DDEMILIM



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 06973030 - 2	POLICY PERIOD FROM 04/13/2023	TO 04/13/2024
	at 12:01 a.m. Eastern Time	
Transaction: AMENDED DECLARATIONS	Effective: 07/06/2023	CR-W
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address	Agent	Fl. Agent Lic. #
The Village on Island Estates Condo Assn, Inc. 24701 US HIGHWAY 19 N STE 102 C/O AMERI-TECH COMMUNITY MANAGEMENT, INC. CLEARWATER, FL 33763-4086	ANTHONY LOSCHIAVO FAKO INSURANCE PLUS INC 2752 66TH STREET NORTH ST PETERSBURG, FL 33710	E001339
Telephone: 727-726-8000	Telephone : 727-343-8899	

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$228,560.00
Required Additional Charges:	
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment 2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment Catastrophe Financing Surcharge Tax-Exempt Surcharge	\$2,971.00 \$1,600.00 \$34,284.00 \$4,000.00
TOTAL:	\$271,415.00
Change in Policy Premium:	-\$18,375.00

The portion of your premium for

Hurricane Coverage is: \$213,098.00 Non - Hurricane Coverage is: \$15,462.00

See Form CDEC-FE-SCH – Commercial Policy Forms And Endorsements Schedule

Countersigned: 08/08/2023

Authorized By: ANTHONY LOSCHIAVO BY:

Issued Date: 08/08/2023

Timothy M. Cerio

President/CEO and Executive Director Citizens Property Insurance Corporation

CDEC1 08 21	Includes copyrighted material of Insurance Services Office, Inc.,	Page 1 of 17
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Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

LOCATION NO. 1	BUILDING C	OR SPECIAL CLA	ASS ITEM NO. 1	CSP C	ode: 0331	
BUSINESS DESCRIPTION	ON: Condominiums -re	esidential (associa	ation risk only) - wit	hout mercan	tile occupancies -	Jp to 10 units
DESCRIPTION OF PRE	MISES 1: 240	Windward Passa	ge Bld	g 101-105		
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2		Group I Constructi N/A Group I Territory N/A	Masor	nry erritory	Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units 5
COVERAGES PROVIDE	Insurance at the Is Shown.	Described Prem	ises Applies Only	For Covera	ges For Which A L	imit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	est Rates	Premium	First Loss
Building (Bldg)	\$1.480.000	Wind	\$1.480.000	Class	\$21.942.00	N/A
Danamy (Diag)	ψ1,100,000	· · · · · · ·	ψ1,100,000	01400	FHCF Build-Up Premiu	
OPTIONAL COVERAGE	S Applicable Only	When Entries A	re Made In The Sc	hedule Belo	<u> </u>	····
Coverage		emium			eplacement Cost	
v			E	Building Yes	•	rsonal Property
DEDUCTIBLE			и			
Other Windstorm or	Hail Deductible		Year Hurricane ge Deductible			
Deductible Percentage (D	eductible Amount)	Deductible Percent	age (Deductible Amount)		
Bldg: 1% (\$1	14,800)	Bldg: 5	% (\$74,000)			
WINDSTORM MITIGATI	ON FEATURES					
Terrain C	Year Built 1979	Roof Cover FBC Equivalent	Roof Deck Level C	-	Roof-Wall onnection Clips	SWR Yes
Building Type Type I	Roof Shape Other	-	g Protection None	FBC Wind N/A	Speed FB0	Wind Design N/A
*A premium adjustment or construction technique					uilding's wind loss	mitigation feature
Mortgageholder(s) & O	ther Policyholder Inte	erest(s) - See Po	olicy Interest Sche	dule.		
PREMIUM: \$23,832.00						



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

Location Address Addre	LOCATION NO. 1	BUILDING O	R SPECIAL CLA	ASS ITEM I	NO . 2	CSP C	ode: 0331		
Courage Premium Replacement Cost Building Business Personal Progress Building Business Personal Progress Business Pe	BUSINESS DESCRIPTION	: Condominiums -re	sidential (associa	ation risk or	nly) - withou	t mercant	tile occupanc	ies - Up 1	to 10 units
Courage Premium Replacement Cost Building Business Personal Properties Premium Pre	DESCRIPTION OF PREMIS	SES 1: 240 \	Windward Passa	ge	Bldg 20	01-203			
Sample S	240 WINDWARD PSGE		N/A Group I Territory		Masonry oup II Territo		N/A Coastal Terri	tory	BCEGS Grade Ungraded No. of Units 3
Coverage	COVERAGES PROVIDED		Described Prem	ises Applie	es Only For	Coverag	ges For Whic	h A Lim	it Of Insurand
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below Coverage Premium Replacement Cost Building Business Personal Propress DEDUCTIBLE Other Windstorm or Hail Deductible Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,470) Bldg: 5% (\$42,350) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall SWR C 1979 FBC Equivalent Level C Connection Clips Building Type Type I Other None N/A FBC Wind Speed FBC Wind Des Type I Other None N/A N/A *A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation for or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.	Coverage		Causes			Rates	Pren	nium	First Loss
Coverage	Building (Bldg)	\$847,000	Wind	\$84	7,000	Class	\$9,09	93.00	N/A
Coverage Premium Building Business Personal Propressional							· .	Premium:	\$784
Building Yes Other Windstorm or Hail Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,470) Bldg: 5% (\$42,350) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Connection Clips Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Des Type I Other None N/A N/A *A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation feor construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.	OPTIONAL COVERAGES	Applicable Only \	When Entries A	re Made In	The Sched	ule Belov	w		
DEDUCTIBLE Other Windstorm or Hail Deductible Percentage Deductible Percentage Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,470) Bldg: 5% (\$42,350) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall SWR C 1979 FBC Equivalent Level C Connection Clips Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Des Type I Other None N/A Premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation feor construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.	Coverage	Pre	mium			R	eplacement	Cost	
Other Windstorm or Hail Deductible Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,470) Bldg: 5% (\$42,350) WINDSTORM MITIGATION FEATURES Terrain Year Built 1979 FBC Equivalent Level C Connection Clips Building Type Type I Other None N/A N/A *A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation feor construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Windstageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						_	Busines	ss Perso	nal Property
Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,470) Bldg: 5% (\$42,350) WINDSTORM MITIGATION FEATURES Terrain C 1979 FBC Equivalent C 1979 Roof Shape Type I Other None Percentage (Deductible Amount) Deductible Percentage (Deductible Amount) Bldg: 5% (\$42,350) WINDSTORM MITIGATION FEATURES Terrain C 1979 FBC Equivalent Level C Connection Clips PBC Wind Speed FBC Wind Des None N/A N/A *A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation fe or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.	DEDUCTIBLE						'		
Bldg: 1% (\$8,470) Bldg: 5% (\$42,350) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Connection Clips Building Type Roof Shape Opening Protection None N/A N/A *A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation feor construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.	Other Windstorm or Ha	il Deductible							
WINDSTORM MITIGATION FEATURES Terrain C 1979 FBC Equivalent Clips Building Type Type I Other Other None Type I Other None FBC Wind Speed N/A N/A *A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation feor construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.	Deductible Percentage (Dedu	uctible Amount)	Deductible Percent	age (Deductib	le Amount)				
Terrain C 1979 FBC Equivalent Level C Connection Clips Building Type Type I Other Other None FBC Wind Speed N/A *A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation feor construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.	Bldg: 1% (\$8,4	70)	Bldg: 5	% (\$42,350)				
C 1979 FBC Equivalent Level C Connection Clips Building Type Roof Shape Opening Protection None N/A N/A *A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation for construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.	WINDSTORM MITIGATION	I FEATURES							
Type I Other None N/A N/A *A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation for construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.							onnection		
or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit. Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.			•	_	n FB		Speed	FBC W	_
							uilding's wind	loss miti	gation feature
	Mortgageholder(s) & Othe	er Policyholder Inte	rest(s) - See Po	olicy Intere	st Schedul	e.			
PREMIUM: \$9,877.00	PREMIUM: \$9.877.00	-		-					



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

		R SPECIAL CLA	SS ITEM NO. 3	CSP C	ode: 0331	
BUSINESS DESCRIPTIO	N: Condominiums -re	sidential (associa	tion risk only) - with	out mercant	tile occupancies - Up	to 10 units
DESCRIPTION OF PREM	IISES 1: 240 \	Vindward Passag	e Bldg	301-304		
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-22		roup I Construction N/A Group I Territory N/A	on Group II Const Masonry Group II Terr N/A	y	Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units 4
COVERAGES PROVIDED	Insurance at the I	Described Premis	ses Applies Only F	or Coverag	ges For Which A Lir	nit Of Insuran
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	t Rates	Premium	First Loss
Building (Bldg)	\$1,156,000	Wind	\$1,156,000	Class	\$12,622.00	N/A
					FHCF Build-Up Premium:	\$1,088
OPTIONAL COVERAGES	Applicable Only \	When Entries Are	Made In The Sch	edule Belov	w	
Coverage	Pre	mium		R	eplacement Cost	
			Bu	u ilding Yes	Business Pers	onal Property
DEDUCTIBLE						
Other Windstorm or H	ail Deductible		ear Hurricane e Deductible			
Deductible Percentage (De	ductible Amount)	Deductible Percenta	ge (Deductible Amount)			
Bldg: 1% (\$11	,560)	Bldg: 5%	(\$57,800)			
WINDSTORM MITIGATIO	N FEATURES					
Terrain C	Year Built 1980 No	Roof Cover n-FBC Equivalen	Roof Deck t Level C		coof-Wall connection Clips	SWR Yes
Building Type Type I	Roof Shape Other		Protection I	FBC Wind S	Speed FBC	Wind Design N/A
*A premium adjustment of or construction techniques					uilding's wind loss m	itigation featur
Mortgageholder(s) & Otl	ner Policyholder Inte	rest(s) - See Po	licy Interest Sched	lule.		
PREMIUM: \$13,710.00	-		-			



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

LOCATION NO. 1	BUILDING O	R SPECIAL CLA	ASS ITEM NO. 4	CSP C	ode: 0331	
BUSINESS DESCRIPTIO	N: Condominiums -re	esidential (associa	ation risk only) - with	nout mercan	tile occupancies - l	Jp to 10 units
DESCRIPTION OF PREM	IISES 1: 240 V	Windward Passa	ge Bld	g 401-406		
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-22		Group I Constructi N/A Group I Territory N/A	Mason	ry	Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units 6
COVERAGES PROVIDED	Insurance at the Is Shown.	Described Prem	ises Applies Only	For Covera	ges For Which A L	imit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	st Rates	Premium	First Loss
Building (Bldg)	\$1,710,000	Wind	\$1,710,000	Class	\$31,368.00	N/A
					FHCF Build-Up Premiur	m: \$2,701
OPTIONAL COVERAGES	Applicable Only	When Entries A	re Made In The Scl	nedule Belo	w	
Coverage	Pre	mium		R	eplacement Cost	
			В	uilding Yes	Business Per	sonal Property
DEDUCTIBLE	,					
Other Windstorm or H	ail Deductible		Year Hurricane ge Deductible			
Deductible Percentage (De	ductible Amount)	Deductible Percent	age (Deductible Amount))		
Bldg: 1% (\$17	7,100)	Bldg: 5	% (\$85,500)			
WINDSTORM MITIGATIO	N FEATURES					
Terrain C	Year Built 1980	Roof Cover FBC Equivalent	Roof Deck Level C	=	Roof-Wall onnection Toe Nail	SWR Yes
Building Type Type I	Roof Shape Other		g Protection None	FBC Wind N/A	Speed FBC	Wind Design N/A
*A premium adjustment of or construction techniques					uilding's wind loss	mitigation feature
Mortgageholder(s) & Otl	ner Policyholder Inte	erest(s) - See Po	olicy Interest Sche	dule.		
PREMIUM: \$34,069.00	<u>-</u>		-			



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

LOVERAGES PROVIDED IS	nsurance at the Is Shown. Limit Of Insurance \$1,139,000	Vindward Passa Froup I Construction N/A Group I Territory N/A	ge on Group Grou	Bldg 50 Il Construct Masonry p Il Territo N/A Only For	01-504 ection F	e occupancies - L Protection Class N/A Coastal Territory Pinellas - 42 es For Which A L	BCEGS Grade Ungraded No. of Units 4
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268 COVERAGES PROVIDED Is Coverage	nsurance at the I s Shown. Limit Of Insurance \$1,139,000	Froup I Construction N/A Group I Territory N/A Described Prem Covered Causes Of Loss	on Group Grou Grou ises Applies Tota Replaceme	Il Construction Masonry p Il Territo N/A Only For	etion F ery (N/A Coastal Territory Pinellas - 42	Ungraded No. of Units 4
240 WINDWARD PSGE CLEARWATER, FL 33767-2268 COVERAGES PROVIDED Is Coverage	nsurance at the I s Shown. Limit Of Insurance \$1,139,000	N/A Group I Territory N/A Described Prem Covered Causes Of Loss	Grouises Applies Tota Replaceme	Masonry p II Territo N/A Only For	ory (N/A Coastal Territory Pinellas - 42	Ungraded No. of Units 4
Coverage	Limit Of Insurance \$1,139,000	Covered Causes Of Loss	Tota Replaceme	- I	Coverage	es For Which A L	imit Of Insuran
	Insurance \$1,139,000	Causes Of Loss	Replaceme	-			
Building (Bldg)		Wind	\$1 139	5551	Rates	Premium	First Loss
	Annlicable Only V		ψ., 100,	000	Class	\$15,129.00	N/A
	Annlicable Only \					HCF Build-Up Premiun	n: \$1,304
OPTIONAL COVERAGES A	The sing of the	When Entries A	re Made In Ti	e Sched	ule Below	1	
Coverage	Pre	mium			Re	placement Cost	
				Build Ye	•	Business Per	sonal Property
DEDUCTIBLE							
Other Windstorm or Hail I	Deductible		Year Hurricai ge Deductibl				
Deductible Percentage (Deductib	ole Amount)	Deductible Percent	age (Deductible A	mount)			
Bldg: 1% (\$11,390	0)	Bldg: 5	% (\$56,950)				
WINDSTORM MITIGATION F	EATURES						
	ear Built 1980	Roof Cover FBC Equivalent	Roof Lev	Deck el C	Cor	oof-Wall nnection oe Nail	SWR Yes
Building Type Type I	Roof Shape Other	•	g Protection None	FB	C Wind S _i N/A	peed FBC	Wind Design N/A
*A premium adjustment of \$ 5 or construction techniques that						lding's wind loss r	nitigation featur
Mortgageholder(s) & Other F	Policyholder Inte	rest(s) - See Po	olicy Interest	Schedul	е.		
PREMIUM: \$16,433.00	<u> </u>	• • • • • • • • • • • • • • • • • • • •	-				



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

Coverage Building (Bldg) OPTIONAL COVERAGES Ap	1: 240 V G surance at the E Shown. Limit Of Insurance \$1,459,000	Vindward Passa Froup I Construction N/A Group I Territory N/A	ge on Group Group ises Applies Tot Replacem \$1,459	Bldg 60 D II Construct Masonry Dup II Territo N/A S Only For tal Bent Cost	Coverage Rates Class	Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units 5 Limit Of Insura n First Loss
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268 COVERAGES PROVIDED Ins Is \$ Coverage Building (Bldg) OPTIONAL COVERAGES Ap	Surance at the E Shown. Limit Of Insurance \$1,459,000	Covered Causes Of Loss Wind	on Group Group ises Applies Tot Replacem \$1,459	o II Construction Masonry Doup II Territor N/A s Only For tal ment Cost	Coverage Rates Class	N/A Coastal Territory Pinellas - 42 es For Which A Premium \$26,764.0	Ungraded No. of Units 5 Limit Of Insura n First Loss
240 WINDWARD PSGE CLEARWATER, FL 33767-2268 COVERAGES PROVIDED Ins Is \$ Coverage Building (Bldg) OPTIONAL COVERAGES Ap	Surance at the E Shown. Limit Of Insurance \$1,459,000	N/A Group I Territory N/A Described Prem Covered Causes Of Loss Wind	Gro ises Applies Tot Replacem \$1,459	Masonry oup II Territo N/A s Only For tal eent Cost	Coverage Rates Class	N/A Coastal Territory Pinellas - 42 es For Which A Premium \$26,764.0	Ungraded No. of Units 5 Limit Of Insura n First Loss
Coverage Building (Bldg)	Limit Of Insurance \$1,459,000	Covered Causes Of Loss Wind	Tot Replacem \$1,459	tal eent Cost	Rates Class	Premium \$26,764.0	n First Loss
Building (Bldg) OPTIONAL COVERAGES Ap	Insurance \$1,459,000 oplicable Only V	Causes Of Loss Wind	Replacem \$1,459	ent Cost 9,000	Class	\$26,764.0	00 N/A
OPTIONAL COVERAGES Ap	oplicable Only V	When Entries A			F	, ,, -	
	<u> </u>		re Made In T	The Cabad		HCF Build-I In Prem	ium: \$2.30F
	<u> </u>		re Made In 1	The Celead		20 Op 1 10111	ΨΖ,500
Coverage	Pre	mium		i ne Schea	ule Belov	/	
					Re	placement Cos	st
				Build Ye	•	Business P	Personal Proper
DEDUCTIBLE							
Other Windstorm or Hail De	eductible		rear Hurrica ge Deductik				
Deductible Percentage (Deductible	e Amount)	Deductible Percent	age (Deductible	e Amount)			
Bldg: 1% (\$14,590)		Bldg: 5	% (\$72,950)				
WINDSTORM MITIGATION FEA	ATURES						
	r Built 979	Roof Cover FBC Equivalent		of Deck evel C	Co	oof-Wall nnection nknown	SWR Yes
Building Type Type I	Roof Shape Other	•	g Protectior None	n FB	C Wind S N/A	peed FE	BC Wind Design N/A
*A premium adjustment of \$ 9,89 or construction techniques that						ilding's wind los	s mitigation featu
Mortgageholder(s) & Other Po	olicyholder Inte	rest(s) - See Po	olicy Interes	st Schedul	е.		
PREMIUM: \$29,069.00	-						



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

BUSINESS DESCRIPTION: DESCRIPTION OF PREMISI Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268 COVERAGES PROVIDED	ES 1: 240	esidential (associa Windward Passa Group I Constructi N/A Group I Territory N/A	ge on Group) - without Bldg 70)1-702	le occupancies - l	Jp to 10 units
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	(Group I Constructi N/A Group I Territory	on Group	_ _			
240 WINDWARD PSGE CLEARWATER, FL 33767-2268		N/A Group I Territory	·	II Constru			
COVERAGES PROVIDED	Incurance of the	11/7	Gro	Masonry up II Territo N/A		Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units 2
	Is Shown.	Described Prem	ises Applies	Only For	Coverag	es For Which A L	imit Of Insuran
Coverage	Limit Of Insurance	Covered Causes Of Loss	Tota Replacem		Rates	Premium	First Loss
Building (Bldg)	\$616,000	Wind	\$616,0	000	Class	\$8,183.00	N/A
					F	HCF Build-Up Premiur	n: \$705
OPTIONAL COVERAGES	Applicable Only	When Entries A	re Made In T	he Sched	ule Belov	V	
Coverage	Pre	emium			Re	placement Cost	
				Build Ye	•	Business Per	sonal Property
DEDUCTIBLE							
Other Windstorm or Hail	Deductible		Year Hurrica ge Deductib				
Deductible Percentage (Deduction	tible Amount)	Deductible Percent	age (Deductible	Amount)			
Bldg: 1% (\$6,16	0)	Bldg: 5	% (\$30,800)				
WINDSTORM MITIGATION	FEATURES						
Terrain Y C	'ear Built 1979	Roof Cover FBC Equivalent		Deck rel C	Co	oof-Wall nnection nknown	SWR Yes
Building Type Type I	Roof Shape Other		g Protection None	FB	C Wind S N/A	peed FBC	Wind Design N/A
*A premium adjustment of \$ or construction techniques th						ilding's wind loss i	mitigation feature
Mortgageholder(s) & Other	Policyholder Inte	erest(s) - See Po	olicy Interes	Schedul	е.		
PREMIUM: \$8,888.00	-		-				



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

LOCATION NO. 1	BUILDING C	R SPECIAL CLA	ASS ITEM NO. 8	CSP C	ode: 0331	
BUSINESS DESCRIPTIO	N: Condominiums -re	esidential (associa	ation risk only) - with	out mercan	tile occupancies -	Up to 10 units
DESCRIPTION OF PREM	IISES 1: 240 '	Windward Passa	ge Bldg	g 801-805		
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-22		Group I Constructi N/A Group I Territory N/A	Masonr	y	Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units 5
COVERAGES PROVIDED	Insurance at the Is Shown.	Described Prem	ises Applies Only F	For Covera	ges For Which A	Limit Of Insuran
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	st Rates	Premium	First Loss
Building (Bldg)	\$1,427,000	Wind	\$1,427,000	Class	\$21,156.00) N/A
					FHCF Build-Up Premi	um: \$1,822
OPTIONAL COVERAGES	Applicable Only	When Entries A	re Made In The Sch	edule Belo	w	
Coverage	Pre	mium		R	eplacement Cos	t
			Bı	uilding Yes	Business Po	ersonal Property
DEDUCTIBLE	_					
Other Windstorm or H	ail Deductible		/ear Hurricane ge Deductible			
Deductible Percentage (De	ductible Amount)	Deductible Percent	age (Deductible Amount)			
Bldg: 1% (\$14	1,270)	Bldg: 5	% (\$71,350)			
WINDSTORM MITIGATIO	N FEATURES					
Terrain C	Year Built 1981	Roof Cover FBC Equivalent	Roof Deck Level C	=	Roof-Wall onnection Clips	SWR Yes
Building Type Type I	Roof Shape Other		g Protection None	FBC Wind N/A	Speed FB	C Wind Design N/A
*A premium adjustment of or construction techniques					uilding's wind loss	mitigation featur
Mortgageholder(s) & Oth	ner Policyholder Inte	erest(s) - See Po	olicy Interest Sched	dule.		
PREMIUM: \$22,978.00	-					



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

BUSINESS DESCRIPTION: DESCRIPTION OF PREMISI Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	1: 240 V	esidential (associa Windward Passa Group I Constructi N/A Group I Territory	ge	Bldg 90	1-903	le occupancies - U	to 10 units
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	(Group I Constructi N/A	<u> </u>	<u> </u>			
240 WINDWARD PSGE CLEARWATER, FL 33767-2268		N/A	on Group				
		N/A	, Gro	O II Construct Masonry Oup II Territo N/A		Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units
	Insurance at the Is Shown.	Described Prem	ises Applie	s Only For	Coverage	es For Which A Li	nit Of Insuran
Coverage	Limit Of Insurance	Covered Causes Of Loss	Tot Replacem		Rates	Premium	First Loss
Building (Bldg)	\$884,000	Wind	\$884	,000	Class	\$11,742.00	N/A
						HCF Build-Up Premium	\$1,012
OPTIONAL COVERAGES	Applicable Only	When Entries A	re Made In 1	The Sched	ule Belov	1	
Coverage	Pre	mium			Re	placement Cost	
				Build Ye	•	Business Pers	onal Property
DEDUCTIBLE							
Other Windstorm or Hail	Deductible		Year Hurrica ge Deductik				
Deductible Percentage (Deduc	tible Amount)	Deductible Percent	age (Deductible	Amount)			
Bldg: 1% (\$8,84	0)	Bldg: 5	% (\$44,200)				
WINDSTORM MITIGATION	FEATURES						
Terrain Y C	'ear Built 1982	Roof Cover FBC Equivalent		f Deck vel C	Co	oof-Wall nnection nknown	SWR Yes
Building Type Type I	Roof Shape Other		g Protectior None	n FB	C Wind S N/A	peed FBC	Wind Design N/A
*A premium adjustment of \$ or construction techniques the						ilding's wind loss m	itigation featur
Mortgageholder(s) & Other	Policyholder Inte	erest(s) - See Po	olicy Interes	st Schedul	е.		
PREMIUM: \$12,754.00	-	.,	<u> </u>				



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

LOCATION NO. 1	BUILDING O	R SPECIAL CLA	ASS ITEM NO. 10	CSP C	ode: 0331		
BUSINESS DESCRIPTION	N: Condominiums -re	sidential (associa	ation risk only) - wit	hout mercan	tile occupancies - U	p to 10 units	
DESCRIPTION OF PREM	ISES 1: 240 V	Vindward Passa	ge Bld	g 1001-1004	1		
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-226		roup I Constructi N/A Group I Territory N/A	Mason	ıry	Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units 4	
COVERAGES PROVIDED	Insurance at the I Is Shown.	Described Prem	ises Applies Only	For Covera	ges For Which A Li	mit Of Insuran	
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	st Rates	Premium	First Loss	
Building (Bldg)	\$1,156,000	Wind	\$1,156,000	Class	\$15,356.00	N/A	
				FHCF Build-Up Pre			
OPTIONAL COVERAGES	Applicable Only \	When Entries A	re Made In The Sc	hedule Belo	w		
Coverage	Premium			R	Replacement Cost		
			В	Building Yes	Business Per	sonal Property	
DEDUCTIBLE							
Other Windstorm or H	ail Deductible		rear Hurricane ge Deductible				
Deductible Percentage (Ded	luctible Amount)	Deductible Percent	age (Deductible Amount)			
Bldg: 1% (\$11	,560)	Bldg: 5	% (\$57,800)				
WINDSTORM MITIGATIO	N FEATURES						
Terrain C	Year Built 1982	Roof Cover FBC Equivalent	Roof Deck Level C	С	Roof-Wall onnection Unknown	SWR Yes	
Building Type Type I	Roof Shape Other	-	g Protection None	FBC Wind N/A	Speed FBC	Wind Design N/A	
*A premium adjustment of or construction techniques					uilding's wind loss n	nitigation feature	
Mortgageholder(s) & Oth	er Policyholder Inte	rest(s) - See Po	olicy Interest Sche	dule.			
PREMIUM: \$16,680.00	<u> </u>		-				



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

Location Address 2420 WINDWARD PSGE CLEARWATER, FL 33767-2268 South Territory NiA			
Coverage Premium Replacement Cost Building Business Personal Percentage Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,840) Bldg: 5% (\$44,200) Bldg: 5% (\$44,200) Building Type Roof Shape Type I Roof Cover and page from a 1% surcharge to a 65% credit.	0 units		
Address CLEARWATER, FL 33767-2268 South Nick Group Territory Group Territory Nick Nic			
Shown. Coverage	EGS Grade Jngraded b. of Units 3		
Limit Of Insurance	f Insuran		
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below Coverage Premium Replacement Cost Building Business Personal Yes Business Personal Yes Percentage (Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,840) Bldg: 5% (\$44,200) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall C Septimble Percentage (Deductible Percentage (Deductible Percentage (Deductible Amount)) Building Type Roof Shape Opening Protection Clips Building Type I Other None N/A N/A *A premium adjustment of \$ 6,596.00 is included to reflect building code enforcement and the building's wind loss mitigation construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	irst Loss		
Coverage Premium Replacement Cost Building Yes Personal	N/A		
Coverage Premium Replacement Cost Building Business Personal Yes DEDUCTIBLE Other Windstorm or Hail Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,840) Bldg: 5% (\$44,200) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall S C 1982 FBC Equivalent Level C Connection Clips Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Type I Other None N/A N/A *A premium adjustment of \$ 6,596.00 is included to reflect building code enforcement and the building's wind loss mitigat or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	\$818		
DEDUCTIBLE Other Windstorm or Hail Deductible Percentage Deductible Percentage Deductible Percentage (Deductible Amount) Peductible Percentage (Deductible Percentage (Deductible Amount) Peductible Percentage (Deductible Amount) Peductible Peductible Percentage (Deductible Amount) Peductible			
DEDUCTIBLE Other Windstorm or Hail Deductible Percentage Deductible Percentage Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,840) Bldg: 5% (\$44,200) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall C Connection Clips Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Type I Other None N/A N/A *A premium adjustment of \$ 6,596.00 is included to reflect building code enforcement and the building's wind loss mitigat or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	Replacement Cost		
Other Windstorm or Hail Deductible Percentage Deductible Deductible Percentage (Deductible Amount) Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,840) Bldg: 5% (\$44,200) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall C Connection Clips Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Type I Other None N/A N/A N/A *A premium adjustment of \$ 6,596.00 is included to reflect building code enforcement and the building's wind loss mitigat or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	Property		
Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$8,840) Bldg: 5% (\$44,200) WINDSTORM MITIGATION FEATURES Terrain C 1982 FBC Equivalent Level C Connection Clips Building Type Type I Other None N/A PEC Wind Speed FBC Wind Speed			
Bldg: 1% (\$8,840) WINDSTORM MITIGATION FEATURES Terrain C 1982 FBC Equivalent C Popening Protection Type I Other None PBC Wind Speed N/A N/A *A premium adjustment of \$ 6,596.00 is included to reflect building code enforcement and the building's wind loss mitigat or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.			
WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall S C 1982 FBC Equivalent Level C Connection Clips Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Speed Fype I Other None N/A N/A N/A *A premium adjustment of \$ 6,596.00 is included to reflect building code enforcement and the building's wind loss mitigator construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.			
Terrain Year Built Roof Cover Roof Deck Roof-Wall C 1982 FBC Equivalent Level C Connection Clips Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Type I Other None N/A N/A N/A Premium adjustment of \$ 6,596.00 is included to reflect building code enforcement and the building's wind loss mitigator construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.			
C 1982 FBC Equivalent Level C Connection Clips Building Type Roof Shape Opening Protection Type I Other None N/A N/A N/A *A premium adjustment of \$ 6,596.00 is included to reflect building code enforcement and the building's wind loss mitigator construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.			
Type I Other None N/A N/A *A premium adjustment of \$ 6,596.00 is included to reflect building code enforcement and the building's wind loss mitigat or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	WR Yes		
or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	_		
Mark and Julia (1) C. Oliva Ballia I. Januari (1) Cara Ballia I. Januari (1) L. J	ion featur		
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.			
PREMIUM: \$10,308.00			



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

COVERAGES PROVIDED Is Show L Coverage Building (Bldg) OPTIONAL COVERAGES Applicat Coverage	1: 240 W Go ce at the D n. Limit Of surance 6864,000	sidential (associal lindward Passag roup I Construction N/A Group I Territory N/A Described Prem Covered Causes Of Loss Wind When Entries Au nium	ge on Group Grouises Applies Tota Replaceme	Bldg 12 II Construct Masonry up II Territo N/A Only For all ent Cost	ction F ory C Coverage Rates Class F ule Below Re	Protection Cla N/A Coastal Territo Pinellas - 42 Ps For Which Premi \$11,47' HCF Build-Up Pr	nss B ory I on A Limit ium 7.00 remium:	CEGS Grade Ungraded No. of Units
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268 COVERAGES PROVIDED Insurance Is Show Coverage Building (Bldg) OPTIONAL COVERAGES Applicate Coverage DEDUCTIBLE Other Windstorm or Hail Deduction Deductible Percentage (Deductible Amounce)	ce at the D n. Limit Of surance 6864,000 ble Only W	roup I Construction N/A Group I Territory N/A Described Prem Covered Causes Of Loss Wind	ises Applies Tota Replaceme	II Construct Masonry up II Territo N/A Only For II ent Cost 000 Build	Coverage Rates Class Fulle Below Replaining	N/A Coastal Territo Pinellas - 42 es For Which Premi \$11,47' HCF Build-Up Pr	n A Limit ium 7.00 remium:	Ungraded No. of Units 3 Of Insurance First Loss N/A
240 WINDWARD PSGE CLEARWATER, FL 33767-2268 COVERAGES PROVIDED Insurance is Show Coverage In Building (Bldg) \$ OPTIONAL COVERAGES Applicate Coverage DEDUCTIBLE Other Windstorm or Hail Deduction Deductible Percentage (Deductible Amount)	ce at the D n. Limit Of surance 6864,000 ble Only W	N/A Group I Territory N/A Described Prem Covered Causes Of Loss Wind	Grouises Applies Tota Replaceme	Masonry up II Territo N/A Only For II ent Cost 000 he Sched Build	Coverage Rates Class Fluie Below Reling	N/A Coastal Territo Pinellas - 42 es For Which Premi \$11,47' HCF Build-Up Pr	n A Limit ium 7.00 remium:	Ungraded No. of Units 3 Of Insurance First Loss N/A
Coverage In Building (Bldg) \$ OPTIONAL COVERAGES Applicate Coverage DEDUCTIBLE Other Windstorm or Hail Deduction Deductible Percentage (Deductible Amount)	init Of surance 8864,000 ble Only W	Covered Causes Of Loss Wind	Tota Replaceme \$864,0	ent Cost 2000 he Sched	Rates Class Fluie Below Reling	Premi \$11,47 HCF Build-Up Pr	ium 7.00 remium:	First Loss
Coverage In Building (Bldg) \$ OPTIONAL COVERAGES Applicate Coverage DEDUCTIBLE Other Windstorm or Hail Deduction Deductible Percentage (Deductible Amount)	surance 6864,000 ble Only W	Causes Of Loss Wind	Replaceme \$864,0	ent Cost 000 he Sched Build	Class Fi ule Below Re ling	\$11,47 HCF Build-Up Pr	7.00 remium:	N/A
OPTIONAL COVERAGES Applical Coverage DEDUCTIBLE Other Windstorm or Hail Deducti Deductible Percentage (Deductible Amour	ble Only W	Vhen Entries A		he Sched Build	ule Below Repling	HCF Build-Up Pr	remium:	
Coverage DEDUCTIBLE Other Windstorm or Hail Deducti Deductible Percentage (Deductible Amoun			re Made In Ti	Build	ule Below Re ling	placement C	Cost	\$989
Coverage DEDUCTIBLE Other Windstorm or Hail Deducti Deductible Percentage (Deductible Amoun			re Made In T	Build	Re _l	placement C		
DEDUCTIBLE Other Windstorm or Hail Deducti Deductible Percentage (Deductible Amour	Pren	nium			ling	•		
Other Windstorm or Hail Deducti Deductible Percentage (Deductible Amour					•	Business	: Parson	
Other Windstorm or Hail Deducti Deductible Percentage (Deductible Amour					0		, 1 613011	al Property
Deductible Percentage (Deductible Amour								
5 (ble		Year Hurrica ge Deductibl	-				
Bldg: 1% (\$8,640)	nt)	Deductible Percent	age (Deductible	Amount)				
		Bldg: 5	% (\$43,200)					
WINDSTORM MITIGATION FEATUR	ES							
Terrain Year Buil t C 1982	-	Roof Cover FBC Equivalent		Deck rel C	Cor	of-Wall nnection nknown		SWR Yes
5 5.	f Shape Other		g Protection None	FB	C Wind S _I N/A	peed		nd Design N/A
*A premium adjustment of \$ 4,245.00 or construction techniques that exist.						lding's wind l	oss mitig	ation feature
Mortgageholder(s) & Other Policyh	older Inter	rest(s) - See Po	olicy Interest	Schedul	e.			
PREMIUM: \$12.466.00		• • •						



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268 COVERAGES PROVIDED Insurance at the Described Premises Applie Is Shown. Covered Limit Of Causes To Insurance Of Loss Replacem Building (Bldg) \$1,208,000 Wind \$1,200 OPTIONAL COVERAGES Applicable Only When Entries Are Made In Coverage Premium DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) Bldg: 5% (\$60,400) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Cov	Bldg 1301-1304 p II Construction Masonry N/A Coastal Territory Pinellas - 42 s Only For Coverages For Which A tal ment Cost Rates Premium	BS BCEGS Grade Ungraded ry No. of Units 4 A Limit Of Insurance Im First Loss .00 N/A		
COVERAGES PROVIDED Insurance at the Described Premises Applie Is Shown. Coverage Building (Bldg) DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) DEDUCTIBLE Other Windstorm or Hail Deductible Bldg: 1% (\$12,080) WINDSTORM MITIGATION FEATURES Terrain Coverage Terrain	p II Construction Protection Class Masonry N/A Coastal Territory N/A Pinellas - 42 S Only For Coverages For Which A tal ment Cost Rates Premium	Ungraded No. of Units 4 A Limit Of Insurance Im First Loss .00 N/A		
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268 COVERAGES PROVIDED Insurance at the Described Premises Applie Is Shown. Covered Limit Of Causes To Insurance Of Loss Replacen Building (Bldg) \$1,208,000 Wind \$1,200 OPTIONAL COVERAGES Applicable Only When Entries Are Made In Coverage Premium DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) DEDUCTIBLE OWINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof C 1981 FBC Equivalent Lea	Masonry N/A Coastal Territory N/A Pinellas - 42 S Only For Coverages For Which A tal nent Cost Rates Premium	Ungraded No. of Units 4 A Limit Of Insurance Im First Loss .00 N/A		
S Shown. Covered Causes To Coverage Insurance Of Loss Replacem	tal nent Cost Rates Premium	m First Loss .00 N/A		
Limit Of Causes Too Coverage Insurance Of Loss Replacem Building (Bldg) \$1,208,000 Wind \$1,200 OPTIONAL COVERAGES Applicable Only When Entries Are Made In Coverage Premium DEDUCTIBLE Other Windstorm or Hail Deductible Calendar Year Hurric Percentage Deductil Deductible Percentage (Deductible Amount) Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) Bldg: 5% (\$60,400) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof C 1981 FBC Equivalent Lea	nent Cost Rates Premium	.00 N/A		
OPTIONAL COVERAGES Applicable Only When Entries Are Made In Coverage Premium DEDUCTIBLE Other Windstorm or Hail Deductible Calendar Year Hurric Percentage Deductil Deductible Percentage (Deductible Amount) Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) Bldg: 5% (\$60,400) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover R	8,000 Class \$16,046.00			
Coverage Premium DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) WINDSTORM MITIGATION FEATURES Terrain Year Built C 1981 Premium Calendar Year Hurric Percentage (Deductible Deductible Percentage (Deductible Deductible Percentage (Deductible Percentage (Deductible) Percentage (Deductible) Percentage (Deductible) Percentage (
Coverage Premium DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) WINDSTORM MITIGATION FEATURES Terrain Year Built C 1981 Premium Calendar Year Hurric Percentage (Deductible Deductible Percentage (Deductible Deductible Percentage (Deductible Percentage (Deductible) Percentage (Deductible) Percentage (Deductible) Percentage (FHCF Build-Up Premi	emium: \$1,383		
DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) WINDSTORM MITIGATION FEATURES Terrain Year Built Calendar Year Hurric Percentage Deductible Deductible Percentage (Deductible Percentage) Bldg: 5% (\$60,400) WINDSTORM MITIGATION FEATURES Terrain Year Built FBC Equivalent Lea	The Schedule Below			
Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) WINDSTORM MITIGATION FEATURES Terrain Year Built C 1981 C 1981 C 2 1981 C 2 1981 C 2 1981 C 3 2 2 3 4 4 4 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8	Replacement Cos	Replacement Cost		
Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) WINDSTORM MITIGATION FEATURES Terrain Year Built Calendar Year Hurric Percentage (Deductible Deductible Percentage (Deductible Percentage) Deductible Percentage (Deductible Deductible Percentage) Roof: State Company (Section 1981) Roof: Cover Roof: State Cover Roof:	Building Business Pe	Personal Property		
Deductible Percentage (Deductible Amount) Bldg: 1% (\$12,080) WINDSTORM MITIGATION FEATURES Terrain Year Built C 1981 Percentage Deductible Deductible Percentage (Deductible Percentage (Deductible Reductible Percentage (Deductible Percentage Deductible Deductible Percentage (Deductible Percentage Deductible Percentage (Deductible Percentage (Deductib				
Bldg: 1% (\$12,080) WINDSTORM MITIGATION FEATURES Terrain C 1981 FBC Equivalent Let				
WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roo C 1981 FBC Equivalent Le	e Amount)			
Terrain Year Built Roof Cover Roof C 1981 FBC Equivalent Le				
C 1981 FBC Equivalent Le				
)			
Building Type Roof Shape Opening Protection Type I Other None	of Deck Roof-Wall evel C Connection Unknown	SWR Yes		
*A premium adjustment of \$ 5,935.00 is included to reflect building code enf or construction techniques that exist. Adjustments range from a 1% surchar	of Deck Roof-Wall evel C Connection Unknown			
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest	of Deck Roof-Wall evel C Connection Unknown n FBC Wind Speed FB N/A forcement and the building's wind loss	Yes FBC Wind Design N/A		
PREMIUM: \$17,429.00	of Deck Roof-Wall evel C Connection Unknown n FBC Wind Speed FB N/A forcement and the building's wind loss ge to a 65% credit.	Yes FBC Wind Design N/A		



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

LOCATION NO. 1	BUILDING OF	R SPECIAL CLA	ASS ITEM NO.	14 C	SP Code: N/A	A	
BUSINESS DESCRIPTIO	N: Swimming Pools/S	pas/Hot Tubs/ W	/hirlpools (Ingro	und or Abo	ove ground- Co	oncrete)	
DESCRIPTION OF PREM	IISES 1: 240 V	Vindward Passa	ge	Pool, Dec	k, & Heaters		
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-22		roup I Constructi N/A Group I Territory N/A	d Group	Construction N/A II Territory N/A	N. Coastal	on Class /A Territory as - 42	BCEGS Grade N/A No. of Units N/A
COVERAGES PROVIDE	Insurance at the D	escribed Prem	ises Applies O	nly For Co	overages For V	Which A Lin	nit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement	t Cost I	Rates	Premium	First Loss
Special Class Item	\$58,000	Wind	\$58,000		Class	\$35.00	N/A
•				\$3			
OPTIONAL COVERAGES	S Applicable Only V	Vhen Entries A	re Made In The	Schedule	Below		
Coverage	Prer	nium				Replacement Cost	
				Building Yes	g Bus	iness Pers	onal Property
DEDUCTIBLE							
Other Windstorm or H	lail Deductible		Year Hurricane ge Deductible	ı			
		Deductible Percent	age (Deductible Am	ount)			
Bldg: (\$1,0	00)	Bldg: 5	5% (\$2,900)				
WINDSTORM MITIGATION	ON FEATURES						
Terrain C	Year Built 1979	Roof Cover N/A	Roof D N/A		Roof-Wal Connectio N/A	=	SWR N/A
Building Type N/A	Roof Shape N/A		g Protection N/A	FBC \	Wind Speed N/A	FBC \	Vind Design N/A
*A premium adjustment o construction techniques the						d loss mitig	ation features o
Mortgageholder(s) & Ot	her Policyholder Inte	rest(s) - See Po	olicy Interest S	chedule.			
PREMIUM: \$38.00	-	• • • • • • • • • • • • • • • • • • • •	-				



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

BUSINESS DESCRIPTION	I. O. diamento a De ala /O							
	: Swimming Pools/S	pas/Hot Tubs/ V	Vhirlpools (Inground or	Above grou	und- Concrete)		
DESCRIPTION OF PREMI	SES 1: 240 V	Vindward Passa	ige	Pool, E	Deck, & He	aters		
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-226		roup I Construct N/A Group I Territor N/A		up II Constru N/A roup II Territo N/A		Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade N/A No. of Units N/A	
COVERAGES PROVIDED	Insurance at the D Is Shown.	escribed Prem	ises Appli	es Only For	Coverage	s For Which A	Limit Of Insuranc	
Coverage	Limit Of Insurance	Covered Causes Of Loss	-	otal ment Cost	Rates	Premium	First Loss	
Special Class Item	\$45,000	Wind		5,000	Class	\$27.00	N/A	
				FHCF Build-Up Premium:				
OPTIONAL COVERAGES	Applicable Only V	Vhen Entries A	re Made In	The Sched	ule Below	r		
Coverage	Prei	remium				Replacement Cost		
				Buil d Ye		Business P	ersonal Property	
DEDUCTIBLE								
Other Windstorm or Ha	ail Deductible		Year Hurri ge Deduct					
		Deductible Percen	tage (Deductib	ole Amount)				
Bldg: (\$1,00	0)	Bldg: 8	5% (\$2,250)				
WINDSTORM MITIGATION	N FEATURES							
Terrain C	Year Built 1979	Roof Cover N/A	Ro	oof Deck N/A		of-Wall nnection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Openin	g Protection	on FB	SC Wind S _I N/A	peed FE	BC Wind Design N/A	
*A premium adjustment of construction techniques that						g's wind loss m	nitigation features o	
Mortgageholder(s) & Oth	er Policyholder Inte	rest(s) - See P	olicy Inter	est Schedul	e.			
PREMIUM: \$29.00	-		-					



Policy Number: 06973030 - 2 Effective Date: 04/13/2023 to 04/13/2024

Insured Name: The Village on Island Estates Condo Assn, Inc.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.



COMMERCIAL PROPERTY POLICY FORMS AND ENDORSEMENTS SCHEDULE

POLICY NUMBER 06973030 - 2 POLICY PERIOD FROM 04/13/2023 TO 04/13/2024

at 12:01 a.m. Eastern Time

Named Insured The Village on Island Estates Condo Assn, Inc.

		An entry below o	f "All" indicates th	ne form applies to all items scheduled in the policy
Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CIT W10 10	02 23	CAUSES OF LOSS - WINDSTORM OR HAIL FORM
ALL	ALL	CIT W00 02	03 23	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	CIT W14 20	02 23	CITIZENS CHANGES - PROPERTY NOT COVERED
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER- RELATED LOSSES
ALL	ALL	CIT 01 75	03 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT W02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	CIT CRW 01 25	03 23	FLORIDA CHANGES
ALL	ALL	CIT 03 23	01 14	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

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COMMERCIAL PROPERTY POLICY POLICY INTEREST SCHEDULE

POLICY NUMBER 06973030 - 2 POLICY PERIOD FROM 04/13/2023 TO 04/13/2024

at 12:01 a.m. Eastern Time

Named Insured The Village on Island Estates Condo Assn, Inc.

Location No. Building No. Interest Type Name and Mailing Address

No Additional Interests.

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