

INSURANCE

Underwritten by: First Protective Insurance Company

PO Box 958405 Lake Mary, FL 32795 **Policy Information**

Policy Type: COMMERCIAL PROPERTY Policy Number: 5109326290

Policy Effective Date: 12/30/2023
Policy Expiration Date: 12/30/2024
Amended Date: 12/30/2023
Reason Amended: Amend Location
Pro-rated change in Premium: \$0.00

Date Printed: 03/25/2024

Business Description:

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 727-360-8190.

TO REPORT A CLAIM, CALL 1-800-675-0145.

Agency Contact Information

Agency Name Mitchell Insurance Services

Agency Address: 6534 CENTRAL AVE, SAINT PETERSBURG, FL 33707-1330

Email:

Phone: 727-360-8190

Named Insured(s)

Named Insured: EL MAR OF NORTH REDINGTON CONDOMINIUM ASSOCIATION

Mailing Address: 24701 US HIGHWAY 19 N SUITE 102, C/O AMERI-TECH COMMUNITY MANAGEMENT INC, CLEARWATER, FL

33763-4086 Email Address:

Phone Number: 727-726-8000 x506

Premium Information	
Commercial Package:	
Commercial Property Premium:	\$72 <i>,</i> 758.00
TRIA:	
Fees:	
2023 FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	\$727.58
FIRE MARSHALL REGULATORY ASSESSMENT TAX	\$73.00
2022B FLORIDA INSURANCE GUARANTY ASSOCIATION SURCHARGE	\$509.31
EMPA	\$4.00
POLICY FEE	\$25.00
Total Premium and Fees:	\$74,096.89
Total Limit of Liability:	\$6,111,931.00
Hurricane Premium:	\$53,174.00

	Deductibles				
LOC	BLDG	COVERAGE	AOP	OTHER	HURRICANE
NO	NO			WIND/HAIL	PERCENTAGE
1	1	BUILDING COVERAGE	\$10,000	\$10,000	5%

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Optional Coverages	
Description	Amount
Valuation – Building	Replacement Cost
Valuation – Contents	
Valuation – Roofs	Replacement Cost
Co-Insurance – Building Coverage and Contents	See Coverages Provided
Ordinance and Law	See Schedule
TRIA	Excluded
Sinkhole	Excluded

	Coverages Provided					
(Insi	(Insurance at the Described Premises Applies Only For Coverages For Which a Limit of Insurance is Shown)					
Described	Location	Premises	L	Limit of Insurance		
Loc No	Bldg No	Address	Building	Contents	Other	
1	1	17035 GULF BLVD, NORTH REDINGTON BEACH, FL, 33708 Coinsurance: Agreed Value	\$6,041,662		\$70,269	

Additional Interest

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Forms/Endorsement Applicable:		
Form Number	Form Edition	Form Name
FPIC FL DEC	03 23	DECLARATIONS PAGE
FPIC TOC CA	04 23	TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION
IL P 001	01 04	OFAC ADVISORY NOTICE
CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
CP 10 30	06 07	CAUSES OF LOSS - SPECIAL FORM
FPIC CPC	07 23	COMMON POLICY CONDITIONS CANCELLATION AND NONRENEWAL
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 01 91	07 10	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
CP 03 22	01 06	FLORIDA - MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES)
CP 03 27	07 23	FLORIDA HURRICANE PERCENTAGE DEDUCTIBLE - EACH HURRICANE (RESIDENTIAL RISKS)
CP 12 70	09 96	JOINT OR DISPUTED LOSS AGREEMENT
CP 14 10	06 95	ADDITIONAL COVERED PROPERTY
FPIC ADPR	04 23	ADDITIONAL PROPERTY NOT COVERED
FPIC CGCC	03 23	CATASTROPHIC GROUND COVER COLLAPSE
FPIC CPPC	03 23	FLORIDA - CLAIM PAYMENT PROVISION - CONDOMINIUM
FPIC EDEE	03 23	EXISTING DAMAGE EXCLUSION ENDORSEMENT
FPIC FC	03 23	FLORIDA CHANGES
FPIC ORDLAW	03 23	ORDINANCE OR LAW COVERAGE
FPIC PE	03 23	PROPERTY ENHANCEMENT ENDORSEMENT - DELUXE
FPIC SOLC	03 23	ORDINANCE OR LAW COVERAGE SCHEDULE
IL 01 75	09 07	FLORIDA CHANGES - LEGAL ACTION AGAINST US
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FPIC TRIAOPT	07 23	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Notices

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

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVERAGE COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

A Rate Adjustment of 0.0% is included to reflect the Building Code Endorsement Grade (BCEG) in your area. Adjustments range from 1.2% Surcharge to 12.4% Credit.

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Countersigned By:

Premium change due to coverage change: \$0.00

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FRONTLINE WEBSITE: <u>www.frontlineinsurance.com</u>
TO REPORT A CLAIM, CALL 1-800-675-0145

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