



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 06973030 - 2	POLICY PERIOD FROM 04/13/2023 at 12:01 a.m. Eastern Time	TO 04/13/2024
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	\$2,971.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$1,600.00
Catastrophe Financing Surcharge	\$34,284.00
Tax-Exempt Surcharge	\$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

Authorized By: ANTHONY LOSCHIAVO
Issued Date: 08/08/2023

Countersigned: 08/08/2023

BY:

Timothy M. Cerio
 President/CEO and Executive Director
 Citizens Property Insurance Corporation



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 06973030 - 2

Effective Date: 04/13/2023 to 04/13/2024

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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 101-105						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 5		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,480,000	Wind	\$1,480,000	Class	\$21,942.00	N/A
					FHCF Build-Up Premium:	\$1,890
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$14,800)		Bldg: 5% (\$74,000)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1979	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 15,248.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$23,832.00						



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Effective Date: 04/13/2023 to 04/13/2024

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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 2		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 201-203						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 3		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$847,000	Wind	\$847,000	Class	\$9,093.00	N/A
					FHCF Build-Up Premium:	\$784
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
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 C	Year Built 1979	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 6,319.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$9,877.00						



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Effective Date: 04/13/2023 to 04/13/2024

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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 3		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 301-304						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	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 Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$11,560)		Bldg: 5% (\$57,800)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1980	Roof Cover Non-FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 8,413.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$13,710.00						



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Effective Date: 04/13/2023 to 04/13/2024

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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 4		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 401-406						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 6		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,710,000	Wind	\$1,710,000	Class	\$31,368.00	N/A
					FHCF Build-Up Premium:	\$2,701
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$17,100)		Bldg: 5% (\$85,500)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1980	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Toe Nail	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 11,602.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$34,069.00						



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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 5		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 501-504						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,139,000	Wind	\$1,139,000	Class	\$15,129.00	N/A
					FHCF Build-Up Premium:	\$1,304
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$11,390)		Bldg: 5% (\$56,950)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1980	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Toe Nail	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 5,596.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$16,433.00						



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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 6	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 601-605						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 5		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,459,000	Wind	\$1,459,000	Class	\$26,764.00	N/A
					FHCF Build-Up Premium:	\$2,305
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$14,590)		Bldg: 5% (\$72,950)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1979	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Unknown	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 9,898.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$29,069.00						



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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 7		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 701-702						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 2		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$616,000	Wind	\$616,000	Class	\$8,183.00	N/A
					FHCF Build-Up Premium:	\$705
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$6,160)		Bldg: 5% (\$30,800)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1979	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Unknown	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 3,026.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$8,888.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 04/13/2023 to 04/13/2024

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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 8	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 801-805						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 5		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,427,000	Wind	\$1,427,000	Class	\$21,156.00	N/A
					FHCF Build-Up Premium:	\$1,822
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$14,270)		Bldg: 5% (\$71,350)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1981	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 14,702.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$22,978.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 04/13/2023 to 04/13/2024

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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 9		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 901-903						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 3		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$884,000	Wind	\$884,000	Class	\$11,742.00	N/A
					FHCF Build-Up Premium:	\$1,012
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$8,840)		Bldg: 5% (\$44,200)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1982	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Unknown	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,344.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$12,754.00						



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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 10		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 1001-1004						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,156,000	Wind	\$1,156,000	Class	\$15,356.00	N/A
					FHCF Build-Up Premium:	\$1,324
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building		Business Personal Property	
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$11,560)		Bldg: 5% (\$57,800)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1982	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Unknown	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 5,679.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$16,680.00						



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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 11		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 1101-1103						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
	N/A	Masonry	N/A	Ungraded		
	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	N/A	N/A	Pinellas - 42	3		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$884,000	Wind	\$884,000	Class	\$9,490.00	N/A
					FHCF Build-Up Premium:	\$818
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane 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 Connection	SWR	
C	1982	FBC Equivalent	Level C	Clips	Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
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 features 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.						
PREMIUM: \$10,308.00						



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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 12		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 1201-1203						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
	N/A	Masonry	N/A	Ungraded		
	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	N/A	N/A	Pinellas - 42	3		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$864,000	Wind	\$864,000	Class	\$11,477.00	N/A
					FHCF Build-Up Premium:	\$989
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building		Business Personal Property	
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$8,640)		Bldg: 5% (\$43,200)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1982	FBC Equivalent	Level C	Unknown	Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Other	None	N/A	N/A		
*A premium adjustment of \$ 4,245.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$12,466.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 06973030 - 2

Effective Date: 04/13/2023 to 04/13/2024

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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 13		CSP Code: 0331			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 240 Windward Passage Bldg 1301-1304						
Location Address 240 WINDWARD PSGE CLEARWATER, FL 33767-2268	Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,208,000	Wind	\$1,208,000	Class	\$16,046.00	N/A
					FHCF Build-Up Premium:	\$1,383
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$12,080)		Bldg: 5% (\$60,400)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1981	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Unknown	SWR Yes	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 5,935.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$17,429.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 06973030 - 2

Effective Date: 04/13/2023 to 04/13/2024

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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 14		CSP Code: N/A			
BUSINESS DESCRIPTION: Swimming Pools/Spas/Hot Tubs/ Whirlpools (Inground or Above ground- Concrete)						
DESCRIPTION OF PREMISES		1: 240 Windward Passage		Pool, Deck, & Heaters		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
240 WINDWARD PSGE CLEARWATER, FL 33767-2268		N/A	N/A	N/A	N/A	
		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		N/A	N/A	Pinellas - 42	N/A	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$58,000	Wind	\$58,000	Class	\$35.00	N/A
					FHCF Build-Up Premium:	\$3
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
Bldg: (\$1,000)		Bldg: 5% (\$2,900)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1979	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
N/A	N/A	N/A	N/A	N/A		
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$38.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 06973030 - 2

Effective Date: 04/13/2023 to 04/13/2024

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

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 15		CSP Code: N/A			
BUSINESS DESCRIPTION: Swimming Pools/Spas/Hot Tubs/ Whirlpools (Inground or Above ground- Concrete)						
DESCRIPTION OF PREMISES		1: 240 Windward Passage		Pool, Deck, & Heaters		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
240 WINDWARD PSGE CLEARWATER, FL 33767-2268		N/A	N/A	N/A	N/A	
		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		N/A	N/A	Pinellas - 42	N/A	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$45,000	Wind	\$45,000	Class	\$27.00	N/A
				FHCF Build-Up Premium:		\$2
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building		Business Personal Property	
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
Bldg: (\$1,000)		Bldg: 5% (\$2,250)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1979	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
N/A	N/A	N/A	N/A	N/A		
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features 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.						
PREMIUM: \$29.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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 of "All" indicates the 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

Issued Date: 08/08/2023

First Named Insured Copy

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