



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

**COMMERCIAL PROPERTY POLICY
POLICY INTEREST SCHEDULE**

POLICY NUMBER 09706304 - 1

POLICY PERIOD FROM 05/01/2023 **TO** 05/01/2024

at 12:01 a.m. Eastern Time

Named Insured Whitley Bay Condo Association Inc

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

Issued Date: 05/15/2023

First Named Insured Copy

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CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY
FORMS AND ENDORSEMENTS SCHEDULE

POLICY NUMBER 09706304 - 1

POLICY PERIOD FROM 05/01/2023 TO 05/01/2024

at 12:01 a.m. Eastern Time

Named Insured Whitley Bay Condo Association Inc

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

Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	CIT 00 02	03 23	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CIT 01 75	03 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT CR 01 25	03 23	FLORIDA CHANGES
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
ALL	ALL	CIT 02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT 14 20	02 23	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	IL 09 52	01 15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	CIT 03 27	01 14	FLORIDA HURRICANE PERCENTAGE DEDUCTIBLE - EACH HURRICANE (RESIDENTIAL RISKS)
ALL	ALL	IL 09 85	12 20	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
1	ALL	CIT 04 01	02 23	FLORIDA - SINKHOLE LOSS COVERAGE

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CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 09706304 - 1

Effective Date: 05/01/2023 to 05/01/2024

Insured Name: Whitley Bay Condo Association 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.**



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 09706304 - 1

Effective Date: 05/01/2023 to 05/01/2024

Insured Name: Whitley Bay Condo Association Inc

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0333		
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -Over 30 units						
DESCRIPTION OF PREMISES		1: 93 DELANNOY AVE		13 STORY FIRE RESISTIVE 64 UNIT CONDO		
Location Address 93 DELANNOY AVE COCOA, FL 32922-7987		Group I Construction Fire Resistive Group I Territory Statewide	Group II Construction AA Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 64	
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/BPP Actual Cash Value	Rates	Premium	First Loss
Building (Bldg)	\$29,971,800	Basic	\$29,971,800	A-Rate	\$112,993.00	N/A
Business Personal Property (BPP)	\$30,000	Basic	\$30,000	A-Rate	\$151.00	N/A
					FHCF Build-Up Premium:	\$1,964
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$26,390.00	Building				
Certified Acts of Terrorism	\$1,396.00	Yes				
		Business Personal Property				
		No				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$5,000		Bldg: 3% (\$899,154) BPP: (\$2,500)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$2,997,180) BPP: 10% (\$3,000)		
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 2004	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type III	Roof Shape N/A	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 21,652.00 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: \$142,894.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 09706304 - 1	POLICY PERIOD FROM 05/01/2023 at 12:01 a.m. Eastern Time	TO 05/01/2024
Transaction: AMENDED DECLARATIONS	Effective: 05/15/2023	CR-M
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address Whitley Bay Condo Association Inc C/O Clover Key Association Mgmt 110 Imperial St Merritt Island, FL 32952	Agent ALLISON REID ANDERSEN BROWN & BROWN OF FLORIDA, INC. 100 RIALTO PL STE 900 MELBOURNE, FL 32901	Fl. Agent Lic. # W244132
Telephone: 321-735-7624	Telephone: 772-231-2828	

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	\$142,894.00
Certified Acts of Terrorism Coverage	Included
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$1,858.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$1,000.00
State Fire Marshal Regulatory Surcharge	\$143.00
Tax-Exempt Surcharge	\$2,501.00
TOTAL:	\$148,400.00
Change in Policy Premium:	\$0.00

The portion of your premium for
Hurricane Coverage is: \$41,244.00

Non - Hurricane Coverage is: \$101,650.00

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

Authorized By: ALLISON REID ANDERSEN

Issued Date: 05/15/2023

Countersigned: 05/15/2023

BY:

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



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 09706304 - 1	POLICY PERIOD FROM 05/01/2023 TO 05/01/2024
at 12:01 a.m. Eastern Time	
Transaction: AMENDED DECLARATIONS	Effective: 05/15/2023

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Named Insured: Whitley Bay Condo Association Inc		
Primary Address Ext		C/O Clover Key Association Mgmt, Merritt Island, FL 32952
Contact Address (First Named Insured: Whitley Bay Condo Association Inc)		
Address Line 1	93 DELANNOY AVE	C/O Clover Key Association Mgmt
Address Line 2		110 Imperial St
City	COCOA	Merritt Island
Postal Code	32922-7987	32952
Std Status Ext Internal	Standardized	Overridden

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.