



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 10013373 - 1 **POLICY PERIOD FROM** 05/31/2023 **TO** 05/31/2024
 at 12:01 a.m. Eastern Time

Transaction: NEW BUSINESS CR-M

Pay Plan: Citizens Full Pay **Bill:** Insured Billed

Named Insured and Mailing Address	Agent	Fl. Agent Lic. #
Raintree Village Condominium, Inc. 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	BRAD MATTHEW LUBIN Franklin Hamilton Insurance 1690 S CONGRESS AVE STE 205A DELRAY BEACH, FL 33445	E178117_1

Telephone: 727-726-8000

Telephone: 561-287-9834

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	\$188,015.00
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$2,444.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$1,316.00
State Fire Marshal Regulatory Surcharge	\$188.00
Tax-Exempt Surcharge	\$3,290.00
TOTAL:	\$195,257.00

The portion of your premium for

Hurricane Coverage is: \$106,378.00

Non - Hurricane Coverage is: \$81,637.00

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

Authorized By: BRAD MATTHEW LUBIN

Issued Date: 06/06/2023

Countersigned: 06/06/2023

BY:

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



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD		Building 1		
Location Address		Group I Construction		Group II Construction		Protection Class
2101 SUNSET POINT RD		Joisted Masonry		B		1
CLEARWATER, FL 33765-1290		Group I Territory		Group II Territory		Coastal Territory
		Statewide		Seacoast Zone 3		None
						BCEGS Grade
						Ungraded
						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)	\$1,262,500	Basic	\$1,262,500	Class	\$10,442.00	N/A
					FHCF Build-Up Premium:	\$586
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building		Business Personal Property	
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount)				
		Bldg: 5% (\$63,125)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1973	FBC Equivalent	Level B	Toe Nail	Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Gable	None	N/A	N/A		
*A premium adjustment of \$ 6,740.00 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: \$11,028.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD Building 2						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$1,360,300	Basic	\$1,360,300	Class	\$8,733.00	N/A
					FHCF Build-Up Premium:	\$421
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$68,015)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 9,779.00 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: \$9,154.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD		Building 3		
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Group I Construction Joisted Masonry Group I Territory Statewide		Group II Construction B Group II Territory Seacoast Zone 3		Protection Class 1 Coastal Territory None
						BCEGS Grade Ungraded 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)	\$1,262,500	Basic	\$1,262,500	Class	\$10,442.00	N/A
					FHCF Build-Up Premium:	\$586
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$63,125)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Toe Nail	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 6,740.00 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: \$11,028.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD Building 5						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$499,200	Basic	\$499,200	Class	\$3,130.00	N/A
					FHCF Build-Up Premium:	\$159
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$24,960)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 3,803.00 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: \$3,289.00						



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Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD		Building 6		
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$1,314,100	Basic	\$1,314,100	Class	\$10,868.00	N/A
					FHCF Build-Up Premium:	\$610
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$65,705)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Toe Nail	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,016.00 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: \$11,478.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

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Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD Building 7						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$1,358,400	Basic	\$1,358,400	Class	\$8,584.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$67,920)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 9,902.00 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: \$8,993.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD Building 8						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$1,358,400	Basic	\$1,358,400	Class	\$8,584.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$67,920)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 9,902.00 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: \$8,993.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD Building 9						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$562,900	Basic	\$562,900	Class	\$3,649.00	N/A
					FHCF Build-Up Premium:	\$185
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
		Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$28,145)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,241.00 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: \$3,834.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD		Building 10		
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$967,700	Basic	\$967,700	Class	\$6,165.00	N/A
					FHCF Build-Up Premium:	\$308
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$48,385)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,399.00 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: \$6,473.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD Building 11						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$1,137,700	Basic	\$1,137,700	Class	\$7,191.00	N/A
FHCF Build-Up Premium: \$342						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$56,885)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 8,291.00 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: \$7,533.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD Building 12						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$562,900	Basic	\$562,900	Class	\$3,586.00	N/A
					FHCF Build-Up Premium:	\$179
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
		Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$28,145)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,304.00 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: \$3,765.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD		Building 13		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Joisted Masonry	B	1	Ungraded	
		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		Statewide	Seacoast Zone 3	None	5	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
		Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Coverage		Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium
Building (Bldg)		\$1,137,700	Basic	\$1,137,700	Class	\$7,304.00
						N/A
					FHC Build-Up Premium:	\$352
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$5,000		Bldg: 5% (\$56,885)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1973	FBC Equivalent	Level B	Clips	Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Gable	None	N/A	N/A		
*A premium adjustment of \$ 8,178.00 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: \$7,656.00						

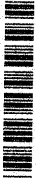


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Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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: 2101 SUNSET POINT RD		Building 14		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Joisted Masonry	B	1	Ungraded	
		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		Statewide	Seacoast Zone 3	None	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
Building (Bldg)		\$1,358,400	Basic	\$1,358,400	Class	\$8,584.00
						FHCF Build-Up Premium: \$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$67,920)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1973	FBC Equivalent	Level C	Clips	Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Gable	None	N/A	N/A		
*A premium adjustment of \$ 9,902.00 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: \$8,993.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 14	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Building 15						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$562,900	Basic	\$562,900	Class	\$3,649.00	N/A
						FHCF Build-Up Premium: \$185
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes	Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$28,145)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,241.00 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: \$3,834.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 15	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Building 16						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$639,700	Basic	\$639,700	Class	\$4,076.00	N/A
					FHCF Build-Up Premium:	\$204
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$31,985)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,891.00 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: \$4,280.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 16	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Building 17						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$639,700	Basic	\$639,700	Class	\$4,517.00	N/A
FHCF Build-Up Premium:						\$241
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$31,985)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover Non-FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Clips	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,450.00 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: \$4,758.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 17	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Building 18						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$1,358,400	Basic	\$1,358,400	Class	\$8,720.00	N/A
				FHCF Build-Up Premium:		\$420
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
		Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$67,920)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 9,766.00 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: \$9,140.00						





COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 18	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Building 19						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded 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)	\$639,700	Basic	\$639,700	Class	\$4,517.00	N/A
					FHCF Build-Up Premium:	\$241
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
		Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$31,985)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover Non-FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Clips	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,450.00 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: \$4,758.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 19	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Building 20						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded 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)	\$1,309,100	Basic	\$1,309,100	Class	\$10,827.00	N/A
					FHCF Build-Up Premium:	\$608
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$65,455)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Toe Nail	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 6,988.00 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: \$11,435.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 20		CSP Code: 0331		
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES		1: 2101 SUNSET POINT RD		Building 21		
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$1,116,100	Basic	\$1,116,100	Class	\$7,054.00	N/A
					FHCF Build-Up Premium:	\$336
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$55,805)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 8,134.00 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: \$7,390.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 21	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES		1: 2101 SUNSET POINT RD		Building 22		
Location Address	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Joisted Masonry	B	1	Ungraded		
	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	Statewide	Seacoast Zone 3	None	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)	\$562,900	Basic	\$562,900	Class	\$3,586.00	N/A
					FHCF Build-Up Premium:	\$179
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$28,145)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1973	FBC Equivalent	Level C	Clips	Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Gable	None	N/A	N/A		
*A premium adjustment of \$ 4,304.00 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: \$3,765.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 22		CSP Code: 0331		
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Building 23						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$1,075,800	Basic	\$1,075,800	Class	\$6,799.00	N/A
						FHCF Build-Up Premium: \$324
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$53,790)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,842.00 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: \$7,123.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 23	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Building 24						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded 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)	\$499,200	Basic	\$499,200	Class	\$3,130.00	N/A
						FHCF Build-Up Premium: \$159
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$24,960)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 3,803.00 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: \$3,289.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 24	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Building 25						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$868,500	Basic	\$868,500	Class	\$5,532.00	N/A
						FHCF Build-Up Premium: \$277
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$43,425)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Clips	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 6,642.00 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: \$5,809.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 25	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES		1: 2101 SUNSET POINT RD		Building 26		
Location Address	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Joisted Masonry	B	1	Ungraded		
	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	Statewide	Seacoast Zone 3	None	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)	\$967,700	Basic	\$967,700	Class	\$6,165.00	N/A
					FHCF Build-Up Premium:	\$308
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount)				
		Bldg: 5% (\$48,385)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1973	FBC Equivalent	Level C	Clips	Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Gable	None	N/A	N/A		
*A premium adjustment of \$ 7,399.00 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: \$6,473.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 26	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES		1: 2101 SUNSET POINT RD		Building 27		
Location Address	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
2101 SUNSET POINT RD	Joisted Masonry	B	1	Ungraded		
CLEARWATER, FL 33765-1290	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	Statewide	Seacoast Zone 3	None	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)	\$1,306,600	Basic	\$1,306,600	Class	\$9,107.00	N/A
					FHCF Build-Up Premium:	\$464
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
		Building		Business Personal Property		
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount)				
		Bldg: 5% (\$65,330)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1973	Non-FBC Equivalent	Level B	Clips	No	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Gable	None	N/A	N/A		
*A premium adjustment of \$ 8,675.00 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: \$9,571.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, Inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 27	CSP Code: 0331				
BUSINESS DESCRIPTION: Fully Enclosed Clubhouse						
DESCRIPTION OF PREMISES 1: 2101 SUNSET POINT RD Clubhouse						
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 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
Building (Bldg)	\$442,900	Basic	\$442,900	Class	\$3,934.00	N/A
					FHCF Build-Up Premium:	\$239
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$22,145)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1974	Roof Cover Non-FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 2,217.00 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: \$4,173.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10013373 - 1

Effective Date: 05/31/2023 to 05/31/2024

Insured Name: Raintree Village Condominium, 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.

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

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.

BRAD MATTHEW LUBIN
FRANKLIN HAMILTON INSURANCE
1690 S CONGRESS AVE STE 205A
DELRAY BEACH, FL 33445

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RAINTREE VILLAGE CONDOMINIUM, INC.
2101 SUNSET POINT RD
CLEARWATER, FL 33765-1290

Welcome to Citizens Property Insurance Corporation. Citizens is a not-for-profit governmental entity committed to providing the highest level of service to our customers. Here are some quick tips to help you make the most of your Citizens policy.

Register for myPolicy

Citizens offers an online, self-service, policy management tool called myPolicy. Register for myPolicy at www.citizensfla.com/mypolicy to view claims information and report claims online. Qualified customers also can make a one-time payment through www.citizensfla.com/payments without registering for myPolicy.

Call Citizens First

Calling Citizens or your agent as soon as you become aware of or suspect any damage and before any emergency or permanent repairs puts you in control of your claim. You can report a claim even if you don't know the full extent of damage. Loss reporting and repair requirements affect coverage for emergency and permanent repairs.



866.411.2742
www.citizensfla.com/mypolicy
Available 24/7/365

Stop Assignment of Benefits (AOB) Abuse

When you sign an AOB contract, you give up the right to manage your claim and ensure it is resolved timely and to your complete satisfaction. Learn about assignment of benefits and how to protect yourself from AOB abuse at www.citizensfla.com/aob.

Assessments

Citizens policyholders could be required to pay assessments if Citizens does not have the resources to pay claims following a major hurricane or series of storms in which Citizens incurs significant losses. Your potential exposure is disclosed in the *Acknowledgement of Potential Surcharge and Assessment Liability* section of your application. Learn more at www.citizensfla.com/assessments.



Citizens Is Social!

Find Citizens on Facebook under *Citizens Property Insurance Corporation* and on Twitter *@citizens_fl* for storm preparedness tips, Citizens news and insurance education. You'll also find comprehensive information and policyholder resources at www.citizensfla.com.

We're Here to Help

Contact your agent at the telephone number provided on your *Declarations* page, call Citizens at 866.411.2742 or online at www.citizensfla.com/contactus.