimit included under POL/EPLI

Media Content Services Liability

Network Security Liability

Privacy Liability

First Party Extortion Threat

First Party Crisis Management

First Party Business Interruption

Limit: \$100,000 each claim/annual aggregate

Fraudulent Instruction: \$25,000



PREMIUM SUMMARY

**Bullfrog Creek Community Development District
c/o Inframark Management Services- Tampa
2005 Pan Am Circle, Suite 300
Tampa, FL 33607**

Term: October 1, 2026 to October 1, 2027

Quote Number: 100126722

PREMIUM BREAKDOWN

Property (Including Scheduled Inland Marine)	\$2,725
Crime	Not Included
Automobile Liability	Not Included
Hired Non-Owned Auto	Included
Auto Physical Damage	Not Included
General Liability	\$3,779
Public Officials and Employment Practices Liability	\$3,023
Deadly Weapon Protection Coverage	Included
TOTAL PREMIUM DUE	\$9,527

IMPORTANT NOTE

Defense Cost - Outside of Limit, Does Not Erode the Limit for General Liability, Public Officials Liability, and Employment related Practices Liability.

Deductible does not apply to defense cost. Self-Insured Retention does apply to defense cost.

Additional Notes:

(None)



PARTICIPATION AGREEMENT
Application for Membership in the Florida Insurance Alliance

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Florida Insurance Alliance ("FIA") for continuing liability and/or casualty coverage through membership in FIA, to become effective 12:01 a.m., 10/01/2026, and if accepted by the FIA's duly authorized representative, does hereby agree as follows:

- (a) That, by this reference, the terms and provisions of the Interlocal Agreement creating the Florida Insurance Alliance are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Interlocal Agreement as provided therein;
- (b) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys' fees;
- (c) To abide by the rules and regulations adopted by the Board of Directors;
- (d) That should the Applicant desire to cancel coverage; it will give not less than ninety (90) days prior written notice of cancellation;
- (e) That if the Fund desire to cancel coverage; it will give not less than thirty (30) days prior written notice of cancellation;
- (f) That all information contained in the underwriting application provided to FIA as a condition precedent to participation in FIA is true, correct and accurate in all respects.

Bullfrog Creek Community Development District

 (Name of Local Governmental Entity)

By:
DocuSigned by:

A914FCA6308743B Signature

 Michael Perez

 Print Name

Witness By:
Signed by:

7F5C7F65CF Signature

 Tabitha Blackwelder

 Print Name

IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE October 1, 2026

By: _____
 Administrator



PROPERTY VALUATION AUTHORIZATION

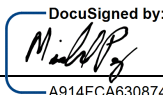
Bullfrog Creek Community Development District
c/o Inframark Management Services- Tampa
2005 Pan Am Circle, Suite 300
Tampa, FL 33607

QUOTATIONS TERMS & CONDITIONS

1. Please review the quote carefully for coverage terms, conditions, and limits.
2. The coverage is subject to 25% minimum earned premium as of the first day of the "Coverage Period".
3. Total premium is late if not paid in full within 30 days of inception, unless otherwise stated.
4. Property designated as being within Flood Zone A or V (and any prefixes or suffixes thereof) by the Federal Emergency Management Agency (FEMA), or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a Special Flood Deductible equal to all flood insurance available for such property under the National Flood Insurance Program, whether purchased or not or 5% of the Total Insured Value at each affected location whichever the greater.
5. The Florida Insurance Alliance is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by the Alliance on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence. Property designated as being within.
6. Coverage is not bound until confirmation is received from a representative of Egis Insurance & Risk Advisors.

I give my authorization to bind coverage for property through the Florida Insurance Alliance as per limits and terms listed below.

☒	Building and Content TIV	\$247,811	As per schedule attached
☐	Inland Marine	Not Included	
☐	Auto Physical Damage	Not Included	

Signature:  Date: 9/22/2026
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Name: Michael Perez

Title: District Manager



Property Schedule

Bullfrog Creek Community Development District

Policy No.: 100126722
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description		Year Built	Eff. Date		Building Value		Total Insured Value	
	Address			Term	Date	Contents Value			
	Roof Shape	Roof Pitch				Roof Covering		Covering Replaced	Roof Yr Blt
1	Dock		2016	10/01/2026		\$5,952		\$5,952	
	12710 Bullfrog Creek Rd Gisonton FL 33534		Waterfront structures	10/01/2027					
Unit #	Description		Year Built	Eff. Date		Building Value		Total Insured Value	
	Address			Term	Date	Contents Value			
	Roof Shape	Roof Pitch				Roof Covering		Covering Replaced	Roof Yr Blt
2	Entry Monument		2016	10/01/2026		\$89,276		\$89,276	
	12710 Bullfrog Creek Rd Gisonton FL 33534		Masonry non combustible	10/01/2027					
Unit #	Description		Year Built	Eff. Date		Building Value		Total Insured Value	
	Address			Term	Date	Contents Value			
	Roof Shape	Roof Pitch				Roof Covering		Covering Replaced	Roof Yr Blt
3	Entry Monument (Bullfrog East)		2016	10/01/2026		\$65,470		\$65,470	
	North of Hampton Hill Dr. & Cowley Rd West Gibson FL 33534		Masonry non combustible	10/01/2027					
Unit #	Description		Year Built	Eff. Date		Building Value		Total Insured Value	
	Address			Term	Date	Contents Value			
	Roof Shape	Roof Pitch				Roof Covering		Covering Replaced	Roof Yr Blt
4	Entry Monument (Bullfrog East)		2016	10/01/2026		\$65,470		\$65,470	
	Hampton Rd North side just East of Rose Petal Place Gibson FL 33534		Masonry non combustible	10/01/2027					
Unit #	Description		Year Built	Eff. Date		Building Value		Total Insured Value	
	Address			Term	Date	Contents Value			
	Roof Shape	Roof Pitch				Roof Covering		Covering Replaced	Roof Yr Blt
5	Imitation Vinyl Stone Fence by Lift Station 9 70'		2016	10/01/2026		\$8,657		\$8,657	
	Bull Frog Creek Rd Entrance South side on Bull Frog Creek Rd. Gibson FL 33534		Non combustible	10/01/2027					
Unit #	Description		Year Built	Eff. Date		Building Value		Total Insured Value	
	Address			Term	Date	Contents Value			
	Roof Shape	Roof Pitch				Roof Covering		Covering Replaced	Roof Yr Blt
6	Masonry and Wrought Iron Fence Right of Entry 50'		2016	10/01/2026		\$12,986		\$12,986	
	Bull Frog Creek Rd Entrance South side on Bull Frog Creek Rd. Gibson FL 33534		Masonry non combustible	10/01/2027					
			Total:	Building Value \$247,811		Contents Value \$0		Insured Value \$247,811	

DocuSigned by:

 A914FCA6308743D...

Print Name:

Michael Perez

Date: 9/22/2026

**MINUTES OF MEETING
BULLFROG CREEK
COMMUNITY DEVELOPMENT DISTRICT**

The Bullfrog Creek Community Development District regular meeting of the Board of Supervisors was held on Tuesday, September 8, 2026, and called to order at 6:06 p.m. at the Ventana Clubhouse located at 13013 Summerfield Blvd., Riverview, FL 33579.

Present and constituting a quorum were:

Joshua Kowalke	Board Supervisor, Vice-Chair
Linda McAbee	Board Supervisor, Assistant Secretary
Jesus M. Sosa-burgos	Board Supervisor, Assistant Secretary
Susan Blaylock	Board Supervisor, Assistant Secretary
Brandy Cambern	Board Supervisor, Assistant Secretary

Also present, either in person or via Zoom Communication, were:

Michael Perez	District Manager, Inframark
Epifanio Carvajal	Landscape, Pine Lake
Residents and Members of the Public	

This is not a certified or verbatim transcript but rather represents the context and summary of the meeting. The full meeting is available in audio format upon request. Contact the District Office for any related costs for an audio copy.

FIRST ORDER OF BUSINESS Call to Order and Roll Call

Mr. Perez called the meeting to order and conducted roll call. A quorum was established.

SECOND ORDER OF BUSINESS Pledge of Allegiance

The Pledge of Allegiance was recited.

THIRD ORDER OF BUSINESS Motion to Approve Agenda

On MOTION by Mr. Kowalke, seconded by Ms. Blaylock, with all in favor, the motion to approve the September 8, 2026, meeting agenda carried. 5-0

FOURTH ORDER OF BUSINESS Public Comments

A resident stated that the pier has a broken rail. Also that the landscapers are doing a great job.

FIFTH ORDER OF BUSINESS

Staff Reports

A. Landscape

Mr. Carvajal informed the Board of the removal of the old flowers today and stated that the new flowers will be installed on Friday. He spoke on the shaping of the trees, taking a little time and that they completed the trimming of the palms. The previous area by the pool that was missed has been corrected.

i. Irrigation Report

The Board reviewed the irrigation report and had no questions.

ii. Consideration of Pine Lake Stuck Valve Replacement Proposal #9757

Discussion ensued regarding proposal #9757 and the amount. The Board requested a more thorough breakdown.

On MOTION by Ms. McAbee, seconded by Mr. Sosa-Burgos, with all in favor, the motion to set an NTE of \$857.76 and appointing Mr. Kowalke working with staff outside of a meeting for approval carried. 5-0

B. District Counsel

The District Counsel was not present and had no updates for the Board.

C. District Engineer

The District Engineer was not present and had no updates for the Board.

D. District Manager

Mr. Perez re-introduced himself to the Board and advised that he will be acting as District Manager going forward.

Mr. Kowalke stated that the Board requested a proposal for palm tree replacement and he will work with Mr. Perez outside of a meeting on this project.

Ms. Blaylock stated she believes the prices for landscaping items are higher than necessary. Discussion ensued regarding landscaping prices.

Ms. Cambern inquired about the monument sign repairs. Mr. Perez will follow up with the vendor and report back to the Board.

SIXTH ORDER OF BUSINESS Business Items

A. Consideration of Grau & Associates Audit Engagement Letter

On MOTION by Mr. Kowalke, seconded by Ms. McAbee, with all in favor, the motion to approve Grau & Associates Audit Engagement Letter, carried. 5-0

B. Consideration of Resolution 2026-11; Designation of Officers

On MOTION by Mr. Kowalke, seconded by Ms. Cambern, with all in favor, the motion to adopt Resolution 2026-11; Designation of Officers carried. 5-0

SEVENTH ORDER OF BUSINESS Consent Agenda

A. Consideration of Regular Meeting Minutes of August 11, 2026

On MOTION by Ms. McAbee, seconded by Mr. Sosa-Burgos, with all in favor, the motion to approve the meeting minutes of August 11, 2026, carried. 5-0

EIGHTH ORDER OF BUSINESS Supervisor Requests

There being none, the next order of business followed.

NINTH ORDER OF BUSINESS Public Comments

A resident inquired about the valve details and the cost again. Mr. Perez confirmed that he will investigate the valve details and provided a range of what has been done.

TENTH ORDER OF BUSINESS Adjournment

On MOTION by Mr. Kowalke, seconded by Mr. Blay, with all in favor, the meeting was adjourned at 6:30 p.m. 5-0

Secretary / Assistant Secretary

Chairman / Vice Chairman