



POLICY CHANGE SUMMARY

POLICY NUMBER: 10013373 - 1

POLICY PERIOD FROM 05/31/2023 **TO** 05/31/2024

at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS

Effective: 05/31/2023

Item	Prior Policy Information	Amended Policy Information
Locations and Buildings		
1: 2101 SUNSET POINT RD		
Sinkhole		
Sinkhole Coverage	No	Yes
10: Building 11		
Building Sinkhole Deductible Amount		\$113,770
11: Building 12		
Building Sinkhole Deductible Amount		\$56,290
12: Building 13		
Building Sinkhole Deductible Amount		\$113,770
13: Building 14		
Building Sinkhole Deductible Amount		\$135,840
14: Building 15		
Building Sinkhole Deductible Amount		\$56,290
15: Building 16		
Building Sinkhole Deductible Amount		\$63,970
16: Building 17		
Building Sinkhole Deductible Amount		\$63,970
17: Building 18		
Building Sinkhole Deductible Amount		\$135,840
18: Building 19		
Building Sinkhole Deductible Amount		\$63,970
19: Building 20		
Building Sinkhole Deductible Amount		\$130,910
1: Building 1		
Building Sinkhole Deductible Amount		\$126,250
20: Building 21		
Building Sinkhole Deductible Amount		\$111,610
21: Building 22		
Building Sinkhole Deductible Amount		\$56,290
22: Building 23		
Building Sinkhole Deductible Amount		\$107,580
23: Building 24		
Building Sinkhole Deductible Amount		\$49,920
24: Building 25		
Building Sinkhole Deductible Amount		\$86,850
25: Building 26		
Building Sinkhole Deductible Amount		\$96,770
26: Building 27		

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



POLICY CHANGE SUMMARY

Policy Number: 10013373 - 1

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

Item	Prior Policy Information	Amended Policy Information
Building Sinkhole Deductible Amount		\$130,660
27: Clubhouse		
Building Sinkhole Deductible Amount		\$44,290
2: Building 2		
Building Sinkhole Deductible Amount		\$136,030
3: Building 3		
Building Sinkhole Deductible Amount		\$126,250
4: Building 5		
Building Sinkhole Deductible Amount		\$49,920
5: Building 6		
Building Sinkhole Deductible Amount		\$131,410
6: Building 7		
Building Sinkhole Deductible Amount		\$135,840
7: Building 8		
Building Sinkhole Deductible Amount		\$135,840
8: Building 9		
Building Sinkhole Deductible Amount		\$56,290
9: Building 10		
Building Sinkhole Deductible Amount		\$96,770

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 10013373 - 1	POLICY PERIOD FROM 05/31/2023 at 12:01 a.m. Eastern Time	TO 05/31/2024
Transaction: AMENDED DECLARATIONS	Effective: 05/31/2023	CR-M
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address Raintree Village Condominium, Inc. 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Agent BRAD MATTHEW LUBIN Franklin Hamilton Insurance 1690 S CONGRESS AVE STE 205A DELRAY BEACH, FL 33445	Fl. Agent Lic. # 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	\$224,604.00
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$2,920.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$1,572.00
State Fire Marshal Regulatory Surcharge	\$225.00
Tax-Exempt Surcharge	\$3,931.00
TOTAL:	\$233,256.00
Change in Policy Premium:	\$37,999.00

The portion of your premium for
 Hurricane Coverage is: \$106,378.00 Non - Hurricane Coverage is: \$118,226.00

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

Authorized By: BRAD MATTHEW LUBIN
Issued Date: 08/31/2023

Countersigned: 08/31/2023
BY:

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

3/20 912C018.00 032090000020779



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 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				
Sinkhole Loss Coverage	\$1,768.00	Building Yes		Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$63,125)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$126,250)				
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: \$12,796.00						



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. 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		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	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				
Sinkhole Loss Coverage	\$1,904.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$68,015)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$136,030)		
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 \$ 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: \$11,058.00						

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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. 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	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Joisted Masonry Group I Territory Statewide	B Group II Territory Seacoast Zone 3	1 Coastal Territory None	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				
Sinkhole Loss Coverage	\$1,768.00	Building		Business Personal Property		
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$63,125)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$126,250)		
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: \$12,796.00						



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. 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		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
						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				
Sinkhole Loss Coverage	\$699.00	Building		Business Personal Property		
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
		Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)		
\$5,000		Bldg: 5% (\$24,960)		Bldg: 10% (\$49,920)		
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 \$ 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: \$3,988.00						

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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. 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				
Sinkhole Loss Coverage	\$1,840.00	Building Yes		Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$65,705)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$131,410)				
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: \$13,318.00						



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. 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		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)	\$1,358,400	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				
Sinkhole Loss Coverage	\$1,902.00	Building		Business Personal Property		
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible			Sinkhole Loss Deductible	
		Deductible Percentage (Deductible Amount)			Deductible Percentage (Deductible Amount)	
\$5,000		Bldg: 5% (\$67,920)			Bldg: 10% (\$135,840)	
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: \$10,895.00						

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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. 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	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)	\$1,358,400	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				
Sinkhole Loss Coverage	\$1,902.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
	Deductible Percentage (Deductible Amount)	Deductible Percentage (Deductible Amount)				
\$5,000	Bldg: 5% (\$67,920)	Bldg: 10% (\$135,840)				
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: \$10,895.00						



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. 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 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)	\$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		
Sinkhole Loss Coverage		\$788.00		Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$28,145)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$56,290)		
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: \$4,622.00						

7 / 20 512-018 00 072090000020779



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		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
Building (Bldg)	\$967,700	Basic	\$967,700	Class	\$6,165.00
				FHCF Build-Up Premium:	\$308
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
Sinkhole Loss Coverage	\$1,355.00	Building		Business Personal Property	
		Yes			
DEDUCTIBLE					
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible	
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$48,385)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$96,770)	
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: \$7,828.00					



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. 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		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	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
Building (Bldg)	\$1,137,700	Basic	\$1,137,700	Class	\$7,191.00
				FHCF Build-Up Premium:	\$342
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
Sinkhole Loss Coverage	\$1,593.00	Building	Business Personal Property		
		Yes			
DEDUCTIBLE					
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible	
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$56,885)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$113,770)	
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 \$ 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: \$9,126.00					

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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. 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		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	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				
Sinkhole Loss Coverage	\$788.00	Building		Business Personal Property		
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$28,145)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$56,290)		
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: \$4,553.00						



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 Group I Territory Statewide	B Group II Territory Seacoast Zone 3	1 Coastal Territory None	Ungraded 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	\$7,304.00	N/A
				FHCF Build-Up Premium:		\$352
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$1,593.00	Building		Business Personal Property		
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$56,885)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$113,770)				
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: \$9,249.00						

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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. 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 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				
Sinkhole Loss Coverage	\$1,902.00	Building Yes		Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$67,920)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$135,840)				
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: \$10,895.00						



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. 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	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Joisted Masonry Group I Territory Statewide	B Group II Territory Seacoast Zone 3	1 Coastal Territory None	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)	\$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				
Sinkhole Loss Coverage	\$788.00	Building Yes		Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible		Sinkhole Loss Deductible			
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$28,145)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$56,290)			
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 \$ 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: \$4,622.00						



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	Building		Replacement Cost		
Sinkhole Loss Coverage	\$896.00	Yes		Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$31,985)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$63,970)				
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: \$5,176.00						



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	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Joisted Masonry Group I Territory Statewide	B Group II Territory Seacoast Zone 3	1 Coastal Territory None	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				
Sinkhole Loss Coverage	\$896.00	Building		Business Personal Property		
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible		Sinkhole Loss Deductible			
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$31,985)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$63,970)			
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 \$ 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: \$5,654.00						



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	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	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				
Sinkhole Loss Coverage	\$1,902.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$67,920)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$135,840)				
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 \$ 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: \$11,042.00						



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	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)	\$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				
Sinkhole Loss Coverage	\$896.00	Building		Business Personal Property		
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$31,985)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$63,970)				
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 \$ 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: \$5,654.00						

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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. 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	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Joisted Masonry Group I Territory Statewide	B Group II Territory Seacoast Zone 3	1 Coastal Territory None	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				
Sinkhole Loss Coverage	\$1,833.00	Building		Business Personal Property		
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$65,455)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$130,910)				
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 \$ 6,988.00 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: \$13,268.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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

Policy Number: 10013373 - 1

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 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 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				
Sinkhole Loss Coverage	\$1,563.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$55,805)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$111,610)				
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: \$8,953.00						



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 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)	\$562,900	Basic	\$562,900	Class FHC Build-Up Premium:	\$3,586.00	N/A \$179
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage Sinkhole Loss Coverage	Premium \$788.00	Replacement Cost				
		Building Yes	Business Personal Property			
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$28,145)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$56,290)				
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: \$4,553.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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

Policy Number: 10013373 - 1

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	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290	Joisted Masonry Group I Territory Statewide	B Group II Territory Seacoast Zone 3	1 Coastal Territory None	Ungraded 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				
Sinkhole Loss Coverage	\$1,506.00	Building Yes	Business Personal Property			
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$53,790)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$107,580)				
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 \$ 7,842.00 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: \$8,629.00						

14 / 20 9120018 00 14209000020775



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
				FHCFC Build-Up Premium:		\$159
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$699.00	Building Yes		Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$24,960)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$49,920)				
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 \$ 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: \$3,988.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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

Policy Number: 10013373 - 1

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		Group I Construction	Group II Construction	Protection Class	BCEGS Grade				
2101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Joisted Masonry Group I Territory Statewide	B Group II Territory Seacoast Zone 3	1 Coastal Territory None	Ungraded 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				
Building (Bldg)		\$868,500	Basic	\$868,500	Class				
					Premium				
					\$5,532.00				
					First Loss				
					N/A				
					FHCFC Build-Up Premium: \$277				
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below									
Coverage		Premium		Replacement Cost					
Sinkhole Loss Coverage		\$1,216.00		<table border="1"> <tr> <td>Building</td> <td>Business Personal Property</td> </tr> <tr> <td>Yes</td> <td></td> </tr> </table>		Building	Business Personal Property	Yes	
Building	Business Personal Property								
Yes									
DEDUCTIBLE									
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible					
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$43,425)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$86,850)					
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 \$ 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: \$7,025.00									



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 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 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				
Sinkhole Loss Coverage	\$1,355.00	Building Yes		Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$48,385)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$96,770)				
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: \$7,828.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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

Policy Number: 10013373 - 1

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 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)	\$1,306,600	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				
Sinkhole Loss Coverage	\$1,829.00	Building Yes	Business Personal Property			
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$65,330)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$130,660)				
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 \$ 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: \$11,400.00						

16 / 20 912C018 00 162690000020779



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	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	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				
Sinkhole Loss Coverage	\$620.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible		Sinkhole Loss Deductible			
\$5,000	Deductible Percentage (Deductible Amount) Bldg: 5% (\$22,145)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$44,290)			
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1974	Non-FBC Equivalent	Level C	Unknown	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 \$ 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: \$4,793.00						



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.

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.

17 / 20 9120018 00 172096000020729



**COMMERCIAL PROPERTY POLICY
POLICY INTEREST SCHEDULE**

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

Named Insured Raintree Village Condominium, Inc.

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

Issued Date: 08/31/2023

First Named Insured Copy

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**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

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

Named Insured Raintree Village Condominium, 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	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	CIT 14 20	02 23	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
ALL	ALL	CIT 03 27	01 14	FLORIDA HURRICANE PERCENTAGE DEDUCTIBLE - EACH HURRICANE (RESIDENTIAL RISKS)
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CIT 00 02	03 23	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	CIT CR 01 25	03 23	FLORIDA CHANGES
ALL	ALL	CIT 01 75	03 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT 02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
1	ALL	CIT 04 01	02 23	FLORIDA - SINKHOLE LOSS COVERAGE
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 08/31/2023

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA – SINKHOLE LOSS COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

- A.** The following is added to this Coverage Part as a Covered Cause Of Loss.

"Sinkhole loss," meaning "structural damage" to the "principal building," including the foundation, caused by "sinkhole activity" that occurs during the policy period.

"Sinkhole activity" means settlement or systematic weakening of the earth supporting the "principal building," only if the settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

"Sinkhole" means a landform created by the subsidence of soil, sediment, or rock as underlying strata are dissolved by ground water.

A "sinkhole" forms by collapse into subterranean voids created by dissolution of limestone or dolostone or by subsidence as these strata are dissolved.

- B.** Coverage for direct physical loss caused by "sinkhole loss" that occurs during the policy period is limited to the "principal building," including the costs incurred to:

1. Stabilize the "principal building's" land and "principal building"; and
2. Repair the foundation of the "principal building."

Such work must be in accordance with the requirements of Florida Insurance Law; and in accordance with the recommendations of our professional engineer and with notice to you.

The professional engineer or professional geologist must be selected or approved by us.

- C.** Upon receipt of a claim for a sinkhole loss to a "principal building," we will inspect your property to determine if there is "structural damage" that may be a result of "sinkhole activity."

In the event of a "sinkhole loss" to a "principal building," you must repair the damage or loss in accordance with the recommendations of our professional engineer.

Prior to your entering into a contract for performance of building stabilization or foundation repair, if our professional engineer selected or approved by us determines that the repairs cannot be completed within the applicable Limit of Insurance, we will at our option; either:

1. Pay to complete our professional engineer's recommended repairs; or
2. Pay the policy limits of the applicable building.

However, until you enter into a contract for performance of building stabilization or foundation repair:

1. We will not pay for underpinning or grouting or any other repair technique performed below the existing foundation of the affected "principal building"; and
2. Our payment for "sinkhole loss" to the "principal building" may be limited to the actual cash value of the loss to such property.

After you have entered into a contract for performance of building stabilization or foundation repair, we will pay the amounts necessary to begin and perform such repairs:

1. As the work is performed; and
2. The expenses are incurred.

If repair has begun and our professional engineer determines that the repairs will exceed the applicable Limit of Insurance, we will pay only the remaining portion of the applicable Limit of Insurance upon such determination.

The most we will pay for the total of all "sinkhole loss," including:

1. "Principal building" and the "principal building's" land stabilization; and
2. Foundation repair of the "principal building,"

is the applicable Limit of Insurance shown in the Declarations on the affected building.

We will pay for direct physical loss or damage to Business Personal Property shown in the Declarations, when the following apply:

1. The Business Personal Property is located within a "principal building"; and
2. The direct physical loss or damage results from or is caused by direct "sinkhole loss" that occurs during the policy period.

We will not pay for loss or damage to Business Personal Property if the loss or damage is excluded elsewhere in this policy.

Coverage for Business Personal Property caused by "sinkhole loss" does not include building repair, loss or damage to the building, stabilization of the building or land, foundation repair or other property not covered, excluded, or limited elsewhere in this policy.

D. "Sinkhole loss" does not include:

1. Sinking or collapse of land into man-made underground cavities;
2. Earthquake;
3. Land or the replacement, rebuilding, restoration, or value of land except as provided under B.1. above and in accordance with the recommendations of our professional engineer.

E. In order to prevent additional damage to the "principal building," you must enter into a contract for the performance of building stabilization and foundation repairs in accordance with the recommendations of our professional engineer within 90 days after we confirm coverage for "sinkhole loss" and notify you of such coverage.

This time period tolls if either party invokes the neutral evaluation process, and begins again 10 days after the conclusion of the neutral evaluation process.

The stabilization and all other repairs to the "principal building" and Business Personal Property must be completed within 12 months after entering into the contract for repairs unless:

1. There is mutual agreement between you and us;
2. The claim is involved with the neutral evaluation process;
3. The claim is in litigation; or
4. The claim is under appraisal or mediation.

This Coverage Part applies when your Declarations shows a Limit of Insurance for the affected "principal building."

F. After we inspect your property, we may deny your claim with or without testing provided under Section 627.7072, Florida Statutes.

1. You may demand testing, which must be communicated to us in writing, within 60 days after your receipt of our denial of your claim.
2. You shall pay 50% of the actual costs of the analyses and services or \$2,500 whichever is less.
3. We shall reimburse you for costs in 2. above if our engineer or our geologist provides written certification that there is "sinkhole loss."

G. If you have submitted a sinkhole claim without good faith grounds for submitting such claim and such claim is not withdrawn prior to our ordering at your request, sinkhole analysis and services to investigate your claim, you are required after we obtain written certification that there is no "sinkhole activity", to reimburse us for 50% of the actual costs, up to \$2,500, of the sinkhole analyses and services provided by a professional engineer or professional geologist to conduct testing to determine the cause of loss; pursuant to Sections 627.7072 and 627.7073, Florida Statutes.

H. As a precondition for accepting payment for a "sinkhole loss," you must file with the county clerk of court a copy of any sinkhole report which was prepared on your behalf or at your request.

You will bear the costs of filing and recording the sinkhole report.

I. You may not accept a "rebate" from any person performing repairs, pursuant to Section 627.707, Florida Statutes.

If you receive a "rebate," coverage is void and you must refund the amount of the rebate to us.

J. With respect to coverage provided by this endorsement, the Earth Movement And Settlement exclusion does not preclude coverage for "sinkhole loss" if there is a direct physical loss to the "principal building" caused by "sinkhole loss."

If a loss is caused in part by "sinkhole loss" and in part by Earth Movement and Settlement, our liability is limited to the amount of the covered loss caused by "sinkhole loss," subject to any applicable deductible or coinsurance provisions.

19 7 20 9120318 00 19209000020779

K. Neutral Evaluation Program

If there is coverage under the Policy and the claim was submitted within 2 years after you knew or reasonably should have known about the sinkhole loss, following the receipt of a sinkhole report as provided under Section 627.7073, Florida Statutes, or the denial of a claim for "sinkhole", "sinkhole activity", "sinkhole loss", or alleged sinkhole loss, Loss Condition E.2.a. Mediation is replaced by the following:

With respect to a claim for alleged sinkhole loss, a neutral evaluation program is available to either party if a sinkhole report has been issued pursuant to Section 627.7073, Florida Statutes.

1. Following receipt by us of a report from a professional engineer or professional geologist on the cause of loss and recommendations for land stabilization and repair of property, or if we deny your claim, we will notify you of your right to participate in a neutral evaluation program administered by the Florida Department of Financial Services (hereinafter referred to as the Department).
2. For alleged "sinkhole loss" to commercial residential properties, this program applies instead of any mediation procedure set forth elsewhere in this policy.
3. You or we may file a request with the Department for neutral evaluation; the other party must comply with such request.
4. We will pay the reasonable costs associated with the neutral evaluation, regardless of which party makes the request.

However, if a party chooses to hire a court reporter or stenographer to contemporaneously record and document the neutral evaluation, that party shall bear such costs.

5. The neutral evaluator will be selected from a list maintained by the Department.
The neutral evaluator must be allowed reasonable access to the interior and exterior of the "principal building" to be evaluated or for which a claim has been made.
6. The recommendation of the neutral evaluator will not be binding on you or us.
7. Participation in the neutral evaluation program does not change your right to file suit against us in accordance with the Legal Action Against Us Condition in this policy; except that the time for filing suit is extended for a period of:
 - a. 60 days following the conclusion of the neutral evaluation process; or
 - b. five years,
whichever is later.

- L. Coverage for "sinkhole loss" under this endorsement does not increase the applicable Limit of Insurance.

Even if loss or damage qualifies under, or includes, both:

1. Catastrophic Ground Cover Collapse (addressed elsewhere in this Coverage Part); and
2. "Sinkhole loss,"

only one Limit of Insurance will apply to such loss or damage.

- M. Coverage for "sinkhole loss" under this endorsement does not include visible physical damage or "structural damage" to covered property or to the "principal building" including the foundation caused by "sinkhole," "sinkhole loss" or "sinkhole activity" occurring prior to the inception of this policy.

- N. With respect to coverage provided by this endorsement, the following is added:

Any sinkhole claim, including, but not limited to, initial, supplemental, and reopened sinkhole claims under this policy is barred unless notice of the sinkhole claim is given to us in accordance with the terms of the policy within 2 years after you knew or reasonably should have known about the sinkhole loss.

- O. The following is added to B.1. Exclusions under Form CP 10 10.

Visible physical damage or "structural damage" to covered property or to the "principal building" including the foundation caused by "sinkhole," "sinkhole loss" or "sinkhole activity" occurring prior to the inception of this policy, regardless of whether such damages were apparent at the time of the inception of this policy or discovered at a later date.

- P. The following is added to H. Definitions part of your policy:

"Rebate" means remuneration, payment, gift, discount, or transfer of any item of value to the policyholder by or on behalf of a person performing the repairs as an incentive or inducement to obtain repairs performed by that person.

- Q. The following is added to the Legal Action Against Us Condition under D.1. of form CIT 01 75 in this policy:

No one may bring a legal action against us under this Coverage Part unless any report, investigation or findings regarding a sinkhole loss on property insured under this Policy, obtained by you or by another party on your behalf, are provided to us at least 60 days prior to filing any suit related to "sinkhole activity"

