



POLICY CHANGE SUMMARY

POLICY NUMBER: 05121993 - 4 **POLICY PERIOD FROM** 04/03/2024 **TO** 04/03/2025
 at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS **Effective:** 04/22/2024

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Contact Address (First Named Insured: Pinebrook Towne House Association)		
Address Line 1	14914 WINDING CREEK CT	24701 US HWY 19 N STE 102
Address Line 2	C/O TERRA MANAGEMENT SERVICES LLC	C/O AMERI-TECH COMMUNITY MGMT
City	TAMPA	CLEARWATER
County	HILLSBOROUGH	PINELLAS
Postal Code	33613-1600	33763-4086

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: 05121993 - 4	POLICY PERIOD FROM 04/03/2024 at 12:01 a.m. Eastern Time	TO 04/03/2025
Transaction: AMENDED DECLARATIONS	Effective: 04/22/2024	CR-M
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address Pinebrook Towne House Association 24701 US HWY 19 N STE 102 C/O AMERI-TECH COMMUNITY MGMT CLEARWATER, FL 33763-4086	Agent TODD GEORGE MARSH AND MCLENNAN AGENCY LLC 101 STARCREST DRIVE CLEARWATER, FL 33765	Fl. Agent Lic. # D040733_1
Telephone: 813-374-2363	Telephone: 844-848-9373	

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	\$412,175.00
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$4,122.00
State Fire Marshal Regulatory Surcharge	\$412.00
Tax-Exempt Surcharge	\$7,213.00
TOTAL:	\$423,926.00
Change in Policy Premium:	\$0.00

The portion of your premium for
 Hurricane Coverage is: \$288,396.00 Non - Hurricane Coverage is: \$123,779.00

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

Authorized By: TODD GEORGE
Issued Date: 04/22/2024

Countersigned: 04/22/2024
BY:

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



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0312		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - 11 to 30 Units						
DESCRIPTION OF PREMISES 1: 6600 121ST AVE Building 1						
Location Address 6600 121ST AVE LARGO, FL 33773-3517		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 Coastal Territory None	BCEGS Grade Ungraded No. of Units 12	
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)	\$2,140,000	Basic	\$2,140,000	Class	\$22,805.00	N/A
						FHCF Build-Up Premium: \$1,110
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$64,200)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 10,119.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$23,915.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 2		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		2: 6610 121ST AVE		Building 3		
Location Address		Group I Construction		Group II Construction		Protection Class
6610 121ST AVE		Frame		B		2
LARGO, FL 33773-3553		Group I Territory		Group II Territory		BCEGS Grade
		Statewide		Seacoast Zone 3		Ungraded
						No. of Units
						8
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)	\$1,515,300	Basic	\$1,515,300	Class	\$16,148.00	N/A
					FHCF Build-Up Premium:	\$786
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$45,459)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1984	Non-FBC Equivalent	Unknown	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 \$ 7,165.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$16,934.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 3		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 3: 6620 121ST AVE Building 4						
Location Address 6620 121ST AVE LARGO, FL 33773-3521		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 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)	\$1,235,100	Basic	\$1,235,100	Class	\$13,162.00	N/A
					FHCF Build-Up Premium:	\$641
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$37,053)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1985	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 5,840.00 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: \$13,803.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 4		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 4: 6630 121ST AVE Building 6						
Location Address 6630 121ST AVE LARGO, FL 33773-3555		Group I Construction Frame	Group II Construction B	Protection Class 2	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 8	
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)	\$1,514,200	Basic	\$1,514,200	Class	\$16,137.00	N/A
					FHCF Build-Up Premium:	\$785
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$45,426)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,160.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$16,922.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 5		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 5: 6640 121ST AVE Building 7						
Location Address 6640 121ST AVE LARGO, FL 33773-3523		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 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)	\$1,236,200	Basic	\$1,236,200	Class	\$13,174.00	N/A
					FHCF Build-Up Premium:	\$641
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$37,086)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1985	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 5,846.00 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: \$13,815.00						





COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 6		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 6: 6660 121ST AVE Building 10						
Location Address 6660 121ST AVE LARGO, FL 33773-3556		Group I Construction Frame	Group II Construction B	Protection Class 2	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 4	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage		Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium
Building (Bldg)		\$827,400	Basic	\$827,400	Class	\$8,818.00
						FHCF Build-Up Premium: \$429
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$24,822)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 3,912.00 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: \$9,247.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 7	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 7: 6681 121ST AVE Building 12						
Location Address 6681 121ST AVE LARGO, FL 33773-3587	Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 Coastal Territory None	BCEGS Grade Ungraded No. of Units 10		
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)	\$1,514,200	Basic	\$1,514,200	Class	\$16,137.00	N/A
					FHCF Build-Up Premium:	\$785
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$45,426)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,160.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$16,922.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 8		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 8: 6691 121ST AVE Building 13						
Location Address 6691 121ST AVE LARGO, FL 33773-3558		Group I Construction Frame	Group II Construction B	Protection Class 2	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 10	
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)	\$1,908,600	Basic	\$1,908,600	Class	\$20,340.00	N/A
					FHCF Build-Up Premium:	\$990
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$57,258)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 9,025.00 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: \$21,330.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 9		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 9: 6701 121ST AVE Building 14						
Location Address 6701 121ST AVE LARGO, FL 33773-3564		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 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
Building (Bldg)		\$1,292,600	Basic	\$1,292,600	Class	\$13,776.00
						FHCf Build-Up Premium: \$670
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$38,778)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 6,112.00 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: \$14,446.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 10		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0312		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - 11 to 30 Units						
DESCRIPTION OF PREMISES 10: 6710 121ST AVE Building 15						
Location Address 6710 121ST AVE LARGO, FL 33773-3524		Group I Construction Frame	Group II Construction B	Protection Class 2	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 12	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
		Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium
Coverage						First Loss
Building (Bldg)		\$2,142,300	Basic	\$2,142,300	Class	\$22,831.00
					FHCF Build-Up Premium:	\$1,111
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$64,269)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 10,130.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$23,942.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 11		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0312		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - 11 to 30 Units						
DESCRIPTION OF PREMISES		11: 6720 121ST AVE		Building 16		
Location Address 6720 121ST AVE LARGO, FL 33773-3529		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 Coastal Territory None	BCEGS Grade Ungraded No. of Units 12	
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)	\$2,142,300	Basic	\$2,142,300	Class	\$22,831.00	N/A
					FHCF Build-Up Premium:	\$1,111
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$64,269)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 10,130.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$23,942.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 12		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		12: 6721 121ST AVE		Building 17		
Location Address 6721 121ST AVE LARGO, FL 33773-3559		Group I Construction Frame	Group II Construction B	Protection Class 2	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 8	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
		Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium
Coverage						First Loss
Building (Bldg)		\$1,515,300	Basic	\$1,515,300	Class	\$16,148.00
					FHCF Build-Up Premium:	\$786
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$45,459)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,165.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$16,934.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 13		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 13: 6730 121ST AVE Building 18						
Location Address 6730 121ST AVE LARGO, FL 33773-3560		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 Coastal Territory None	BCEGS Grade Ungraded No. of Units 8	
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)		\$1,544,100	Basic	\$1,544,100	Class	\$16,455.00
						FHCF Build-Up Premium: \$801
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$46,323)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,303.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$17,256.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 14		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		14: 6750 121ST AVE		Building 20		
Location Address 6750 121ST AVE LARGO, FL 33773-3562		Group I Construction Frame Group I Territory Statewide		Group II Construction B Group II Territory Seacoast Zone 3		Protection Class 2 Coastal Territory None
						BCEGS Grade Ungraded No. of Units 8
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
		Limit Of Insurance		Covered Causes Of Loss		Total Replacement Cost
Coverage						Rates
						Premium
						First Loss
Building (Bldg)		\$1,515,300		Basic		\$1,515,300
						Class
						\$16,148.00
						N/A
						FHCF Build-Up Premium: \$786
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building		
				Business Personal Property		
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$45,459)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,165.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$16,934.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 15		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 15: 6761 121ST AVE Building 21						
Location Address 6761 121ST AVE LARGO, FL 33773-3532		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 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)	\$1,292,600	Basic	\$1,292,600	Class	\$13,776.00	N/A
					FHCF Build-Up Premium:	\$670
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$38,778)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 6,112.00 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: \$14,446.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 16		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		16: 6781 121ST AVE		Building 22		
Location Address 6781 121ST AVE LARGO, FL 33773-3590		Group I Construction Frame		Group II Construction B		Protection Class 2
		Group I Territory Statewide		Group II Territory Seacoast Zone 3		Coastal Territory None
						BCEGS Grade Ungraded
						No. of Units 8
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)	\$1,558,500	Basic	\$1,558,500	Class	\$16,609.00	N/A
					FHCF Build-Up Premium:	\$808
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$46,755)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,369.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$17,417.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 17		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 17: 6740 121ST AVE Building 23						
Location Address 6740 121ST AVE LARGO, FL 33773-3573		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 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)	\$1,294,900	Basic	\$1,294,900	Class	\$13,799.00	N/A
					FHCF Build-Up Premium:	\$672
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$38,847)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 6,124.00 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: \$14,471.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 18		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0312		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - 11 to 30 Units						
DESCRIPTION OF PREMISES		18: 6760 121ST AVE		Building 24		
Location Address 6760 121ST AVE LARGO, FL 33773-3533		Group I Construction Frame		Group II Construction B		Protection Class 2
		Group I Territory Statewide		Group II Territory Seacoast Zone 3		Coastal Territory None
						BCEGS Grade Ungraded
						No. of Units 12
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)	\$2,142,300	Basic	\$2,142,300	Class	\$22,831.00	N/A
					FHCF Build-Up Premium:	\$1,111
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$64,269)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 10,130.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$23,942.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 19		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		19: 6770 121ST AVE		Building 25		
Location Address 6770 121ST AVE LARGO, FL 33773-3563		Group I Construction Frame Group I Territory Statewide		Group II Construction B Group II Territory Seacoast Zone 3		Protection Class 2 Coastal Territory None
						BCEGS Grade Ungraded No. of Units 8
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
		Limit Of Insurance		Covered Causes Of Loss		Total Replacement Cost
Coverage						Rates
Building (Bldg)		\$1,560,700		Basic		\$1,560,700
						Class
						\$16,631.00
						FHCf Build-Up Premium:
						\$809
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building		
				Yes		
				Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$46,821)				
WINDSTORM MITIGATION FEATURES						
Terrain		Year Built		Roof Cover		Roof Deck
B		1984		Non-FBC Equivalent		Unknown
						Roof-Wall Connection
						Unknown
						SWR
						No
Building Type		Roof Shape		Opening Protection		FBC Wind Speed
Type I		Gable		None		N/A
						FBC Wind Design
						N/A
*A premium adjustment of \$ 7,382.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$17,440.00						



12/17 550319 00 12170000028777



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 20		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		20: 6780 121ST AVE		Building 26		
Location Address 6780 121ST AVE LARGO, FL 33773-3577		Group I Construction Frame	Group II Construction B	Protection Class 2	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 8	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
		Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium
Coverage						First Loss
Building (Bldg)		\$1,560,700	Basic	\$1,560,700	Class	\$16,631.00
					FHCF Build-Up Premium:	\$809
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$46,821)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1984	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 7,382.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$17,440.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 21		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: N/A		
BUSINESS DESCRIPTION: Swimming Pool (Inground Concrete or Metal)						
DESCRIPTION OF PREMISES		21: 6700 121ST AVE		Swimming Pool not including the deck		
Location Address		Group I Construction		Group II Construction		Protection Class
6700 121ST AVE		N/A		N/A		2
LARGO, FL 33773-3527		Group I Territory		Group II Territory		Coastal Territory
		Statewide		Seacoast Zone 3		None
COVERAGES PROVIDED		Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.				
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$132,000	Basic	\$132,000	Class	\$680.00	N/A
					FHCF Build-Up Premium:	\$20
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$3,960)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1986	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
N/A	N/A	N/A	N/A	N/A		
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$700.00						

13 / 17 69C019 00 131770000028777



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 21		BUILDING OR SPECIAL CLASS ITEM NO. 2		CSP Code: 0311		
BUSINESS DESCRIPTION: Fully Enclosed Pool house						
DESCRIPTION OF PREMISES		21: 6700 121ST AVE		Pool House		
Location Address 6700 121ST AVE LARGO, FL 33773-3527		Group I Construction Frame	Group II Construction B	Protection Class 2	BCEGS Grade Ungraded	
		Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units N/A	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
		Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium
Coverage						First Loss
Building (Bldg)		\$84,000	Basic	\$84,000	Class	\$931.00
					FHCF Build-Up Premium:	\$49
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$2,520)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1986	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 437.00 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: \$980.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 22		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 22: 6601 121ST AVE Building 22						
Location Address 6601 121ST AVE LARGO, FL 33773-3519		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 Coastal Territory None	BCEGS Grade Ungraded No. of Units 10	
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)		\$1,141,800	Basic	\$1,141,800	Class	\$12,168.00
						FHCF Build-Up Premium:
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$34,254)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1986	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 5,399.00 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: \$12,760.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 23		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		23: 6621 121ST AVE		Building 23		
Location Address 6621 121ST AVE LARGO, FL 33773-3554		Group I Construction Frame	Group II Construction B	Protection Class 2	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
Building (Bldg)		\$707,200	Basic	\$707,200	Class	\$7,536.00
						FHCf Build-Up Premium: \$367
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$21,216)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1986	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 3,344.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$7,903.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 24		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		24: 6641 121ST AVE		Building 24		
Location Address 6641 121ST AVE LARGO, FL 33773-3588		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 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
Building (Bldg)		\$707,200	Basic	\$707,200	Class	\$7,536.00
						FHCF Build-Up Premium: \$367
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$21,216)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1986	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR Unknown	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 3,344.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$7,903.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 25		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		25: 6650 121ST AVE		Building 25		
Location Address 6650 121ST AVE LARGO, FL 33773-3589		Group I Construction Frame		Group II Construction B		Protection Class 2
		Group I Territory Statewide		Group II Territory Seacoast Zone 3		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)	\$666,800	Basic	\$666,800	Class	\$7,105.00	N/A
					FHCF Build-Up Premium:	\$346
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$20,004)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1985	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR Unknown	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 3,154.00 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: \$7,451.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

LOCATION NO. 26		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0311		
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 26: 6741 121ST AVE Building 26						
Location Address 6741 121ST AVE LARGO, FL 33773-3561		Group I Construction Frame Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 Coastal Territory None	BCEGS Grade Ungraded No. of Units 10	
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)		\$1,141,800	Basic	\$1,141,800	Class	\$12,168.00
						FHCFC Build-Up Premium: \$592
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$34,254)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1986	Roof Cover Non-FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 5,399.00 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: \$12,760.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05121993 - 4

Effective Date: 04/03/2024 to 04/03/2025

Insured Name: Pinebrook Towne House Association

WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

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

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.



**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 05121993 - 4 **POLICY PERIOD** FROM 04/03/2024 TO 04/03/2025
 at 12:01 a.m. Eastern Time

Named Insured Pinebrook Towne House Association

An entry below of "All" indicates the form applies to all items scheduled in the policy

Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CIT 00 01	12 23	TABLE OF CONTENTS - BUILDING AND PERSONAL PROPERTY
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	CIT 14 20	12 23	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT CR 01 25	12 23	FLORIDA CHANGES
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT 02 55	12 23	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
ALL	ALL	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
ALL	ALL	CIT 03 23	12 23	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

Issued Date: 04/22/2024

First Named Insured Copy

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