



POLICY CHANGE SUMMARY

POLICY NUMBER: 10013373 - 1

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

at 12:01 a.m. Eastern Time

Effective: 05/31/2023 Transaction: AMENDED DECLARATIONS

em 10.2	Prior Policy Information	Amended Policy Information
Locations and Buildings	A National Institute of the Control	
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		마음 등 시간 마음은 아이를 받았다. 하나요요.
Building Sinkhole Deductible Amount		\$135,840
14: Building 15		명원이 되지만 한테 바로로 보고 살았다.
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.

	Page 1 of	<i>E</i> 21
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PCS 01 14	landa kanang mengling mengling ang palang ang mengling mengling pengling pengling pengling pengling pengling 🛍 pengling	12.666
	나는 사람들이 생각을 하고 있는데 가장 아이들은 사람들이 되었다. 그는 사람들이 되었다면 하는데 그는 사람들이 되었다면 하는데 그는 사람들이 되었다면 하는데 그는 사람들이 되었다.	



POLICY CHANGE SUMMARY

Policy Number: 10013373 - 1

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

	Prior Policy Information	Amended Policy Information
	-	\$130,660
Building Sinkhole Deductible Amount		
27: Clubhouse		\$44,290
Building Sinkhole Deductible Amount		
2: Building 2		\$136,030
Building Sinkhole Deductible Amount		
3: Building 3		\$126,250
Building Sinkhole Deductible Amount		
4: Building 5		\$49,920
Building Sinkhole Deductible Amount		
5: Building 6		\$131,410
Building Sinkhole Deductible Amount		
6: Building 7		\$135.840
Building Sinkhole Deductible Amount		
7: Building 8		\$135,840
Building Sinkhole Deductible Amount		
8: Building 9		\$56,29
Building Sinkhole Deductible Amount		
9: Building 10		\$96,77
Building Sinkhole Deductible Amount		Ψοσ,,,

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POLICY NUMBER: 10013373 - 1	POLICY PERIOD FROM 05/31/2023 at 12:01 a.m. Eastern Time	TO 05/31/2024
Transaction: AMENDED DECLARATIONS Pay Plan: Citizens Full Pay	Effective: 05/31/2023 Bill: Insured Billed	CR-M
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	FI. 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.

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	1	1	_	10		·	**	

COMMERCIAL PROPERTY COVERAGE

\$224,604.00

Required Additional Charges:

T (EMDA)	\$4.00
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2,920.00
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$1,572.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$225.00
State Fire Marshal Regulatory Surcharge	\$3,931.00
Tax-Exempt Surcharge	\$233,256.00

\$37,999.00 **Change in Policy Premium:**

The portion of your premium for

Non - Hurricane Coverage is: \$118,226.00 Hurricane Coverage is: \$106,378.00

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

Countersigned: 08/31/2023

Authorized By: BRAD MATTHEW LUBIN

BY:

Issued Date: 08/31/2023

Timothy M. Cerio

President/CEO and Executive Director **Citizens Property Insurance Corporation**

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CDEC1 08 21	Includes copyrighted material of Insurance Services Office, Inc., Page 1 of 29
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Policy Number: 10013373 - 1

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

OCATION NO. 1 USINESS DESCRIPTION:	BUILDING OF	SPECIAL CLAS	on risk only) - with		ode: 0331 ile occupancies	- Up to 10 units	
		CUNCET DOINT	DD Build	ding 1			
ESCRIPTION OF PREMIS		SUNSET POINT Froup I Construction			Protection Class	BCEGS Grade Ungraded	
ocation Address 101 SUNSET POINT RD LEARWATER, FL 33765-1290		Joisted Masonry Group I Territory Statewide	Group II Ter Seacoast Zo	one 3	Coastal Territor None	y No. of Units 6	
COVERAGES PROVIDED	Insurance at the D Is Shown.		es Applies Only F	or Covera	ges For Which	A Limit Of Insuranc	
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	st Rates			
Building (Bldg)	\$1,262,500	Basic	\$1,262,500	Class	\$10,442 FHCF Build-Up Pre		
OPTIONAL COVERAGES	Applicable Only	When Entries Are	Made In The Sch	redule Belo)W		
Coverage Sinkhole Loss Coverage		Premium \$1,768.00		uilding Yes	Replacement Cost Business Personal Pro		
DEDUCTIBLE							
All Other Perils De	ductible	Hurricane Percentage Deductible Deductible Percentage (Deductible Amount)			Sinkhole Loss Deductible Deductible Percentage (Deductible Amount) Bldq: 10% (\$126,250)		
\$5,000		Bldg: 5%	6 (\$63,125)		Diag. 10%		
WINDSTORM MITIGATION	N 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		g Protection None	FBC Wind	\	FBC Wind Design N/A	
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range iroin a	1% Suichaige to a	00 /0 0/04/	building's wind	loss mitigation featur	
Mortgageholder(s) & Oth	er Policyholder In	erest(s) – See P	olicy Interest Sch	edule.			
PREMIUM: \$12,796.00							



Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OF	R SPECIAL CLAS	SSIIEM NU. 2		ode: 0331	se. Un to 10 units
BUSINESS DESCRIPTION:	Condominiums -res	sidential (associat	ion risk only) - witho	out mercani	ille occupancie	es - Op to rounits
ESCRIPTION OF PREMIS	ES 1: 2101	SUNSET POINT		ing 2		SS BCEGS Grade
ocation Address 1011 SUNSET POINT RD CLEARWATER, FL 33765-1290		roup I Constructio Joisted Masonry Group I Territory Statewide	B Group II Teri Seacoast Zo	ritory ne 3	Protection Cla 1 Coastal Territo None	Ungraded ory No. of Units
COVERAGES PROVIDED	Insurance at the I Is Shown.		ses Applies Only F	or Covera	ges For Which	n A Limit Of Insurand
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	t Rates		
Building (Bldg)	\$1,360,300	Basic	\$1,360,300	Class	\$8,73 FHCF Build-Up P	
OPTIONAL COVERAGES	Applicable Only	When Entries Ar	e Made In The Sch	edule Belo)W	
Coverage Sinkhole Loss Coverage	Pre	Premium \$1,904.00		Replacement Cost Building Business Person Yes		
DEDUCTIBLE						
All Other Perils De \$5,000	ductible	Deductible Percenta	entage Deductible age (Deductible Amount) % (\$68,015)		eductible Percenta	oss Deductible age (Deductible Amount) % (\$136,030)
WINDSTORM MITIGATION	N 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		g Protection None	FBC Wind	1	FBC Wind Design
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range from a	1% surcharge to a	05 % Cledit	building's wind	i loss mitigation featu
Mortgageholder(s) & Oth	er Policyholder Int	terest(s) – See P	olicy Interest Sche	dule.		
PREMIUM: \$11,058.00						





Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OF	SPECIAL CLAS	S I EM NO. 3		ode: 0331	s - Un to 10 un	ts
OCATION NO. 1 USINESS DESCRIPTION:	Condominiums -res	idential (associati	on risk only) - Witho	ut mercar	illie occupanio		
ESCRIPTION OF PREMISI		SUNSET POINT I	the second secon		Protection Cla	ss BCEGS	Grade
ocation Address 101 SUNSET POINT RD LEARWATER, FL 33765-1290		oup I Construction Joisted Masonry Group I Territory Statewide	B Group II Terri Seacoast Zor	i tory ne 3	1 Coastal Territo None	Ungra ory No. of U 6	Jnits
COVERAGES PROVIDED	Insurance at the D Is Shown.		es Applies Only Fo	or Covera	iges For Which	TA CIMIL OF ITS	uran
	Limit Of	Covered Causes Of Loss	Total Replacement Cos	t Rate:			
Coverage Building (Bldg)	\$1,262,500	Basic	\$1,262,500	Class	\$10,44 FHCF Build-Up P	72.00	N/A \$586
OPTIONAL COVERAGES	Applicable Only \	When Entries Are	Made In The Scho	edule Bel	ow		
Coverage Sinkhole Loss Coverage	Premium \$1,768.00		Replacement Cost Building Business Personal Prope Yes			perty	
DEDUCTIBLE						D. H. WINT	
All Other Perils De	ductible	Deductible Percenta	entage Deductible age (Deductible Amount) % (\$63,125)		Deductible Percent	oss Deductible age (Deductible Am % (\$126,250)	
WINDSTORM MITIGATION	I FEATURES						
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B		Roof-Wall Connection Toe Nail	SWF Yes	중요 얼마
Building Type Type I	Roof Shape Gable		g Protection None	FBC Win	/A	FBC Wind D	
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range from a	1% Suicharge to a	00 /0 0100	building's wind it.	i ioss mitigation	ı ıeatt
Mortgageholder(s) & Oth	er Policyholder Int	erest(s) – See P	olicy Interest Sche	dule.			
PREMIUM: \$12,796.00							



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

OCATION NO. 1	BUILDING OF	SPECIAL CLAS	3 ITEM NU. 4		ode: 0331	s - Un to 10 units
USINESS DESCRIPTION:	Condominiums -res	idential (associati	on risk only) - witho	out mercani	lie occupations	3 - Op 10 10 011116
ESCRIPTION OF PREMIS	ES 1: 2101	SUNSET POINT I			Protection Clas	ss BCEGS Grade
ocation Address 101 SUNSET POINT RD CLEARWATER, FL 33765-1290		roup I Construction Joisted Masonry Group I Territory Statewide	B Group II Terr Seacoast Zo	i tory ne 3	1 Coastal Territo None	Ungraded ry No. of Units 2
COVERAGES PROVIDED	Insurance at the Dis Shown.		es Applies Only F	or Coveraç	ges For Which	A Limit Of Insurance
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	it Rates		
Building (Bldg)	\$499,200	Basic	\$499,200	Class	\$3,130 FHCF Build-Up Pr	
OPTIONAL COVERAGES	Applicable Only	When Entries Are	Made In The Sch	edule Belo)W	1985 - 1986 - 1985 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 1986 - 19
Coverage Sinkhole Loss Coverage	Premium \$699.00		Building Yes		Replacement Cost Business Personal Prope	
DEDUCTIBLE						
All Other Perils De	ductible	Deductible Percenta	entage Deductible age (Deductible Amount) % (\$24,960)		eductible Percenta	oss Deductible uge (Deductible Amount) % (\$49,920)
WINDSTORM MITIGATION	I 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		g Protection None	FBC Wind	Ŷ,	FBC Wind Design N/A
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range from a	1% Surcharge to a	0070 Glodic	building's wind	loss mitigation featu
Mortgageholder(s) & Oth	er Policyholder Int	erest(s) - See P	olicy Interest Sche	edule.		
#'이 많다 중시품 회사, 보호스 HB 호텔스트		A CONTRACTOR OF THE PARTY OF TH				





Policy Number: 10013373 - 1

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

CATION NO. 1		SPECIAL CLAS	ain riole only) withe	ut mercent	ile occupancie	s - Up to 10 units	
JSINESS DESCRIPTION:		idential (associat	on risk only) - with	ling 6	ile occupation		
ESCRIPTION OF PREMIS		SUNSET POINT		ling 6 ruction	Protection Cla		
ocation Address 01 SUNSET POINT RD LEARWATER, FL 33765-1290		Joisted Masonry Group I Territory Statewide	B Group II Terr Seacoast Zo	ne 3	Coastal Territo	6	
OVERAGES PROVIDED	Insurance at the Dis Shown.		ses Applies Only F	or Coveraç	ges For Which	A Limit Of Insuranc	
overage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	st Rates			
uilding (Bldg)	\$1,314,100	Basic	\$1,314,100	Class	\$10,86 FHCF Build-Up P	나이의 화를 가장하고 얼마를 하셨다. 걸리	
PTIONAL COVERAGES	Applicable Only \	When Entries Are	e Made In The Sch	edule Belo)W		
Coverage Sinkhole Loss Coverage		Premium \$1,840.00		uilding Yes	Replacement Cost Business Personal Prope		
DEDUCTIBLE							
All Other Perils De	ductible	Hurricane Percentage Deductible Deductible Percentage (Deductible Amount)		Sinkhole Loss Deductible Deductible Percentage (Deductible Amount)			
\$5,000		Bldg: 5% (\$65,705)			Bldg: 10% (\$131,410)		
WINDSTORM MITIGATION	N 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		g Protection None	FBC Wind	\	FBC Wind Design N/A	
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range from a	1% Surcharge to a	00 % Credit.	building's wind	I loss mitigation teatu	
Mortgageholder(s) & Oth	er Policyholder Int	erest(s) – See P	olicy Interest Sch	edule.			

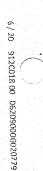




Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OF	SPECIAL CLAS	STIEM NO. 6		ode: 0331	e - Un to 10 units
USINESS DESCRIPTION:	Condominiums -res	idential (associat	ion risk only) - witho	out mercant	lie occupancies	s - Op to 10 dillis
ESCRIPTION OF PREMISE	ES 1: 2101	SUNSET POINT		ing 7		BCEGS Grade
ocation Address 101 SUNSET POINT RD LEARWATER, FL 33765-1290		roup I Constructio Joisted Masonry Group I Territory Statewide	B Group II Terr Seacoast Zo	itory ne 3	Protection Clas 1 Coastal Territor None	Ungraded ry No. of Units 6
	Insurance at the D	escribed Premis	ses Applies Only F	or Coveraç	ges For Which	A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	t Rates	the state of the s	
Building (Bldg)	\$1,358,400	Basic	\$1,358,400	Class	\$8,584 FHCF Build-Up Pr	
OPTIONAL COVERAGES	Applicable Only \	When Entries Ar	e Made In The Sch	edule Belo)W	
Coverage Sinkhole Loss Coverage	Pre	mium 02.00		R uilding Yes	Replacement C	ost S Personal Property
DEDUCTIBLE						
All Other Perils Dec	ductible	Deductible Percent	entage Deductible age (Deductible Amount) % (\$67,920)		eductible Percenta	ss Deductible ge (Deductible Amount) 5 (\$135,840)
WINDSTORM MITIGATION	I 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		g Protection None	FBC Wind	\	FBC Wind Design N/A
*A premium adjustment of \$ or construction techniques	that exist. Adjustme	ents range ironi a	1 % Suicharge to a	00 70 010016	building's wind	ioss mitigation featu
Mortgageholder(s) & Othe	er Policyholder Int	erest(s) - See P	olicy Interest Sche	edule.		





Policy Number: 10013373 - 1

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

OCATION NO. 1		R SPECIAL CLAS			ode: 0331	es - Unito 10 units
BUSINESS DESCRIPTION:				ling 8	ille occupancie	es op to to crime
coation Address 101 SUNSET POINT RD CLEARWATER, FL 33765-1290	G	SUNSET POINT F roup I Construction Joisted Masonry Group I Territory Statewide	Group II Const B Group II Ten Seacoast Zo	ruction ritory one 3	Protection Cla 1 Coastal Territo None	Ungraded ory No. of Units 6
COVERAGES PROVIDED	Insurance at the Dis Shown.	escribed Premis	es Applies Only F	or Coverag	ges For Which	A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
Building (Bldg)	\$1,358,400	Basic	\$1,358,400	Class	\$8,584 FHCF Build-Up P	
OPTIONAL COVERAGES	Applicable Only \	When Entries Are	Made In The Sch	edule Belo	W	
Coverage Sinkhole Loss Coverage		mium 902.00	В	uilding Yes	Replacement (Busines	Cost s Personal Property
DEDUCTIBLE						
All Other Perils De	ductible	Deductible Percenta	entage Deductible ge (Deductible Amount)		eductible Percenta	pss Deductible age (Deductible Amount)
\$5,000		Bldg: 5%	6 (\$67,920)		Blag: 10%	% (\$135,840)
WINDSTORM MITIGATION	N FEATURES	<u> </u>				
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	N	Protection None	FBC Wind		FBC Wind Design N/A
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range from a	1% surcharge to a	00 % Credit.	building's wind	i loss mitigation teatu
Mortgageholder(s) & Oth	er Policyholder Int	erest(s) – See Po	licy Interest Sche	edule.		
PREMIUM: \$10,895.00						



Policy Number: 10013373 - 1

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

CATION NO. 1	BUILDING OR	SPECIAL CLAS	STIEWING.		ode: 0331	s - Up to 10 units
CATION NO. 1 JSINESS DESCRIPTION: (Condominiums -res	dential (associati	on risk only) - witho	ut mercani	ne occupancio	
SCRIPTION OF PREMISE	: s 1: 2101 S	SUNSET POINT	AD Ballar	ng o	Protection Cla	
ocation Address 01 SUNSET POINT RD	Gr	oup I Construction Joisted Masonry Group I Territory Statewide	B Group II Terri	itory ne 3	1 Coastal Territo None	Ungraded ory No. of Unit 2
over a provincia	Insurance at the D Is Shown.		ses Applies Only Fo	or Covera	ges For Which	A Limit Of Insura
	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	t Rates		
overage uilding (Bldg)	\$562,900	Basic	\$562,900	Class	FHCF Build-Up P	
PTIONAL COVERAGES	Applicable Only V	Vhen Entries Are	e Made In The Sch	edule Belo	ow	
Coverage Sinkhole Loss Coverage		mium		ilding Yes	kebiacement i	s Personal Prope
DEDUCTIBLE					0.14.1-1	oss Deductible
All Other Perils Dec	ductible	Deductible Percenta	entage Deductible age (Deductible Amount) % (\$28,145)		Deductible Percent	age (Deductible Amount)% (\$56,290)
WINDSTORM MITIGATION	I FEATURES					2002
	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B		Roof-Wall Connection Clips	SWR Yes
Building Type Type I	Roof Shape Gable		g Protection None	FBC Wind	Α	FBC Wind Desi N/A
*A premium adjustment of sor construction techniques Mortgageholder(s) & Other	that exist. Adjustine	ents range nom a	1 70 0010/10.30 10		building's wind t.	d loss mitigation fe
	Dallards alder Int	erest(s) - See P	olicy Interest Sche	equie.		





Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OR	SPECIAL CLAS	STIEM NO. 9		ode: 0331	s - Un to 10 units
USINESS DESCRIPTION:	Condominiums -res	idential (association	on risk only) - withou	it mercani	ile occupancie.	
ESCRIPTION OF PREMIS	ES 1: 2101 S	SUNSET POINT F	SD Buildir	ng IU	Protection Clas	
ocation Address 101 SUNSET POINT RD LEARWATER, FL 33765-1290		oup I Construction Joisted Masonry Group I Territory Statewide	B Group II Territ Seacoast Zon	t ory e 3	1 Coastal Territo None	Ungraded ry No. of Units 4
OVERAGES PROVIDED	Insurance at the D Is Shown.		es Applies Only Fo	r Coveraç	jes For Which	A Limit Of Insuranc
	Limit Of	Covered Causes Of Loss	Total Replacement Cost	Rates	Premi	
Coverage	\$967.700	Basic	\$967,700	Class	\$6,165	
Building (Bldg)	\$307,700				FHCF Build-Up Pr	emium: \$308
OPTIONAL COVERAGES	Applicable Only V	When Entries Are	Made In The Sche	dule Belo	W	
		mium		F	Replacement C	ost
Coverage Sinkhole Loss Coverage		55.00		ilding Yes	Busines	s Personal Property
DEDUCTIBLE						oss Deductible
All Other Perils De	ductible	Deductible Percenta	entage Deductible ge (Deductible Amount)	D	eductible Percenta	age (Deductible Amount) % (\$96,770)
\$5,000		Bldg: 5%	6 (\$48,385 <u>)</u>		Blug. 10	% (\$90,110)
WINDSTORM MITIGATION	N FEATURES					SWR
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C		Roof-Wall Connection Clips	Yes
Building Type Type i	Roof Shape Gable		None	FBC Wind	A	FBC Wind Design
*A premium adjustment of	s that exist. Adjusting	ans range nom a	1 /0 00101141 9		building's wind	i ioss illiugadon lead
Mortgageholder(s) & Oth	ner Policyholder In	terest(s) - See P	olicy Interest Sche	aule.		
PREMIUM: \$7,828.00			되겠다. 생기를 하는 것들은 1			함께 : [1] 다하는데 2차 : ⁶ 사고요



Policy Number: 10013373 - 1

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

OCATION NO. 1 JUSINESS DESCRIPTION:	BUILDING OF	R SPECIAL CLAS	ion risk only) - witho		ode: 0331 ile occupancie	s - Up to 10 units
DESCRIPTION OF PREMISE		SUNSET POINT	RD Build	ing 11		
ocation Address 101 SUNSET POINT RD CLEARWATER, FL 33765-1290	G	roup I Construction Joisted Masonry Group I Territory Statewide	n Group II Const B Group II Terr Seacoast Zo	ruction itory ne 3	Protection Clas 1 Coastal Territo None	Ungraded ry No. of Units 5
COVERAGES PROVIDED	Insurance at the I Is Shown.	Described Premis	ses Applies Only F	or Coverag	jes For Which	A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos		Premi \$7.191	
Building (Bldg)	\$1,137,700	Basic	\$1,137,700	Class	FHCF Build-Up Pr	
OPTIONAL COVERAGES	Applicable Only	When Entries Are	e Made In The Sch	edule Belo	w	
Coverage Sinkhole Loss Coverage		mium 593.00	Ві	R uilding Yes	eplacement C Busines	Cost s Personal Property
DEDUCTIBLE						
All Other Perils Dec	ductible		entage Deductible age (Deductible Amount)		eductible Percenta	ge (Deductible Amount)
\$5,000		Bldg: 5°	% (\$56,885)		Bldg: 10%	6 (\$113,770)
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		g Protection None	FBC Wind		FBC Wind Design
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range nom a	1 % Surcharge to a	00 /0 0/04/4	building's wind	loss miligation lead
Mortgageholder(s) & Oth		The second secon				





Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OR	SPECIAL CLAS	SHEM NO. II		ode: 0331	es - Un to 10 units
SUSINESS DESCRIPTION:		idential (associati	on risk only) - With	out mercani	ile occupancie	3 - Op 10 10 cm.
ESCRIPTION OF PREMISI	ES 1: 2101 S	SUNSET POINT I		ding 12		ss BCEGS Grade
ocation Address 101 SUNSET POINT RD LEARWATER, FL 33765-1290		oup I Construction Joisted Masonry Group I Territory Statewide	B Group II Ter Seacoast Z	ritory one 3	Protection Cla 1 Coastal Territo None	Ungraded ory No. of Units 2
COVERAGES PROVIDED	Insurance at the D Is Shown.		es Applies Only F	or Coveraç	jes For Which	n A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co		Premi	
Building (Bldg)	\$562,900	Basic	\$562,900	Class	\$3,586 FHCF Build-Up P	
OPTIONAL COVERAGES	Applicable Only V	Vhen Entries Are	Made In The Sch	redule Belo	W	
Coverage Sinkhole Loss Coverage	Pre i \$788	mium 3.00	В	uilding Yes	eplacement (Busines	s Personal Property
DEDUCTIBLE						
All Other Perils Dec	ductible	Deductible Percenta	entage Deductiblinge (Deductible Amount (\$28,145)		eductible Percenta	oss Deductible age (Deductible Amount) % (\$56,290)
\$5,000						
WINDSTORM MITIGATION	I FEATURES					awa -
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C	 A second of the s	Roof-Wall Connection Clips	SWR Yes
Building Type Type I	Roof Shape Gable	살이 있는 생기가 내	g Protection None	FBC Wind	Y	FBC Wind Design N/A
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range from a	1 % Suicharge to a	10070 010010	building's wind	d loss mitigation featu
Mortgageholder(s) & Oth	er Policyholder Int	erest(s) – See P	olicy Interest Sch	edule.		



Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OR	SPECIAL CLAS	STIEM NO. 12		ode: 0331	s - Un to 10 units
USINESS DESCRIPTION: C	ondominiums -resi	dential (associat	ion risk only) - witho	out mercani	lie occupaticies	s - op to To unite
ESCRIPTION OF PREMISES		SUNSET POINT	RD Build	ing 13		
ocation Address 101 SUNSET POINT RD	Gr	oup I Constructio Joisted Masonry Group I Territory Statewide	B Group II Terr Seacoast Zo	itory ne 3	Protection Clas 1 Coastal Territor None	Ungraded ry No. of Units 5
	nsurance at the D	escribed Premis	ses Applies Only F	or Coveraç	ges For Which	A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos		Premi	
Building (Bldg)	\$1,137,700	Basic	\$1,137,700	Class	FHCF Build-Up Pr	
OPTIONAL COVERAGES	Applicable Only V	Vhen Entries Ar	e Made In The Sch	edule Belo)W	
Coverage Sinkhole Loss Coverage	Prei	nium 93.00		F uilding Yes	Replacement C	ost Personal Property
DEDUCTIBLE						oss Deductible
All Other Perils Ded	uctible	Deductible Percent	centage Deductible age (Deductible Amount)		eductible Percenta	lige (Deductible Amount) % (\$113,770)
\$5,000		Bldg: 5	% (\$56,885)		Blug. 107	6 (#113,770)
WINDSTORM MITIGATION	FEATURES					SWR
Terrain \ B	fear Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B		Roof-Wall Connection Clips	Yes
Building Type Type I	Roof Shape Gable		g Protection None	FBC Wine	Α	FBC Wind Design N/A
*A premium adjustment of \$ or construction techniques to	hat exist. Adjustme	ents range nom e	1 1 70 Suronargo to =		pullaing's wind	i ioss itililigadon leate
Mortgageholder(s) & Othe		Con E	olicy Interest Sch	edule.		





Policy Number: 10013373 - 1

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

OCATION NO. 1 BUSINESS DESCRIPTION:		SPECIAL CLAS			ode: 0331 tile occupancie	es - Up to 10 units
DESCRIPTION OF PREMIS		SUNSET POINT		ling 14		
ocation Address 101 SUNSET POINT RD CLEARWATER, FL 33765-1290	G	roup I Constructio Joisted Masonry Group I Territory Statewide	B Group II Ten Seacoast Zo	ritory one 3	Protection Cla 1 Coastal Territo None	Ungraded ory No. of Units 6
COVERAGES PROVIDED	Insurance at the I	escribed Premis	ses Applies Only F	or Coveraç	ges For Which	A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos			
Building (Bldg)	\$1,358,400	Basic	\$1,358,400	Class	\$8,584 FHCF Build-Up P	
OPTIONAL COVERAGES	Applicable Only	When Entries Ar	e Made In The Sch	edule Belo)W	
Coverage Sinkhole Loss Coverage		mium 102.00	Bı	R uilding Yes	Replacement (Busines	Cost s Personal Property
DEDUCTIBLE						
All Other Perils De	ductible	Deductible Percenta	entage Deductible age (Deductible Amount)		eductible Percenta	oss Deductible age (Deductible Amount) % (\$135,840)
\$5,000		Blag: 5:	% (\$67,920)		July Divy	
WINDSTORM MITIGATION	I 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		g Protection None	FBC Wind	(FBC Wind Design N/A
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range from a	1% surcharge to a	03 % credit.	building's wind	l loss mitigation featur
Mortgageholder(s) & Oth	er Policyholder Int	erest(s) – See P	olicy Interest Sche	edule.		
PREMIUM: \$10,895.00						



Policy Number: 10013373 - 1

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

		SITEM NO. 14	ut mercant	ile occupancie:	s - Up to 10 units
Condominiums -resi	dential (associatio	on risk orliy) - witho	ing 15		
ES 1: 2101 S	SUNSET POINT R	D Dulla	"19 .0	Protection Clas	
	Joisted Masonry Group I Territory	B Group II Terr	itory ne 3	1 Coastal Territo None	ory No. of Units 2
Insurance at the D		es Applies Only F	or Covera	ges For Which	A Limit Of Insuranc
Limit Of	Causes	Total Replacement Cos	it Rates		
\$562,900	Basic	\$562,900		FHCF Build-Up P	
Applicable Only V	Vhen Entries Are	Made In The Sch	edule Bel	o w	
Prei	mium			tob.com	s Personal Property
		Aces Doductible		Sinkhole Lo	oss Deductible
ductible	Deductible Percenta	ge (Deductible Amount)		Deductible Percenta	age (Deductible Amount) % (\$56,290)
	Diog. J.				
N FEATURES					SWR
Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level B			Yes
Roof Shape Gable		Vone	N/	Α	FBC Wind Design N/A
that exist. Adjustine	ange nom a	.,	197 s 11970ses 18	building's wind t.	d loss mitigation featu
	Insurance at the D Is Shown. Limit Of Insurance \$562,900 Applicable Only V Pre \$788 ductible N FEATURES Year Built 1973 Roof Shape Gable \$4,241.00 is included that exist. Adjustments	Group I Construction Joisted Masonry Group I Territory Statewide Insurance at the Described Premise Is Shown. Covered Limit Of Causes Insurance Of Loss \$562,900 Basic Applicable Only When Entries Are Premium \$788.00 ductible Hurricane Perce Deductible Percenta Bldg: 59 N FEATURES Year Built Roof Cover 1973 FBC Equivalent Roof Shape Gable \$4,241.00 is included to reflect building that exist. Adjustments range from a	Group I Construction Joisted Masonry Group I Territory Statewide Covered Limit Of Insurance Covered Limit Of Insurance Couses Statewide Covered Limit Of Insurance Of Loss Statewide Covered Limit Of Insurance Of Loss Statewide Covered Limit Of Insurance Of Loss Statewide Statewide Covered Limit Of Insurance Of Loss Replacement Cos Statewide Statewide Statewide Covered Limit Of Insurance Of Loss Replacement Cos Statewide Statewi	Group I Construction Joisted Masonry Group I Territory Statewide Covered Limit Of Insurance Of Loss Seacoast Zone 3 Applicable Only When Entries Are Made In The Schedule Beld Premium \$788.00 Premium \$788.00 Building Yes MFEATURES Year Built 1973 Roof Shape Group II Construction B Group II Territory Seacoast Zone 3 Group II Territory Seacoast Zone 3 Total Insurance Of Loss Replacement Cost Rates Seacoast Zone 3 Total Insurance Of Loss Replacement Cost Rates Building Yes Ruilding Yes N FEATURES Year Built 1973 Roof Cover Roof Deck Level B Roof Shape Gable None N/	Group I Construction Joisted Masonry Group I Territory Statewide Covered Limit Of Insurance Seacoast Zone 3 Covered Limit Of Insurance Seacoast Zone 3 Covered Limit Of Insurance Seacoast Zone 3 Covered Seacoast Zone 3 Covered Limit Of Insurance Seacoast Zone 3 Covered Seacoast Zone 3 Covered Limit Of Insurance Of Loss Replacement Cost Rates Premi Seacoast Zone 3 Covered Limit Of Insurance Of Loss Replacement Cost Rates Premi Seacoast Zone 3 Covered Limit Of Insurance Of Loss Replacement Cost Rates Premi Replacement Cost FHCF Build-Up P Replacement Ost Building Yes Nobel Loss Sinkhole Loss Bidg: 10 N FEATURES Year Built 1973 Roof Cover Roof Deck Level B Connection Clips Roof Shape Gable None N/A \$ 4,241.00 is included to reflect building code enforcement and the building's winds that exist. Adjustments range from a 1% surcharge to a 65% credit.

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Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OF	SPECIAL CLAS	S ITEM NO. 15	가 되는 보고 살아 집에 가지다.	ode: 0331	. Up to 10 units
BUSINESS DESCRIPTION:		idential (associati	on risk only) - With	nout mercant	ne occupancies	s - Op to to dimo
DESCRIPTION OF PREMIS		SUNSET POINT I		lding 16 struction	Protection Clas	
Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Joisted Masonry Group I Territory Statewide	B Group II Te Seacoast 2	e rritory Zone 3	1 Coastal Territor None	2
COVERAGES PROVIDED	Insurance at the Dis Shown.	escribed Premis	es Applies Only	For Coverag	ges For Which	A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	ost Rates	Premiu	
Building (Bldg)	\$639,700	Basic	\$639,700	Class	\$4,076 FHCF Build-Up Pre	에, 강하는데 되는 그 이 등을 들었다.
OPTIONAL COVERAGES	Applicable Only \	When Entries Are	Made In The Sc	hedule Belo	W	
Coverage Sinkhole Loss Coverage	Pre \$89	mium 3.00		R Building Yes	eplacement C Business	ost Personal Property
DEDUCTIBLE						
All Other Perils Dec	ductible	Deductible Percenta	entage Deductib ge (Deductible Amoun % (\$31,985)		eductible Percentaç	ss Deductible ge (Deductible Amount) 6 (\$63,970)
	LEFATIDES					
WINDSTORM MITIGATION Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Dec Level C		Roof-Wall Connection Clips	SWR Yes
Building Type Type I	Roof Shape Gable	i	Protection None	FBC Wind N/A		FBC Wind Design N/A
*A premium adjustment of sor construction techniques	that exist. Adjustme	ents range from a	1% surcharge to a	a 05% credit.	building's wind	loss mitigation featu
Mortgageholder(s) & Other	er Policyholder Int	erest(s) – See Po	olicy Interest Sch	redule.		
PREMIUM: \$5,176.00						



Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING O	R SPECIAL CLAS	S ITEM NO. 16		ode: 0331	s - Up to 10 units	
BUSINESS DESCRIPTION: C		sidential (associati	on risk ority) - witi	Iding 17	uio oocapao.c		
ESCRIPTION OF PREMISE		SUNSET POINT			Protection Cla		
ocation Address 101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Joisted Masonry Group I Territory Statewide	B Group II Te Seacoast Z	rritory Zone 3	1 Coastal Territo None	2	
	Insurance at the Is Shown.		ses Applies Only	For Covera	ges For Which	A Limit Of Insuranc	
Coverage	Limit Of	Covered Causes Of Loss	Total Replacement Co	st Rates	Premi		
Building (Bldg)	\$639,700	Basic	\$639,700	Class	FHCF Build-Up Pi	지방 하다 이 사람이 가는 사람이 하지만	
OPTIONAL COVERAGES	Applicable Only	When Entries Are	e Made In The Sc	hedule Bel	OW .		
Coverage Sinkhole Loss Coverage		그는 그들은 하는 그는 이번 점점 그림을 잃는 것이 하는 하는 사람들이 하는 것이 되었다면 하는데 바로 하는 생각이 되었다.		I Building Yes			
DEDUCTIBLE							
All Other Perils Ded	uctible	Deductible Percenta	entage Deductib		Deductible Percenta	oss Deductible age (Deductible Amount) % (\$63,970)	
\$5,000		Bldg: 5°	% (\$31,985)		Blug. 10	/δ (ΨΟΘ,ΟΙ-Ο)	
WINDSTORM MITIGATION	FEATURES						
	Year Built	Roof Cover Non-FBC Equivale	Roof Dec nt Level B		Roof-Wall Connection Clips	SWR No	
Building Type Type I	Roof Shape Gable		g Protection None	FBC Win	Α	FBC Wind Design	
*A premium adjustment of \$	hat exist. Adjustm	nents range from a	1% Suicharge to	a 00 /0 01001	building's wind	l loss mitigation featu	
Mortgageholder(s) & Othe	er Policyholder Ir	nterest(s) – See P	olicy Interest Sch	nedule.			
PREMIUM: \$5,654.00							

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Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OF	SPECIAL CLAS	STIEM NO. 17		ode: 0331	se - Un to 10 units
BUSINESS DESCRIPTION: (Condominiums -res	idential (associat	ion risk only) - witho	out mercant	ne occupancie	is - Op to 10 drine
ESCRIPTION OF PREMISE		SUNSET POINT	RD Build	ing 18		
ocation Address 2101 SUNSET POINT RD 21 EARWATER FL 33765-1290	Gı	roup I Constructio Joisted Masonry Group I Territory Statewide	B Group II Terr Seacoast Zo	itory ne 3	Protection Cla 1 Coastal Territo None	Ungraded bry No. of Units 6
	Insurance at the D Is Shown.		ses Applies Only F	or Coveraç	ges For Which	n A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos		Prem \$8,72	
Building (Bldg)	\$1,358,400	Basic	\$1,358,400	Class	\$6,72	
OPTIONAL COVERAGES	Applicable Only \	When Entries Ar	e Made In The Sch	edule Belo)W	
Coverage Sinkhole Loss Coverage	Premium \$1,902.00			Rep Building Yes		Cost s Personal Property
DEDUCTIBLE						
All Other Perils Dec	luctible	Deductible Percent	entage Deductible age (Deductible Amount) % (\$67,920)		eductible Percent	oss Deductible age (Deductible Amount) % (\$135,840)
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		g Protection None	FBC Wind	4	FBC Wind Design N/A
*A premium adjustment of \$ or construction techniques	hat exist. Adjustme	ents range from a	1% Surcharge to a	00 /0 010010	building's wind) loss miligation leator
Mortgageholder(s) & Othe	Barrier and Jacobs	See D	alicy Interest Sche	dule.		





Policy Number: 10013373 - 1

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

OCATION NO. 1 USINESS DESCRIPTION:	BUILDING C	OR SPECIAL CLAS	on rick only) - witho		ode: 0331 ile occupancies	- Up to 10 units		
		esidentiai (associatio	D Ruild	ing 19				
ESCRIPTION OF PREMISI		1 SUNSET POINT F			Protection Clas	s BCEGS Grade		
ocation Address 101 SUNSET POINT RD CLEARWATER, FL 33765-1290		Group I Construction Joisted Masonry Group I Territory Statewide	B Group II Terr Seacoast Zo	itory ne 3	1 Coastal Territor None	Ungraded y No. of Units 2		
COVERAGES PROVIDED	Insurance at the Is Shown.		es Applies Only F	or Covera	ges For Which	A Limit Of Insuranc		
	Limit Of	Covered Causes Of Loss	Total Replacement Cos	it Rates	Premiu			
Coverage	\$639,700	Basic	\$639,700	Class	\$4,517	.00 N/A		
Building (Bldg)					FHCF Build-Up Pro	emium: \$241		
OPTIONAL COVERAGES	Applicable Only	/ When Entries Are	Made In The Sch	edule Belo	ow			
		remium			Replacement C			
Coverage Sinkhole Loss Coverage		\$896.00 Build		uilding Yes	그는 그 그는 즐겁게 하는 것이 되는 것이 되었다. 그 가장 그는 것은 사람들이 되었다면 하는 것이 없었다. 그는 것이 없는 것이 없다면			
DEDUCTIBLE					Ol-thelel o	ss Deductible		
All Other Perils De	ductible	Deductible Percenta	entage Deductible age (Deductible Amount)		Deductible Percenta	ge (Deductible Amount) % (\$63,970)		
\$5,000		Bldg: 5%	% (\$31,985)		Blug. 10.	6 (\$05,570)		
WINDSTORM MITIGATION	N FEATURES							
Terrain B	Year Built	Roof Cover Non-FBC Equivaler	Roof Deck nt Level B		Roof-Wall Connection Clips	SWR No		
Building Type Type I	Roof Shap Gable		g Protection None	FBC Wind	Α	FBC Wind Design N/A		
*A premium adjustment of	that exist. Adjust	ments range ironi a	1 /6 Suicharge to a	0070 0.00	building's wind t.	loss mitigation featu		
 Control of the control of the control		Latarantial Son D	olicy Interest Scho	edule.				
Mortgageholder(s) & Oth	er Policyholder	Interest(s) – See r	oney interest con					





Policy Number: 10013373 - 1

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

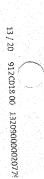
OCATION NO. 1	BUILDING OF	SPECIAL CLAS	STIEM NO. 19		ode: 0331	es - Un to 10 units	
OCATION NO. 1 BUSINESS DESCRIPTION:	Condominiums -res	idential (associati	on risk only) - witho	out mercani	TIE Occupation	-3 - Op to 10 dillo	
ESCRIPTION OF PREMIS		SUNSET POINT F		ling 20	Protection Cla	ass BCEGS Grade	
ocation Address 1101 SUNSET POINT RD CLEARWATER, FL 33765-1290		roup I Construction Joisted Masonry Group I Territory Statewide	B Group II Teri Seacoast Zo	r itory one 3	1 Coastal Territo None	Ungraded ory No. of Units 6	
COVERAGES PROVIDED	Insurance at the I		es Applies Only F	or Covera	ges For Whic	h A Limit Of Insuranc	
	Limit Of	Covered Causes Of Loss	Total Replacement Cos	st Rates	Prem		
Coverage Building (Bldg)	\$1,309,100	Basic	\$1,309,100	Class	\$10,82 FHCF Build-Up F		
OPTIONAL COVERAGES	Applicable Only	When Entries Are	Made In The Sch	edule Belo)W		
Coverage Sinkhole Loss Coverage		Premium \$1,833.00 Build		F uilding Yes	Replacement Busines	Cost ss Personal Property	
DEDUCTIBLE							
All Other Perils De	ductible	Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 5% (\$65,455)			Sinkhole Loss Deductible Deductible Percentage (Deductible Amount) Bldg: 10% (\$130,910)		
WINDSTORM MITIGATION	N 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	1	Protection	FBC Wind		FBC Wind Design N/A	
*A premium adjustment of or construction techniques	that exist. Adjustme	ents range from a	1% Suichaige to a	00 /0 Cicuit	building's wind	d loss mitigation featu	
Mortgageholder(s) & Oth	er Policyholder In	terest(s) – See Po	olicy Interest Sch	edule.			
PREMIUM: \$13,268.00							



Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OR	SPECIAL CLASS	HEW NO. 20	ut mercant	ode: 0331	s - Up to 10 units	
OCATION NO. 1 USINESS DESCRIPTION: C	ondominiums -resid	dential (associatio	n risk only) - willio	ing 21			
ESCRIPTION OF PREMISES	3 1: 2101 S	UNSETPOINTR	J 2215		Protection Class	s BCEGS Grade	
ocation Address 101 SUNSET POINT RD	Gro (Dup I Construction Joisted Masonry Group I Territory Statewide	Group II Constr B Group II Terr Seacoast Zo	itory	1 Coastal Territo None	Ungraded ry No. of Units 5	
	nsurance at the Do	escribed Premise	s Applies Only F	or Covera	ges For Which	A Limit Of Insurance	
	Limit Of	Covered Causes Of Loss	Total Replacement Cos	t Rates			
Coverage Building (Bldg)	\$1,116,100	Basic	\$1,116,100	Class	\$7,054 FHCF Build-Up P		
	Applicable Only V	Vhon Entries Are	Made In The Sch	edule Bel	ow		
PTIONAL COVERAGES					Kehiacement		
Coverage Sinkhole Loss Coverage	그 가는 사람들이 있는 것이 많은 가능한 다 집안	Premium \$1,563.00		uilding Yes	Busines	s Personal Property	
DEDUCTIBLE			- Destroyial		Sinkhole Lo	oss Deductible	
All Other Perils Ded	luctible	Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 5% (\$55,805)			Deductible Percentage (Deductible Amoun Bldg: 10% (\$111,610)		
\$5,000		Riad: 5%	(\$33,603)				
WINDSTORM MITIGATION	FEATURES					SWR	
	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C		Roof-Wall Connection Clips	Yes	
Building Type	Roof Shape Gable		Protection	FBC Win	/A	FBC Wind Design N/A	
*A premium adjustment of \$ or construction techniques Mortgageholder(s) & Other	8 8,134.00 is includ	Jilio luligo li o		A STATE OF THE PARTY OF	building's wind it.	d loss mitigation featur	
	- D-lieuholder Int	toract(s) - See Po	olicy interest Sch	euule.			



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Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OF	SPECIAL CLAS	STICKING, ZI		ode: 0331	s - Up to 10 units	
OCATION NO. 1 USINESS DESCRIPTION: (Condominiums -res	idential (associati	on risk only) - witho	out mercani	lle occupation	9 OP 10 10 11110	
ESCRIPTION OF PREMISE		SUNSET POINT I	RD Build	ing zz	Protection Clas		
ocation Address 101 SUNSET POINT RD	Ğ	roup I Construction Joisted Masonry Group I Territory Statewide	B Group II Terr Seacoast Zo	r itory one 3	1 Coastal Territo None	Ungraded No. of Units 2	
	Insurance at the D Is Shown.		es Applies Only F	or Covera	ges For Which	A Limit Of Insuranc	
	Limit Of	Covered Causes Of Loss	Total Replacement Cos	it Rates			
Coverage Building (Bldg)	\$562,900	Basic	\$562,900	Class	\$3,586 FHCF Build-Up Pi		
OPTIONAL COVERAGES	Applicable Only	When Entries Arc	Made In The Sch	edule Belo	ow Replacement C		
Coverage Sinkhole Loss Coverage	Pre	Premium \$788.00		Building Yes		s Personal Property	
DEDUCTIBLE							
All Other Perils Dec	ductible	Deductible Percenta	entage Deductible age (Deductible Amount) % (\$28,145)				
WINDSTORM MITIGATION	FEATURES				S. A.Wall	SWR	
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C		Roof-Wall Connection Clips	Yes	
Building Type Type I	Roof Shape Gable		g Protection None	FBC Wind	\	FBC Wind Design N/A	
*A premium adjustment of sor construction techniques	that exist. Adjustme	ents range from a	1% surcharge to a	05 % Cledit	building's wind	loss mitigation featu	
Mortgageholder(s) & Othe	er Policyholder Int	erest(s) – See Pe	olicy Interest Sche	edule.			



Policy Number: 10013373 - 1

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

DCATION NO. 1 USINESS DESCRIPTION: C	BUILDING OR	SPECIAL CLAS	on risk only) - witho	ut mercant	ile occupancies	- Up to 10 units
USINESS DESCRIPTION: C	Condominiums -resi	dential (association	RD Buildi	ng 23		
ESCRIPTION OF PREMISE	s 1: 2101 S	SUNSET POINT F	(U Dana	g	Protection Clas	
ocation Address 101 SUNSET POINT RD LEARWATER, FL 33765-1290		Joisted Masonry Group I Territory Statewide	Group II Terr Seacoast Zo	ne 3	Coastal Territor	ry No. of Units 5
OVERACES PROVIDED	Insurance at the D	escribed Premis	es Applies Only Fo	or Coveraç	ges For Which	A Limit Of Insuranc
	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	t Rates		
Coverage Building (Bldg)	\$1,075,800	Basic	\$1,075,800	Class	\$6,799 FHCF Build-Up Pr	0004
OPTIONAL COVERAGES	Applicable Only V	Vhen Entries Are	Made In The Sch	edule Belo	ow Replacement C	
Coverage Sinkhole Loss Coverage		Premium \$1,506.00		uilding Yes		s Personal Property
DEDUCTIBLE					Sinkhola I o	ss Deductible
All Other Perils Dec	luctible	Hurricane Perc Deductible Percenta		Deductible Percentage (Deductible An Bldg: 10% (\$107,580)		
\$5,000		Bldg: 5%	% (\$53,790)		Blug. 107	, (ψιοι, ους)
WINDSTORM MITIGATION	FEATURES					SWR
	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C		Roof-Wall Connection Clips	Yes
Building Type Type I	Roof Shape Gable		g Protection None	FBC Wind	Α	FBC Wind Design N/A
*A premium adjustment of S	that exist. Adjustme	ents range nom a	1 /0 Sulonargo to -		building's wind	l loss mitigation featu
Mortgageholder(s) & Other	Doliovholder Int	erest(s) - See P	olicy Interest Scho	edule.		



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Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OF	SPECIAL CLAS	5 II EM NO. 23		ode: 0331	se - Un to 10 units
BUSINESS DESCRIPTION: (Condominiums -res	idential (associati	on risk only) - witho	out mercan	lile occupancie	is - Op to To units
ESCRIPTION OF PREMISE		SUNSET POINT I		ling 24	2	ss BCEGS Grade
ocation Address 101 SUNSET POINT RD	G	roup I Construction Joisted Masonry Group I Territory Statewide	B Group II Terr Seacoast Zo	r itory one 3	Protection Cla 1 Coastal Territo None	Ungraded ory No. of Units 2
	Insurance at the D	escribed Premis	es Applies Only F	or Covera	ges For Which	n A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	st Rates	And the second s	
Building (Bldg)	\$499,200	Basic	\$499,200	Class	\$3,13 FHCF Build-Up P	
OPTIONAL COVERAGES	Applicable Only	When Entries Are	Made In The Sch	edule Belo	ow	현실이 가지 않는 현실이 있습니다. 프로그램 전략 등을 보고 있다.
Coverage Sinkhole Loss Coverage	Pre	Premium \$699.00 Bu		F u ilding Yes	Replacement	Cost s Personal Property
DEDUCTIBLE						
All Other Perils Dec	luctible	Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 5% (\$24,960)			Deductible Percenta	oss Deductible age (Deductible Amount) % (\$49,920)
WINDSTORM MITIGATION	FEATURES					
	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C		Roof-Wall Connection Clips	SWR Yes
Building Type Type I	Roof Shape Gable		g Protection None	FBC Wind	Δ.	FBC Wind Design N/A
*A premium adjustment of \$ or construction techniques t	hat exist. Adjustme	ents range from a	1% surcharge to a	03 % Cledit	building's wind	i ioss mitigation leat.
Mortgageholder(s) & Othe	er Policyholder Int	erest(s) – See Po	olicy Interest Sche	edule.		
PREMIUM: \$3,988.00						





Policy Number: 10013373 - 1

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

CATION NO. 1	BUILDING OR	SPECIAL CLAS	STILINING. 24	ıt mercanti	de: 0331	- Up to 10 units	
OCATION NO. 1 JSINESS DESCRIPTION:	Condominiums -resi	dential (association	on risk only) - Withou	n 25			
SCRIPTION OF PREMISI	ES 1: 2101 S	UNSELPOINT			Protection Class		
ocation Address 101 SUNSET POINT RD LEARWATER, FL 33765-1290	Gr	oup I Construction Joisted Masonry Group I Territory Statewide	Group II Terri	tory	1 Coastal Territor None	Ungraded y No. of Units 4	
OVERAGES PROVIDED	Insurance at the D Is Shown.	201 - 11: 11: 14: 14: 1 <u>- 1</u>	es Applies Only Fo	or Coverag	jes roi willon	A Limit Of Insurance	
	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates			
Coverage Building (Bldg)	\$868,500	Basic	\$868,500	Class	\$5,532 FHCF Build-Up Pro		
5 (1935)			Made In The Sche	dule Belo			
OPTIONAL COVERAGES			Made In The Scho	, <u>, , , , , , , , , , , , , , , , , , </u>	Replacement C	ost	
Coverage Sinkhole Loss Coverage	Premium \$1,216.00		Bu	iilding Yes	Business Personal Prop		
DEDUCTIBLE					Sinkhole Lo	ss Deductible	
All Other Perils De	eductible	Hurricane Percentage Deductible Deductible Percentage (Deductible Amount)			Deductible Percentage (Deductible Percentage) Bldg: 10% (\$86,8		
\$5,000		Bldg: 5	% (\$43,425)		Blug. To	, (400;0e0)	
WINDSTORM MITIGATIO	N FEATURES					SWR	
Terrain B	Year Built 1973	Roof Cover FBC Equivalent	Roof Deck Level C		Roof-Wall Connection Clips	Yes	
Building Type	Roof Shape Gable		g Protection None	FBC Win	Ά	FBC Wind Design N/A	
Type I *A premium adjustment o or construction technique	f \$ 6,642.00 is included that exist. Adjustm	Citio range			building's wind t.	loss mitigation featur	
Mortgageholder(s) & Ot	her Policyholder In	terest(s) – See F	olicy Interest Sch	edule.			
moregagono.ac.							



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Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING OF	SPECIAL CLAS	S I EM NU. 25		ode: 0331	es - Un to 10 units
OCATION NO. 1 BUSINESS DESCRIPTION:	: Condominiums -res	idential (associati	on risk only) - witho	out mercan	tile occupancie	35 - Op to 10 dilits
ESCRIPTION OF PREMIS	SES 1: 2101	SUNSET POINT	SD Build	ing 26	Protection Cla	
ocation Address 1011 SUNSET POINT RD CLEARWATER, FL 33765-1290)	roup I Construction Joisted Masonry Group I Territory Statewide	B Group II Terr Seacoast Zo	ritory ne 3	1 Coastal Territo None	Ungraded ory No. of Units
COVERAGES PROVIDED	Insurance at the Dis Shown.		es Applies Only F	or Covera	ges For Wnici	h A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos			
Building (Bldg)	\$967,700	Basic	\$967,700	Class	FHCF Build-Up F	
OPTIONAL COVERAGES	Applicable Only	When Entries Are	Made In The Sch	edule Bel	ow	
overage Pr		emium ,355.00 Buildin Yes		uilding	Replacement Cost	
DEDUCTIBLE						
All Other Perils De	eductible	Deductible Percents	entage Deductible ige (Deductible Amount) 6 (\$48,385)		Deductible Percent	oss Deductible age (Deductible Amount) 9% (\$96,770)
WINDSTORM MITIGATIO	N 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		g Protection None	FBC Wind	A	FBC Wind Design N/A
*A premium adjustment of or construction techniques	s that exist. Adjustme	ents range from a	1% Surcharge to a	03 % Credit	building's wind 	d loss mitigation featur
Mortgageholder(s) & Oth	her Policyholder Int	erest(s) – See Po	olicy Interest Sche	dule.		
PREMIUM: \$7,828.00						



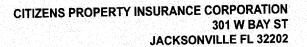
Policy Number: 10013373 - 1

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

OCATION NO. 1	BUILDING C	R SPECIAL CLAS	5 LEWI NO. 20	ıt morcant	ode: 0331	- Up to 10 units
DCATION NO. 1 USINESS DESCRIPTION:	Condominiums -re	esidential (association	on risk only) - Withou	11 mercani	пе осодрано	
ESCRIPTION OF PREMISE	≘s 1: 2101	SUNSET POINT P	D Danan	19	Protection Clas	
ocation Address 101 SUNSET POINT RD LEARWATER, FL 33765-1290		Group I Construction Joisted Masonry Group I Territory Statewide	Group II Terri	tory se 3	1 Coastal Territor None	Ungraded y No. of Units 6
OVERAGES PROVIDED	Insurance at the Is Shown.		es Applies Only Fo	or Covera	ges For Which	A Limit Of Insuranc
	Limit Of	Covered Causes Of Loss	Total Replacement Cost	Rates	Premiu	
Coverage Building (Bldg)	\$1,306,600		\$1,306,600	Class	\$9,107 FHCF Build-Up Pre	
OPTIONAL COVERAGES	Applicable Only	/ When Entries Are	Made In The Scho	edule Belo	ow	
Coverage Sinkhole Loss Coverage	Premium \$1,829.00 Bui			i ilding Yes	Replacement o	Personal Property
DEDUCTIBLE					Ciakhala I o	ss Deductible
All Other Perils De	ductible	Deductible Percenta	entage Deductible age (Deductible Amount) 6 (\$65,330)	ι	Deductible Percentag	ge (Deductible Amount) o (\$130,660)
WINDSTORM MITIGATION	N FEATURES					
Terrain B	Year Built 1973	Roof Cover Non-FBC Equivaler	Roof Deck nt Level B		Roof-Wall Connection Clips	SWR No
Building Type Type I	Roof Sha r Gable		g Protection None	FBC Win	Α	FBC Wind Design N/A
*A premium adjustment of	that exist. Aujust	ments range nom a			t.	1055 Hilligatori leate
Mortgageholder(s) & Oth	ner Policyholder	Interest(s) – See P	olicy Interest Sche	eaule.		
Mortgagenoider(s) & Uti	let Louchtoner	***************************************				형 기타가는 게 되는 말이 그렇게 다니

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Policy Number: 10013373 - 1

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

OCATION NO. 1		R SPECIAL CLASS	STIEM NO. 21	USF C	ode: 0331	
BUSINESS DESCRIPTION:		SUNSET POINT R	D Cli	ıbhouse		
DESCRIPTION OF PREMIS Location Address 2101 SUNSET POINT RD CLEARWATER, FL 33765-1290)	Group I Construction Joisted Masonry Group I Territory Statewide	Group II Con B Group II To	struction erritory Zone 3	Protection Cl. 1 Coastal Territ None	Ungraded cory No. of Units N/A
COVERAGES PROVIDED	Insurance at the Is Shown.	Described Premise	es Applies Only	For Coverage	jes For Whic	h A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss I	Total Replacement C		Prem	
Building (Bldg)	\$442,900	Basic	\$442,900	Class	\$3,93 FHCF Build-Up I	
OPTIONAL COVERAGES	Applicable Only	When Entries Are	Made In The So	hedule Belo	w	
Coverage Sinkhole Loss Coverage		Premium \$620.00 Build		R Building Yes	Replacement Cost Business Personal Property	
DEDUCTIBLE						
All Other Perils De	ductible	Hurricane Perce Deductible Percentag Bldg: 5%			eductible Percent	oss Deductible tage (Deductible Amount) 0% (\$44,290)
WINDSTORM MITIGATION	N FEATURES					
Terrain B	Year Built 1974 N	Roof Cover Non-FBC Equivalent	Roof Dec Level C		Roof-Wall connection Unknown	SWR No
Building Type Type I	Roof Shape Gable	Ň	Protection one	FBC Wind		FBC Wind Design N/A
*A premium adjustment of or construction techniques	that exist. Adjustm	ents range from a 1	% surcharge to	a 65% credit.	ouilding's wind	d loss mitigation featur
Mortgageholder(s) & Oth	er Policyholder In	terest(s) – See Pol	licy Interest Scl	nedule.		
PREMIUM: \$4,793.00						





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.





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

	Issued Date: 00/31/2023	는 그렇게 못하다면 하는 이번 문화가 하면 하면 하면 하는데 하면 되었다면 하는데 사람들이 되었다면 하는데 하는데 하는데 하다.	TO SERVE TO SERVE AND COME SERVE AT A SERVE
		Services Office Inc	Page 1 of 1
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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
Building No.	Form No.	Edition Date	Description
ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER- RELATED LOSSES
All	CIT 14 20	02 23	ADDITIONAL PROPERTY NOT COVERED
ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
ALL	CIT 03 27	01 14	FLORIDA HURRICANE PERCENTAGE DEDUCTIBLE - EACH HURRICANE (RESIDENTIAL RISKS)
ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ΔIL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
그렇게 하나 없는 그렇다?	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	CIT 00 02	03 23	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ACI	CIT CR 01 25	03 23	FLORIDA CHANGES
ALL	CIT 01 75	03 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	CIT 02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
All	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
	CIT 04 01	02 23	FLORIDA - SINKHOLE LOSS COVERAGE
ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
	ALL	Building No. Form No. ALL IL 09 35 ALL CIT 14 20 ALL CP 01 40 ALL CIT 01 91 ALL IL 09 53 ALL CIT 03 27 ALL IL P 001 ALL IL P 001 ALL CP 00 90 ALL IL 00 17 ALL CIT 00 02 ALL CIT CR 01 25 ALL CIT 02 55 ALL CP 10 10 ALL CIT 04 01	Building No. Form No. Edition Date ALL IL 09 35 07 02 ALL CIT 14 20 02 23 ALL CP 01 40 07 06 ALL CIT 01 91 01 14 ALL IL 09 53 01 15 ALL CIT 03 27 01 14 ALL IL P 001 01 04 ALL IL P 001 01 04 ALL IL 00 17 11 98 ALL CIT 00 02 03 23 ALL CIT CR 01 25 03 23 ALL CIT 01 75 03 23 ALL CIT 02 55 02 19 ALL CP 10 10 06 07 ALL CIT 04 01 02 23

Issued Date: 08/31/2023

First Named Insured Copy

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네 : 6 일 기본 경기 하는 그들은 기본 경기	with its permission.	

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:
 - 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:

- 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:

- 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 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
- 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.

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.

- 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).
- 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.

- 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:

- 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"

R. Sinkhole Loss Deductible

A sinkhole deductible applies to covered property, when loss is caused by "sinkhole loss."

The amount of your sinkhole deductible is shown in your Declarations.

Subject to the policy limits that apply, we will pay only that part of the total of all "sinkhole loss" that exceeds the Sinkhole Loss Deductible.

Each sinkhole loss deductible will not be less than the greater of \$1,000 or the Sinkhole Loss Deductible shown in the Declarations.

No other deductible applies to "sinkhole loss."