



POLICY CHANGE SUMMARY

POLICY NUMBER: 09706304 - 2 **POLICY PERIOD FROM** 05/01/2024 **TO** 05/01/2025
at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS **Effective:** 05/30/2024

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Contact Address (First Named Insured: Whitley Bay Condo Association Inc)		
Address Line 1	93 DELANNOY AVE	110 IMPERIAL ST
Address Line 2		C/O CLOVER KEY
City	COCOA	MERRITT ISLAND
Postal Code	32922-7987	32952-3630

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: 09706304 - 2 **POLICY PERIOD FROM** 05/01/2024 **TO** 05/01/2025
 at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS **Effective:** 05/30/2024 CR-M

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

Named Insured and Mailing Address	Agent	Fl. Agent Lic. #
Whitley Bay Condo Association Inc 110 IMPERIAL ST C/O CLOVER KEY MERRITT ISLAND, FL 32952-3630	ALLISON REID ANDERSEN BROWN & BROWN INSURANCE SERVICES, INC. 100 RIALTO PL STE 900 MELBOURNE, FL 32901	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	\$171,646.00
Certified Acts of Terrorism Coverage	Included
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$1,716.00
State Fire Marshal Regulatory Surcharge	\$172.00
Tax-Exempt Surcharge	\$3,004.00
TOTAL:	\$176,542.00
Change in Policy Premium:	\$0.00

The portion of your premium for

Hurricane Coverage is: \$67,222.00

Non - Hurricane Coverage is: \$104,424.00

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

Authorized By: ALLISON REID ANDERSEN

Issued Date: 05/30/2024

Countersigned: 05/30/2024

BY:

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



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 09706304 - 2

Effective Date: 05/01/2024 to 05/01/2025

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	Group II Construction	Protection Class	BCEGS Grade		
	Fire Resistive	AA	3	04		
	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	Statewide	Seacoast Zone 3	None	64		
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/BPP Actual Cash Value	Rates	Premium	First Loss
Building (Bldg)	\$29,911,900	Basic	\$29,911,900	A-Rate	\$140,885.00	N/A
Business Personal Property (BPP)	\$30,000	Basic	\$30,000	A-Rate	\$165.00	N/A
					FHCF Build-Up Premium:	\$2,585
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$26,337.00	Building	Business Personal Property			
Certified Acts of Terrorism	\$1,674.00	Yes	No			
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$5,000	Bldg: 3% (\$897,357) BPP: (\$2,500)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$2,991,190) BPP: 10% (\$3,000)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	2004	N/A	Unknown	N/A	Unknown	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type III	N/A	None	N/A	N/A		
*A premium adjustment of \$ 33,070.00 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: \$171,646.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 09706304 - 2

Effective Date: 05/01/2024 to 05/01/2025

Insured Name: Whitley Bay Condo Association Inc

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.

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 09706304 - 2 **POLICY PERIOD FROM** 05/01/2024 **TO** 05/01/2025
 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	IL 09 52	01 15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
ALL	ALL	IL 09 85	12 20	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
ALL	ALL	CIT 03 27	12 23	FLORIDA HURRICANE PERCENTAGE DEDUCTIBLE - EACH HURRICANE (RESIDENTIAL RISKS)
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	CIT 00 02	12 23	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT 14 20	12 23	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	CIT CR 01 25	12 23	FLORIDA CHANGES
ALL	ALL	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	CIT 02 55	12 23	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
1	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 05/30/2024

First Named Insured Copy

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**COMMERCIAL PROPERTY POLICY
POLICY INTEREST SCHEDULE**

POLICY NUMBER 09706304 - 2

POLICY PERIOD FROM 05/01/2024 TO 05/01/2025

at 12:01 a.m. Eastern Time

Named Insured Whitley Bay Condo Association Inc

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

Issued Date: 05/30/2024

First Named Insured Copy

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ALLISON REID ANDERSEN
BROWN & BROWN INSURANCE SERVICES, INC.
100 RIALTO PL STE 900
MELBOURNE, FL 32901



4412-4



WHITLEY BAY CONDO ASSOCIATION INC
110 IMPERIAL ST
C/O CLOVER KEY
MERRITT ISLAND, FL 32952-3630



STATEMENT OF WORK - 2007

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