INSURANCE OFFICE OF AMERICA, INC. PO BOX 162207 ALTAMONTE SPRINGS FL 32716



# Installment Premium Invoice

Invoice date:

August 26, 2024

#### **Invoice Summary**

| Amount Due           | \$59,585.00        |
|----------------------|--------------------|
| Payment Due          | September 16, 2024 |
| Current Payment Plan | Full Pay           |

Installment:

\$.00

Installment Fee:

\$.00 \$59,585.00

Amount Due: Policy Balance:

\$59,585.00

Note: To pay this policy in full, please pay the policy balance shown above.

See reverse side for payment options

BILLED TO:

53-2

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OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

27 N BROAD ST

RIDGEWOOD, NJ 07450-3801

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**Policy Information** 

Insured:

OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

Primary address:

101 OCEAN COVE DR JUPITER, FL 33477-5944

Policy number:

10610820

Term: 2

Policy period:

08/15/24 to 08/15/25

2

Contact your agent with questions or to change your payment plan INSURANCE OFFICE OF AMERICA, INC.

5617760660

(address at top of page)

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Please detach and submit this portion with your payment.



Payment Due:

September 16, 2024

Policy Number:

10610820

Term: 2

Insured:

OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

Remit payment to:

Citizens Property Insurance Corporation P.O. Box 17850 Jacksonville, FL 32245-7850

Make check payable to Citizens Property Insurance Corporation, and include your policy number on the check. **Amount Due \$59,585.00** 

Total Payment Enclosed

\$

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INSURANCE OFFICE OF AMERICA, INC. 1200 UNIVERSITY BLVD, SUITE 200 JUPITER FL 33458



### Renewal Premium Invoice

Invoice date:

July 25, 2024

**BILLED TO:** 

**Invoice Summary** 

| OCEAN COVE HOME OWNERS' ASSOCIATION, INC. |
|---|
| 27 N BROAD ST                             |
| RIDGEWOOD, NJ 07450-3801                  |

| Amount Due           | \$46,431.00        |
|----------------------|--------------------|
| Payment Due          | September 13, 2024 |
| Current Payment Plan | Full Pay           |

See reverse side for payment options

**Policy Information** 

Insured: OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

Primary address: 101 OCEAN COVE DR

JUPITER, FL 33477-5944

Policy number: 10610820 Term: 2

Policy period: 08/15/24 to 08/15/25

Renewal premium: \$46,431.00

### **Payment Plans At-a-Glance**

|             | Initial<br>Payment | installment | Installment | Installment |
|-------------|--------------------|-------------|-------------|-------------|
| Quarterly*  | \$18573            | \$9286      | \$9286      | \$9286      |
| Semiannual* | \$27858            |             | \$18573     |             |
| Payment Due | 09/13/24           | 11/15/24    | 02/17/25    | 05/15/25    |

<sup>\*</sup>A 4 percent installment fee will be added to each installment following the initial payment

These payment plan amounts will differ if changes are made to your policy that increase or decrease premium.

#### Contact your agent with questions or to change your payment plan

Insurance Office of America, Inc. 407-788-3000 (address at top of page)

Please detach and submit this portion with your payment.



Payment Due:

September 13, 2024

Policy Number:

10610820

Term:

Insured:

OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

Remit payment to:

Citizens Property Insurance Corporation P.O. Box 17850 Jacksonville, FL 32245-7850

'e check payable to Citizens Property Insurance poration, and include your policy number on the check. Amount Due \$46,431.00

Total Payment Enclosed

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Email: Mary.Hazelwood@ioausa.com

## INVOICE

CLIENT

Ocean Cove Home Owners' Association

LOOKUP CODE

OCEACOV-02

INVOICE#

751025

DATE

8/9/2024

**SERVICE TEAM** 

Eric Sowden

Mary Hazelwood

**PAGE** 

1 of 2

AMOUNT DUE: \$45,788.80

Ocean Cove Home Owners Association, Inc. 27 N. Broad Street Ridgewood, NJ 07450

| ITEM#   | EFFECTIVE | TRANSACTION | DESCRIPTION  |   | AMOUNT     |
|---------|-----------|-------------|--|---|------------|
|         |           |             | Policy Type:<br>Company:<br>Policy Number:<br>Policy Term: | Boller & Machinery Travelers Excess and Surplus Lines Company 7T16104A 8/15/2024 to 8/15/2025 |            |
| 7341257 | 8/15/2024 | RENB        | 24-25 B&M - Rene   | wal Premium   | \$2,158.00 |
| 7341258 | 8/15/2024 | CFEE        | Company/Brokera  | ge Fees   | \$26.31    |
| 7341259 | 8/15/2024 | CTAX        | Surplus Lines Tax  |   | \$107.84   |
|         |           |             | Policy Type:<br>Company:<br>Policy Number:<br>Policy Term: | Commercial Umbrella Midvale Indemnity Company PRP229824000001980981 8/15/2024 to 8/15/2025    |            |
| 7341260 | 8/15/2024 | RENB        | 24-25 UMBC - Rer   | newał Premium   | \$1,000.00 |
| 7341261 | 8/15/2024 | CFEE        | Company/Brokerag   | ge Fees   | \$170.00   |
| 7341262 | 8/15/2024 | CTAX        | FIGA Tax   |   | \$10.00    |
|         |           |             |  |   |            |

Payment Options:

Traditional Wire or ACH: You can obtain IOA's wire or ACH instructions from your IOA service team.

SecurFee Payment Portal: https://serviceapi.securfee.com/ioausa

The payment portal allows ACH payments (up to \$250,000) using your bank account number and bank routing number (no fees apply). The portal also provides the option of using a credit card (fees will apply).

Policy Type:

Premium Financing: IOA has established partnerships with industry leading premium finance companies. If you would like more information on premium financing, please reach out to your service team.

Mailing Payment: If remitting a check, please include a copy of this invoice with payment.

Regular Payment Address:

Insurance Office of America P.O. Box 162969 Altamonte Springs, FL 32716-2969 **Overnight Payment Address:** 

Commercial Package

Insurance Office of America 1855 West State Road 434 Longwood, FL 32750

TOTAL

\$45,788.80

Premium is due upon delivery or date of policy.

Thank You

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Email: Mary.Hazelwood@ioausa.com

## INVOICE

CLIENT

Ocean Cove Home Owners' Association

LOOKUP CODE

OCEACOV-02

**INVOICE#** DATE

751025 8/9/2024

**SERVICE TEAM** 

Eric Sowden

Mary Hazelwood

**PAGE** 

2 of 2

AMOUNT DUE: \$45,788.80

Ocean Cove Home Owners Association, Inc. 27 N. Broad Street Ridgewood, NJ 07450

| ITEM#   | EFFECTIVE | TRANSACTION | DESCRIPTION  |                 | AMOUNT      |
|---------|-----------|-------------|--|-----------------|-------------|
|         |           |             | Company: Policy Number: TLUHOA5 Policy Term: 8/15/2024 |                 |             |
| 7341263 | 8/15/2024 | RENB        | 24-25 CPKG - Renewal Premi                             | ium             | \$39,063.00 |
| 7341264 | 8/15/2024 | CFEE        | Company/Brokerage Fees                                 |                 | \$777.89    |
| 7341265 | 8/15/2024 | CTAX        | FL Surplus Lines Tax                                   |                 | \$1,966.76  |
|         |           |             |  |                 |             |
|         |           |             | Policy Type: Workers 0                                 | Compensation    |             |
|         |           |             | Company: Zenith Ins                                    | surance Company |             |
|         |           |             | Policy Number: Z1361534                                |                 |             |
|         |           |             | Policy Term: 8/15/2024                                 | to 8/15/2025    |             |
| 7341581 | 8/15/2024 | RENB        | 24-25 WCOM - Renewal Prem                              | nium            | \$349.00    |
| 7341582 | 8/15/2024 | CFEE        | Company/Brokerage Fees                                 |                 | \$160.00    |
|         |           |             |  |                 |             |

**Payment Options:** 

Traditional Wire or ACH: You can obtain IOA's wire or ACH instructions from your IOA service team.

SecurFee Payment Portal: https://serviceapi.securfee.com/ioausa

The payment portal allows ACH payments (up to \$250,000) using your bank account number and bank routing number (no fees apply). The portal also provides the option of using a credit card (fees will apply).

Premium Financing: IOA has established partnerships with industry leading premium finance companies. If you would like more information on premium financing, please reach out to your service team.

Mailing Payment: If remitting a check, please include a copy of this invoice with payment.

Regular Payment Address:

Insurance Office of America P.O. Box 162969 Altamonte Springs, FL 32716-2969 **Overnight Payment Address:** 

Insurance Office of America 1855 West State Road 434 Longwood, FL 32750

**TOTAL** 

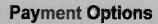
\$45,788.80

Premium is due upon delivery or date of policy.

Thank You

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Pay Online\*\*

See www.citizensfla.com/ payments for more information. Pay by Phone\*\* 866.411.2742

Only for issued Personal Lines policies Pay by Mail P.O. Box 17850 Jacksonville, FL 32245-7850 Pay by Overnight Mail c/o Payment Processing Department

301 West Bay Street, Ste 1300 Jacksonville, FL 32202

Phone: 866.411.2742

#### **Online or Phone Payment Terms**

When making payment to Citizens Property Insurance Corporation by phone or online, you authorize your financial institution to deduct the amount entered as a one-time payment from your bank account. Citizens Property Insurance Corporation will note this transaction as a pending payment until funds are secured from your financial institution. If Citizens Property Insurance Corporation is unable to secure funds from your bank account for any reason, including but not limited to insufficient funds in your account or inaccurate information provided by you when you submit your electronic payment, further collection action may be undertaken by Citizens Property Insurance Corporation, including application of returned check fees to the extent permitted by law.

<sup>\*\*</sup>Checking and saving account ACH payments only.

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#### **POLICY CHANGE SUMMARY**

POLICY NUMBER: 10610820 - 2 POLICY PERIOD FROM 08/15/2024 TO 08/15/2025

at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS Effective: 08/15/2024

| tem  | Prior Policy Information | Amended Policy Information |
|--|--------------------------|----------------------------|
| Locations and Buildings                    |                          |                            |
| 1: 101 OCEAN COVE DR                       |                          |                            |
| 10: Two Story WR Apartment BLDG137-140     |                          |                            |
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,200                | \$1,176,500                |
| Building Coverage: Appraiser Name          | а                        | Jolicoeu                   |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 11: Two Story WR Apartment BLDG 141-144    |                          |                            |
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,200                | \$1,176,500                |
| Building Coverage: Appraiser Name          | а                        | Jolicoeu                   |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 12: Cabana/Pool Building                   |                          |                            |
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 62,000                   | 74,000                     |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$62,000                 | \$74,000                   |
| Building Coverage: Valuation Amount        | \$59,800                 | \$73,700                   |
| Building Coverage: Appraiser Name          | a                        | Jolicoeur                  |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$1,860                  | \$2,220                    |
| 13: Swimming Pool and Deck                 |                          |                            |
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 91,000                   | 147,000                    |
| Building Coverage: Total Replacement Cost  | \$91,000                 | \$147,000                  |

| PCS 01 14 | Page 1 of 4 |
|-----------|-------------|
|           |             |



#### **POLICY CHANGE SUMMARY**

**Policy Number:** 10610820 - 2

Effective Date: 08/15/2024 to 08/15/2025

| tem  | Prior Policy Information | Amended Policy Information |
|--|--------------------------|----------------------------|
| Building Coverage: Valuation Amount        | \$91,000                 | \$147,000                  |
| Building Coverage: Appraiser Name          | a                        | Jolicoeur                  |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$2,730                  | \$4,410                    |
| Building Other Windstorm Deductible Amount | \$1,000                  | \$1,470                    |
| 1: Two Story WR Apartment BLDG 101-104     |                          |                            |
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,200                | \$1,176,500                |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 2: Two Story WR Apartment BLDG 105-108     |                          |                            |
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No No                    | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,200                | \$1,176,500                |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 3: Two Story WR Apartment BLDG 109-112     |                          |                            |
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,200                | \$1,176,500                |
| Building Coverage: Appraiser Name          | a                        | Jolicoeur                  |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 4: Two Story WR Apartment BLDG 113-116     |                          |                            |
| Coverages                                  |                          | 4.1.11                     |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,200                | \$1,176,500                |
| Building Coverage: Appraiser Name          | a                        | Jolicoeur                  |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |

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| PCS 01 14 | Page 2 of 4 |



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#### **POLICY CHANGE SUMMARY**

Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

| m  | Prior Policy Information | Amended Policy Information |
|--|--------------------------|----------------------------|
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 5: Two Story WR Apartment BLDG117-120      |                          |                            |
| Coverages                                  |                          |                            |
| Building Coverage                          | -                        |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,200                | \$1,176,500                |
| Building Coverage: Appraiser Name          | а                        | Jolicoeu                   |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 6: Two Story WR Apartment BLDG121-124      |                          |                            |
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,200                | \$1,176,500                |
| Building Coverage: Appraiser Name          | a                        | Jolicoeu                   |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 7: Two Story WR Apartment BLDG125-128      | \$5,100                  | <b>\$11,770</b>            |
| Coverages                                  | -                        |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,000                | \$1,176,500                |
| Building Coverage: Appraiser Name          | a                        | Jolicoeur                  |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 8: Two Story WR Apartment BLDG129-132      |                          | 4.11.10                    |
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,200                | \$1,176,500                |
| Building Coverage: Appraiser Name          | a                        | Jolicoeur                  |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |
| 9: Two Story WR Apartment BLDG133-136      | \$5,100                  | \$11,770                   |

| PCS 01 14 Page 3 of 4 |             |  |             |
|-----------------------|-------------|--|-------------|
|                       | 1, 00 01 14 |  | Page 3 of 4 |



#### **POLICY CHANGE SUMMARY**

Policy Number: 10610820 - 2

Effective Date: 08/15/2024 to 08/15/2025

| Item                                       | Prior Policy Information | Amended Policy Information |
|--|--------------------------|----------------------------|
| Coverages                                  |                          |                            |
| Building Coverage                          |                          |                            |
| Limit                                      | 916,000                  | 1,177,000                  |
| Inflation Factor Override Ext              | No                       | Yes                        |
| Building Coverage: Total Replacement Cost  | \$916,000                | \$1,177,000                |
| Building Coverage: Valuation Amount        | \$884,000                | \$1,176,500                |
| Building Coverage: Appraiser Name          | а                        | Jolicoeur                  |
| Building Coverage: Date of Valuation       | 08/11/2021               | 05/28/2024                 |
| Building Hurricane Deductible Amount       | \$27,480                 | \$35,310                   |
| Building Other Windstorm Deductible Amount | \$9,160                  | \$11,770                   |

| PCS 01 14 |                                       | Page 4 of 4 |  |
|-----------|---------------------------------------|-------------|--|
|           | · · · · · · · · · · · · · · · · · · · | -           |  |



| <b>POLICY NUMBER</b> : 10610820 - 2  | POLICY PERIOD FROM 08/15/2024  | TO 08/15/2025    |
|--|--|------------------|
|  | at 12:01 a.m. Eastern Time   |                  |
| Transaction: AMENDED DECLARATIONS  | Effective: 08/15/2024  | CR-W             |
| Pay Plan: Citizens Full Pay  | Bill: Insured Billed   |                  |
| Named Insured and Mailing Address  | Agent  | Fl. Agent Lic. # |
| OCEAN COVE HOME OWNERS' ASSOCIATION, INC.<br>27 N BROAD ST<br>RIDGEWOOD, NJ 07450-3801 | ERIC SOWDEN<br>Insurance Office of America, Inc.<br>1200 UNIVERSITY BLVD. SUITE 200<br>JUPITER, FL 33458 | W100430          |
| Telephone: 201-264-3554  | Telephone: 888-269-6019  |                  |

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   | \$50,603.00                        |
| Required Additional Charges:   |                                    |
| 2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment Catastrophe Financing Surcharge Tax-Exempt Surcharge | \$506.00<br>\$7,590.00<br>\$886.00 |
| TOTAL:   | \$59,585.00                        |
| Change in Policy Premium:  | \$13,154.00                        |

The portion of your premium for

Hurricane Coverage is: \$47,261.00 Non - Hurricane Coverage is: \$3,342.00

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

Countersigned: 08/06/2024

Authorized By: ERIC SOWDEN BY:

Issued Date: 08/06/2024

Timothy M. Cerio

President/CEO and Executive Director Citizens Property Insurance Corporation

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Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

| Occupancies - Up to 10  |  |   | -   |                        |  |  |
|---|--|---|---|------------------------|--|--|
| DESCRIPTION OF PRE  |  | DCEAN COVE [  |   |                        | Apartment BLDG 10  |  |
| Location Address<br>101 OCEAN COVE DR<br>JUPITER, FL 33477-5944 | G  | iroup I Construct<br>N/A<br>Group I Territor<br>N/A | Wind Resi                                     | stive                  | N/A Coastal Territory Palm Beach - 87                              | BCEGS Grade<br>Ungraded<br>No. of Units<br>4 |
| COVERAGES PROVID  | Insurance at the I                                 | Described Prem                                      | ises Applies Only F                           | or Coveraç             | ges For Which A Lir  | nit Of Insuran                               |
| Coverage  | Limit Of<br>Insurance                              | Covered<br>Causes<br>Of Loss                        | Total<br>Replacement Cos                      | st Rates               | Premium  | First Loss                                   |
| Building (Bldg)   | \$1,177,000  | Wind  | \$1,177,000                                   | Class                  | \$2,357,00   | N/A  |
| building (blug)   | ψ1,177,000   | Willia  |   | EGS and Mitiga         | هکر,557.00<br>ation Discount Adjustment:<br>FHCF Build-Up Premium: | \$1,873                                      |
| OPTIONAL COVERAGI   | S Applicable Only \                                | When Entries A                                      | re Made In The Sch                            | edule Belo             | w  |  |
| Coverage  | Pre  | mium  |   | R                      | eplacement Cost  |  |
|   |  |   | Ві  | u <b>ilding</b><br>Yes | Business Pers  | onal Property                                |
| DEDUCTIBLE  |  |   | "   |                        |  |  |
| Other Windstorm or  | Hail Deductible                                    |   | Year Hurricane<br>ge Deductible               |                        |  |  |
| Deductible Percentage (I  | Deductible Amount)                                 | Deductible Percen                                   | tage (Deductible Amount)                      |                        |  |  |
| Bldg: 1% (\$  | 11,770)  | Bldg: 3   | % (\$35,310)                                  |                        |  |  |
| WINDSTORM MITIGAT   | ION FEATURES                                       |   |   |                        |  |  |
| <b>Terrain</b><br>C   | <b>Year Built</b><br>1982<br>Co                    | Roof Cover<br>Reinforced<br>Increte Roof Dec        | Roof Deck<br>Reinforced<br>ck Concrete Roof D | C                      | Roof-Wall<br>onnection<br>N/A                                      | SWR<br>N/A                                   |
| Building Type<br>Type I   | <b>Roof Shape</b><br>Flat                          |   | <b>g Protection</b><br>None                   | FBC Wind<br>N/A        | Speed FBC  | <b>Wind Desig</b> n<br>N/A                   |
| *A premium adjustment   | of \$ 7,556.00 is include es that exist. Adjustmer |   |   |                        | uilding's wind loss m  | itigation featur                             |
|   |  |   |   |                        |  |  |





Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

| LOCATION NO. 1  | BUILDING OR                                  | SPECIAL CLA   | SS ITEM N                | <b>10</b> . 2   | CSP C                  | ode: 0311  |  |
|---|--|---|--------------------------|---|------------------------|--|--|
| BUSINESS DESCRIPTION: A<br>Occupancies - Up to 10 Units         | Apartments/Co-Ops                            | , Continuing Ca                                       | re Retirem               |   |                        |  | <u>-</u>                                     |
| DESCRIPTION OF PREMISE  | s 1: 101 O                                   | CEAN COVE D   | R                        | Two St  | ory WR A               | Apartment BLDG 105   | 5-108  |
| Location Address<br>101 OCEAN COVE DR<br>JUPITER, FL 33477-5944 |  | oup I Construction<br>N/A<br>Group I Territory<br>N/A | V<br>Gr                  | p II Constru<br>Vind Resistive<br>oup II Territo<br>N/A | e<br>ory               | Protection Class<br>N/A<br>Coastal Territory<br>Palm Beach - 87    | BCEGS Grade<br>Ungraded<br>No. of Units<br>4 |
| MANUALE DENVIRE   | nsurance at the De<br>s Shown.               | escribed Premi  | ses Applie               | s Only For  | Coveraç                | ges For Which A Lir  | nit Of Insurance                             |
| Coverage  | Limit Of                                     | Covered<br>Causes<br>Of Loss                          |                          | tal<br>nent Cost  | Rates                  | Premium  | First Loss                                   |
| Building (Bldg)   | \$1,177,000                                  | Wind  |                          | 7,000   | _                      | \$2,357.00<br>ation Discount Adjustment:<br>FHCF Build-Up Premium: |  |
| OPTIONAL COVERAGES  | Applicable Only W                            | hen Entries Ar  | e Made In                | The Sched   | ule Belo               | w  |  |
| Coverage  | Prem   | ium   |                          |   | R                      | eplacement Cost  |  |
|   |  |   |                          | Build<br>Ye   |                        | Business Pers  | onal Property                                |
| DEDUCTIBLE  |  |   |                          |   |                        |  |  |
| Other Windstorm or Hail   | Deductible                                   | Calendar \ Percentag                                  | ear Hurric<br>ge Deducti |   |                        |  | -  |
| Deductible Percentage (Deducti                                  | ble Amount)                                  | Deductible Percent                                    | age (Deductib            | le Amount)  |                        |  |  |
| Bldg: 1% (\$11,77   | 0)   | Bldg: 39  | % (\$35,310              | )   |                        |  |  |
| WINDSTORM MITIGATION F  | EATURES                                      |   |                          |   | H.                     |  |  |
| <b>Terrain Y</b><br>C   | 1982   | Roof Cover<br>Reinforced<br>crete Roof Dec            | Re                       | of Deck<br>inforced<br>e Roof Dec                       | C                      | Roof-Wall<br>onnection<br>N/A                                      | <b>SWR</b><br>N/A                            |
| Building Type<br>Type I   | Roof Shape<br>Flat                           |   | <b>Protectic</b><br>None |   | C Wind<br>N/A          |  | Wind Design<br>N/A                           |
| *A premium adjustment of \$ 7 or construction techniques the    | 7,556.00 is included<br>at exist. Adjustment | to reflect buildi<br>s range from a                   | ng code en<br>1% surcha  | forcement a<br>rge to a 65%                             | and the b<br>6 credit. | uilding's wind loss m  | itigation features                           |
| Mortgageholder(s) & Other                                       | Policyholder Inter                           | est(s) - See Po                                       | licy Intere              | st Schedu   | e.                     |  |  |
| PREMIUM: \$4,478.00   |  |   |                          |   |                        |  |  |
| <u> </u>  | <del></del>                                  |   |                          |   |                        |  |  |

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Policy Number: 10610820 - 2

Effective Date: 08/15/2024 to 08/15/2025

| Cocation Address   101 OCEAN COVE DR JUPITER, FL 33477-5944   Sroup I Territory N/A   Group I Territory N/A   N/       | CCRC) and HOA withou  | ıt Mercantile                                |
|--|---|--|
| Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944  COVERAGES PROVIDED  Insurance at the Described Premises Applies Only For Coverage  Limit Of Causes Total Insurance Of Loss Replacement Cost Ra Building (Bldg)  \$1,177,000 Wind \$1,177,000 CI BCEGS and I  OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule E  Coverage Premium  Building Yes  DEDUCTIBLE  Other Windstorm or Hail Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built Concrete Roof Deck Reinforced Concrete Roof Deck Reinforced Concrete Roof Deck Reinforced Reinforced Roof Deck Reinforced Reinforced Roof Deck Reinforced Reinforce | VR Apartment BLDG 109   | it wordaning                                 |
| Applicable Only When Entries Are Made In The Schedule E  Optional Coverage Premium Building  Optional Coverage Premium  Optional      |   | 9-112  |
| Shown  | Protection Class<br>N/A<br>Coastal Territory<br>Palm Beach - 87 | BCEGS Grade<br>Ungraded<br>No. of Units<br>4 |
| Limit Of Loss Replacement Cost Ra Building (Bldg) \$1,177,000 Wind \$1,177,000 CI BCEGS and I  OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule E  Coverage Premium Building Yes  DEDUCTIBLE  Other Windstorm or Hail Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built Roof Cover Roof Deck Concrete Roof Deck  | erages For Which A Lir  | nit Of Insuranc                              |
| Building (Bldg) \$1,177,000 Wind \$1,177,000 Ct BCEGS and I  OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule E  Coverage Premium  Building Yes  DEDUCTIBLE  Other Windstorm or Hail Deductible Calendar Year Hurricane Percentage Deductible  Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built Roof Cover Roof Deck Concrete Roof Deck Concrete Roof Deck   | ites Premium  | First Loss                                   |
| OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule E  Coverage Premium  Building Yes  DEDUCTIBLE  Other Windstorm or Hail Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built Roof Cover Roof Deck C 1982 Reinforced Reinforced Concrete Roof Deck Concrete Roof Deck  | ass \$2,357.00  | N/A  |
| Coverage  Premium  Building Yes  DEDUCTIBLE  Other Windstorm or Hail Deductible  Deductible Percentage (Deductible Amount)  Bldg: 1% (\$11,770)  Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain  Year Built  C 1982  Reinforced Concrete Roof Deck Concrete Roof Deck Concrete Roof Deck  | Mitigation Discount Adjustment:<br>FHCF Build-Up Premium:       | \$1,873                                      |
| DEDUCTIBLE  Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built C 1982 Reinforced Concrete Roof Deck C 1982  Reinforced Concrete Roof Deck C Concrete Roof Deck C Concrete Roof Deck   | Below   |  |
| DEDUCTIBLE  Other Windstorm or Hail Deductible  Deductible Percentage (Deductible Amount)  Bldg: 1% (\$11,770)  Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain  Year Built  C 1982  Reinforced Concrete Roof Deck Concrete Roof Deck Concrete Roof Deck   | Replacement Cost  |  |
| Other Windstorm or Hail Deductible  Deductible Percentage (Deductible Amount)  Bldg: 1% (\$11,770)  WINDSTORM MITIGATION FEATURES  Terrain  Year Built  C 1982  Reinforced Concrete Roof Deck C Concrete Roof Deck C Concrete Roof Deck  | Business Pers   | onal Property                                |
| Percentage Deductible  Deductible Percentage (Deductible Amount)  Bldg: 1% (\$11,770)  Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain  Year Built  C 1982  Reinforced Concrete Roof Deck Concrete Roof Deck Concrete Roof Deck  |   | · · · · · · · · · · · · · · · · · · ·        |
| Bldg: 1% (\$11,770)  Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain  C  1982  Reinforced Concrete Roof Deck Concrete Roof Deck Concrete Roof Deck   |   |  |
| WINDSTORM MITIGATION FEATURES  Terrain Year Built Roof Cover Roof Deck C 1982 Reinforced Reinforced Concrete Roof Deck Concrete Roof Deck  |   |  |
| Terrain Year Built Roof Cover Roof Deck C 1982 Reinforced Reinforced Concrete Roof Deck Concrete Roof Deck   |   |  |
| C 1982 Reinforced Reinforced Concrete Roof Deck Concrete Roof Deck   |   | The first                                    |
| Building Type Roof Shape Opening Protection FRC Wi   | Roof-Wall<br>Connection<br>N/A                                  | SWR<br>N/A                                   |
|  | nd Speed FBC V  | <b>Wind Design</b><br>N/A                    |
| *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% cred   | e building's wind loss mi                                       | itigation feature                            |
| Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.   |   |  |
| PREMIUM: \$4,478.00  |   |  |





Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

| LOCATION NO. 1  | BUILDING OR                      | SPECIAL CLA   | SS ITEM       | NO. 4   | CSP C               | ode: 0311  |  |
|---|----------------------------------|---|---------------|---|---------------------|--|--|
| BUSINESS DESCRIPTION<br>Occupancies - Up to 10 Unit             |                                  | Continuing Ca                                       | re Retiren    | nent Commu  | nity (CCF           | RC) and HOA withou   | t Mercantile                                 |
| DESCRIPTION OF PREMIS   | SES 1: 101 OC                    | CEAN COVE D   | R             | Two St  | ory WR A            | Apartment BLDG 11  | 3-116  |
| Location Address<br>101 OCEAN COVE DR<br>JUPITER, FL 33477-5944 | G                                | oup I Constructi<br>N/A<br>Group I Territory<br>N/A | G             | up II Constru<br>Wind Resistive<br>roup II Territo<br>N/A | e<br>ory            | Protection Class<br>N/A<br>Coastal Territory<br>Palm Beach - 87  | BCEGS Grade<br>Ungraded<br>No. of Units<br>4 |
| COVERAGES PROVIDED  | Insurance at the De<br>Is Shown. |   | ises Appli    | es Only For   | Coveraç             | ges For Which A Li   | nit Of Insurance                             |
| Coverage  | Limit Of<br>Insurance            | Covered<br>Causes<br>Of Loss                        | _             | otal<br>ment Cost   | Rates               | Premium  | First Loss                                   |
| Building (Bldg)   | \$1,177,000                      | Wind  | \$1,1         | 77,000<br>BCEGS   | Class<br>and Mitiga | \$2,357.00<br>ation Discount Adjustment<br>FHCF Build-Up Premium |  |
| OPTIONAL COVERAGES  | Applicable Only Wi               | nen Entries A                                       | e Made In     | The Sched   | ule Belo            | w  |  |
| Coverage  | Prem                             |   |               |   |                     | eplacement Cost  |  |
|   |                                  |   |               | <b>Build</b><br>Ye  | _                   | Business Pers  | onal Property                                |
| DEDUCTIBLE  |                                  |   |               |   |                     |  | <del>-</del> "-                              |
| Other Windstorm or Ha   | il Deductible                    | Calendar `<br>Percenta                              |               |   |                     |  |  |
| Deductible Percentage (Dedu                                     | ctible Amount)                   | Deductible Percent                                  | age (Deductil | ole Amount)   |                     |  |  |
| Bldg: 1% (\$11,7  | 770)                             | Bldg: 3   | % (\$35,31    | D)  |                     |  |  |
| WINDSTORM MITIGATION  | FEATURES                         |   |               | 12  |                     |  |  |
| <b>Terrain</b><br>C   | 1982                             | Roof Cover<br>Reinforced<br>crete Roof Dec          | Re            | of Deck<br>einforced<br>te Roof Decl                      | C                   | Roof-Wall<br>onnection<br>N/A                                    | SWR<br>N/A                                   |
| <b>Building Type</b><br>Type I                                  | <b>Roof Shape</b><br>Flat        |   | g Protection  | on FB   | C Wind<br>N/A       | Speed FBC  | <b>Wind Design</b><br>N/A                    |
| *A premium adjustment of \$ or construction techniques t        |                                  |   |               |   |                     | uilding's wind loss m  | itigation features                           |
| Mortgageholder(s) & Othe  | r Policyholder Intere            | est(s) – See Po                                     | licy Inter    | est Schedul   | е.                  |  |  |
| PREMIUM: \$4,478.00   | -                                |   | -             |   |                     |  |  |
|   |                                  |   |               |   |                     |  |  |

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**Policy Number: 10610820 - 2** 

Effective Date: 08/15/2024 to 08/15/2025

| OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below  Coverage Premium Replacement Cost Building Yes Business Percentage Under Windstorm or Hail Deductible  Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built Roof Cover Roof Deck Roof-Wall Concrete Roof Deck Concrete Roof Deck N/A   |  | ode: 0311   | NO. 5 CSP Co                         | ASS ITEM NO.                    | R SPECIAL CL                           | BUILDING O                          | D. 1                                     | LOCATION NO                           |
|--|--|---|--------------------------------------|---------------------------------|--|-------------------------------------|--|---------------------------------------|
| Coverage   Premium   Replacement Cost   Building Yes   Deductible Percentage (Deductible  | out Mercantile                               | RC) and HOA without N                             | ent Community (CCR                   | are Retirement                  | s, Continuing C                        | artments/Co-Op                      | SCRIPTION: Apa<br>Up to 10 Units         | <b>BUSINESS DE</b><br>Occupancies - I |
| N/A   Wind Resistive   N/A   Coastal Territory   N/A   Coastal Territory   N/A   Coastal Territory   N/A   N/A   Coastal Territory   N/A   N/A   Coastal Territory   N/A   N/A   N/A   Coastal Territory   N/A   N/A   N/A   N/A   Coastal Territory   N/A   N/A | 17-120                                       | Apartment BLDG117-1:                              | Two Story WR Ap                      | )R                              | OCEAN COVE                             | 1: 101 (                            | OF PREMISES                              | DESCRIPTION                           |
| Is Shown.  Coverage  Limit Of Causes   | BCEGS Grade<br>Ungraded<br>No. of Units<br>4 | N/A<br>Coastal Territory                          | Wind Resistive<br>oup II Territory ( | Wine                            | N/A<br>Group I Territor                | G                                   | /E DR                                    | 101 OCEAN COV                         |
| Limit Of Insurance   Causes   Total   Rates   Premium  | Limit Of Insurance                           | ges For Which A Limit                             | es Only For Coverage                 | ises Applies (                  | Described Prem                         |                                     |  | COVERAGES I                           |
| Building (Bldg) \$1,177,000 Wind \$1,177,000 Class \$2,357.00  BCEGS and Mitigation Discount Adjustme FHCF Build-Up Premiu  OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below  Coverage Premium Replacement Cost Building Business Pe Yes  DEDUCTIBLE  Other Windstorm or Hail Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built Roof Cover Roof Deck Connection Concrete Roof Deck Concrete Roof Deck N/A  Building Type Roof Shape Opening Protection FBC Wind Speed FBG Type I Flat None N/A  *A premium adjustment of \$7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   | First Loss                                   | Premium   |                                      |                                 | Causes                                 |                                     |  | Coverage                              |
| DEDUCTIBLE  Other Windstorm or Hail Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built C 1982 Reinforced Concrete Roof Deck Concrete Roof Deck N/A  Building Type Roof Shape Opening Protection FBC Wind Speed FBC Type I Flat None N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.  |  |   |                                      |                                 |  |                                     |  |                                       |
| Coverage Premium Replacement Cost Building Yes  DEDUCTIBLE  Other Windstorm or Hail Deductible Percentage Deductible Deductible Percentage (Deductible Amount) Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built Roof Cover Roof Deck Roof-Wall C 1982 Reinforced Reinforced Connection Concrete Roof Deck Concrete Roof Deck N/A  Building Type Roof Shape Opening Protection FBC Wind Speed FBG Type I Flat None N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.  |  | ation Discount Adjustment: FHCF Build-Up Premium: | BCEGS and Mitigation                 |                                 |  |                                     |  |                                       |
| DEDUCTIBLE  Other Windstorm or Hail Deductible   |  | w   | The Schedule Below                   | re Made In Th                   | When Entries A                         | plicable Only \                     | VERAGES App                              | OPTIONAL CO                           |
| DEDUCTIBLE  Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain C 1982 Reinforced Reinforced Connection Concrete Roof Deck N/A  Building Type Roof Shape Type I Flat None N/A  PA premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   | t  | eplacement Cost                                   | Re                                   |                                 | mium                                   | Pre                                 |  | Coverage                              |
| Other Windstorm or Hail Deductible  Deductible Percentage (Deductible Amount)  Bldg: 1% (\$11,770)  Deductible Percentage (Deductible Amount)  Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain  C  1982  Reinforced  Reinforced  Concrete Roof Deck  Concrete Roof Deck  N/A  Building Type  Type I  Flat  None  N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   | ersonal Property                             | Business Persor                                   |                                      |                                 |  |                                     |  |                                       |
| Percentage Deductible  Deductible Percentage (Deductible Amount)  Bldg: 1% (\$11,770)  Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain  C  1982  Reinforced  Concrete Roof Deck  Concrete Roof Deck  Concrete Roof Deck  N/A  Building Type  Type I  Flat  None  N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   |  |   |                                      | <u>II</u>                       |  |                                     |  | DEDUCTIBLE                            |
| Deductible Percentage (Deductible Amount) Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain Year Built Roof Cover Roof Deck Roof-Wall C 1982 Reinforced Reinforced Connection Concrete Roof Deck Concrete Roof Deck N/A  Building Type Roof Shape Opening Protection FBC Wind Speed FBC Type I Flat None N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   |  |   | ane                                  | Year Hurrican                   | Calendar                               | ductible                            | storm or Hail De                         | Other Winds                           |
| Bldg: 1% (\$11,770)  Bldg: 3% (\$35,310)  WINDSTORM MITIGATION FEATURES  Terrain  C  1982  Reinforced  Reinforced  Connection  Concrete Roof Deck  Concrete Roof Deck  Concrete Roof Deck  N/A  Building Type  Type I  Flat  None  N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   |  |   | ble                                  | ge Deductible                   | Percenta                               |                                     |  |                                       |
| Terrain Year Built Roof Cover Roof Deck Roof-Wall C 1982 Reinforced Reinforced Connection Concrete Roof Deck Concrete Roof Deck N/A  Building Type Roof Shape Opening Protection FBC Wind Speed FBC Type I Flat None N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   |  |   | fe Amount)                           | tage (Deductible Ar             | Deductible Percen                      | Amount)                             | ercentage (Deductible                    | Deductible Pe                         |
| Terrain Year Built Roof Cover Roof Deck Roof-Wall C 1982 Reinforced Reinforced Connection Concrete Roof Deck Concrete Roof Deck N/A  Building Type Roof Shape Opening Protection FBC Wind Speed FBC Type I Flat None N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   |  |   | )                                    | % (\$35,310)                    | Bldg: 3                                |                                     | lg: 1% (\$11,770)                        | Bld                                   |
| C 1982 Reinforced Reinforced Connection Concrete Roof Deck Concrete Roof Deck N/A  Building Type Roof Shape Opening Protection FBC Wind Speed FBC Type I Flat None N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   |  |   |                                      |                                 |  | ATURES                              | MITIGATION FEA                           | WINDSTORM N                           |
| Type I Flat None N/A  *A premium adjustment of \$ 7,556.00 is included to reflect building code enforcement and the building's wind loss or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.   | SWR<br>N/A                                   | onnection   | inforced Cor                         | Reinfo                          | Reinforced                             | 982                                 |  |                                       |
| or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.  | C Wind Design<br>N/A                         | •   |                                      | _                               | •                                      | •                                   |  |                                       |
| Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.   | mitigation feature                           | uilding's wind loss mitiç                         | forcement and the bui                | ing code enford<br>1% surcharge | d to reflect build<br>its range from a | 56.00 is include<br>xist. Adjustmer | justment of \$ 7,55<br>techniques that e | *A premium adj<br>or construction     |
|  |  |   | -                                    |                                 |  |                                     |  |                                       |
| PREMIUM: \$4,478.00  |  |   |                                      |                                 |  |                                     |  |                                       |



Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

Insured Name: OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

**LOCATION NO. 1 BUILDING OR SPECIAL CLASS ITEM NO. 6 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 1: 101 OCEAN COVE DR Two Story WR Apartment BLDG121-124 **Group I Construction Group II Construction Protection Class BCEGS Grade Location Address** Wind Resistive N/A Ungraded N/A 101 OCEAN COVE DR Group | Territory Group II Territory **Coastal Territory** No. of Units JUPITER, FL 33477-5944 N/A N/A Palm Beach - 87 4 Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance **COVERAGES PROVIDED** Is Shown. Covered **Limit Of** Causes Total Coverage Insurance Of Loss Replacement Cost Rates First Loss Premium Wind Building (Bldg) \$1,177,000 \$1,177,000 Class \$2,357.00 N/A BCEGS and Mitigation Discount Adjustment: \$1,873 FHCF Build-Up Premium: \$248 OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below Replacement Cost Coverage Premium **Building Business Personal Property** Yes DEDUCTIBLE Other Windstorm or Hail Deductible Calendar Year Hurricane

Percentage Deductible

Deductible Percentage (Deductible Amount)

Deductible Percentage (Deductible Amount)

Bldg: 1% (\$11,770)

Bldg: 3% (\$35,310)

WINDSTORM MITIGATION FEATURES

Year Built **Roof Cover** Roof Deck Roof-Wall SWR Terrain Reinforced Connection N/A 1982 Reinforced Concrete Roof Deck Concrete Roof Deck N/A

**FBC Wind Speed FBC Wind Design** N/A N/A

\*A premium adjustment of \$ 7,556.00 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.

**Opening Protection** 

None

Mortgageholder(s) & Other Policyholder Interest(s) - See Policy Interest Schedule.

**Roof Shape** 

Flat

PREMIUM: \$4,478.00

**Building Type** 

Type I





Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

| LOCATION NO. 1  | BUILDING OR            | SPECIAL CLA                                   | SS ITEM NO. 7   | CSP C                   | ode: 0311   |  |
|---|------------------------|---|---|-------------------------|---|--|
| BUSINESS DESCRIPTION Occupancies - Up to 10 Ur                  |                        | Continuing Car                                | re Retirement Comm                                      | nunity (CCI             | RC) and HOA withou  | t Mercantile                                 |
| DESCRIPTION OF PREM   | ISES 1: 101 OC         | CEAN COVE DE                                  | R Two   | Story WR                | Apartment BLDG125   | -128   |
| Location Address<br>101 OCEAN COVE DR<br>JUPITER, FL 33477-5944 |                        | oup I Construction N/A  Group I Territory N/A | on Group II Const<br>Wind Resis<br>Group II Tern<br>N/A | tive                    | Protection Class<br>N/A<br>Coastal Territory<br>Palm Beach - 87 | BCEGS Grade<br>Ungraded<br>No. of Units<br>4 |
| COVERAGES PROVIDED  | Insurance at the De    | scribed Premi                                 | ses Applies Only F                                      | or Covera               | ges For Which A Lin   | nit Of Insurance                             |
| Coverage  | Limit Of               | Covered<br>Causes<br>Of Loss                  | Total<br>Replacement Cos                                | t Rates                 | Premium   | First Loss                                   |
| Building (Bldg)   | \$1,177,000            | Wind  | \$1,177,000   | Class                   | \$2.357.00  | N/A  |
| bullang (blag)  | Ψ1,117,000             | VVIII Q                                       |   |                         | ation Discount Adjustment:<br>FHCF Build-Up Premium:            | \$1,873<br>\$248                             |
| OPTIONAL COVERAGES  | Applicable Only W      | hen Entries Ar                                | Made In The Sch   | edule Belo              | w   |  |
| Coverage  | Prem                   |   |   |                         | eplacement Cost   |  |
|   |                        |   |   | ıi <b>lding</b><br>Yes  | Business Pers   | onal Property                                |
| DEDUCTIBLE  |                        |   | "   |                         |   |  |
| Other Windstorm or H  | ail Deductible         |   | ear Hurricane<br>e Deductible                           | 13 (1817)               |   |  |
| Deductible Percentage (Ded                                      | ductible Amount)       | Deductible Percenta                           | ge (Deductible Amount)                                  |                         |   |  |
| Bldg: 1% (\$11  | ,770)                  | Bldg: 3%                                      | <b>6</b> (\$35,310)                                     |                         |   |  |
| WINDSTORM MITIGATIO   | N FEATURES             |   |   |                         |   |  |
| <b>Terrain</b><br>C   | 1982                   | Roof Cover<br>Reinforced<br>crete Roof Deck   | Roof Deck<br>Reinforced<br>Concrete Roof De             | C                       | Roof-Wall<br>onnection<br>N/A                                   | <b>SWR</b><br>N/A                            |
| Building Type<br>Type I   | Roof Shape<br>Flat     |   | Protection I  | F <b>BC Wind</b><br>N/A | Speed FBC \   | <b>Vind Design</b><br>N/A                    |
| *A premium adjustment of<br>or construction techniques          |                        |   |   |                         | uilding's wind loss m   | tigation feature                             |
| Mortgageholder(s) & Oth   | er Policyholder Intere | est(s) – See Po                               | licy Interest Sched                                     | lule.                   |   |  |
| PREMIUM: \$4,478.00   |                        |   |   |                         |   |  |
|   |                        |   |   |                         |   |  |



**Policy Number:** 10610820 - 2

Insured Name: OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

Effective Date: 08/15/2024 to 08/15/2025

BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units

DESCRIPTION OF PREMISES

1: 101 OCEAN COVE DR

Two Story WR Apartment BLDG129-132

Location Address

Group I Construction Group II Construction Protection Class BCEGS Grade Wind Resistive N/A Ungraded

Location Address Scrup I Construction Group II Construction Protection Class BCEGS Grade

N/A Wind Resistive N/A Ungraded

JUPITER, FL 33477-5944 Group I Territory Coastal Territory No. of Units
N/A N/A Palm Beach - 87 4

COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.

Covered Limit Of Causes Total Insurance Of Loss Replacement Cost Rates Premium **First Loss** Coverage Building (Bldg) \$1,177,000 Wind \$1,177,000 Class \$2,357.00 N/A BCEGS and Mitigation Discount Adjustment: \$1,873 FHCF Build-Up Premium: \$248

OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below

Coverage Premium Replacement Cost

Building Business Personal Property

Yes

**DEDUCTIBLE** 

Other Windstorm or Hail Deductible Calendar Year Hurricane Percentage Deductible

Deductible Percentage (Deductible Amount)

Deductible Percentage (Deductible Amount)

Bldg: 1% (\$11,770) Bldg: 3% (\$35,310)

WINDSTORM MITIGATION FEATURES

Terrain Year Built Roof Cover Roof Deck Roof-Wall SWR
C 1982 Reinforced Reinforced Connection N/A

Concrete Roof Deck Concrete Roof Deck N/A

Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Design
Type I Flat None N/A N/A

\*A premium adjustment of \$7,556.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.

Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.

PREMIUM: \$4,478.00



Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

| COVERAGES PROVIDED Is S  Coverage  Building (Bldg)  OPTIONAL COVERAGES App Coverage  DEDUCTIBLE  Other Windstorm or Hail Dec  Deductible Percentage (Deductible A  Bldg: 1% (\$11,770)  | 1: 101 O  Gr  urance at the De hown.  Limit Of Insurance \$1,177,000 | CEAN COVE Di<br>oup I Construction N/A<br>Group I Territory N/A<br>escribed Premited Covered Causes Of Loss Wind | R on Group W Gro ises Applies Tot Replacem \$1,177                 | Two Struction Resistive II Construction Resistive II Territo N/A s Only For Italian Cost (7,000 BCEGS    | ory WR Appeter of the property | artment BLDG133 rotection Class N/A oastal Territory Palm Beach - 87 S For Which A Li  Premium \$2,357.00 In Discount Adjustment ICF Build-Up Premium | 3-136  BCEGS Grade Ungraded No. of Units 4 mit Of Insurance  First Loss N/A \$1,873      |
|---|--|--|--|--|--|---|--|
| Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944  COVERAGES PROVIDED Inst Is S  Coverage Building (Bldg)  OPTIONAL COVERAGES App Coverage  DEDUCTIBLE  Other Windstorm or Hail Dec Deductible Percentage (Deductible A Bldg: 1% (\$11,770) | Jrance at the Dohown.  Limit Of Insurance \$1,177,000                | roup I Construction N/A Group I Territory N/A escribed Premi Covered Causes Of Loss Wind  //hen Entries Arnium   | on Group<br>W<br>Gro<br>ises Applies<br>Tot<br>Replacem<br>\$1,177 | o II Construction Resistive II Construction Resistive II Territo N/A s Only For al eent Cost 7,000 BCEGS | Coverage:  Rates Class and Mitigation Fit ule Below Rep  | Premium \$2,357.00 In Discount Adjustment ICF Build-Up Premium  | BCEGS Grade Ungraded No. of Units 4 mit Of Insurance  First Loss N/A 1: \$1,873 2: \$248 |
| IO1 OCEAN COVE DR JUPITER, FL 33477-5944  COVERAGES PROVIDED INST Is S  Coverage  Building (Bldg)  DPTIONAL COVERAGES App  Coverage  DEDUCTIBLE  Other Windstorm or Hail Dec  Deductible Percentage (Deductible A  Bldg: 1% (\$11,770)              | Limit Of<br>Insurance<br>\$1,177,000                                 | N/A Group I Territory N/A escribed Premi Covered Causes Of Loss Wind /hen Entries Arnium                         | W<br>Gro<br>ises Applies<br>Tot<br>Replacem<br>\$1,177             | rind Resistive pup II Territo N/A s Only For al ent Cost 7,000 BCEGS                                     | Rates Class and Mitigation FH ule Below Rep  | N/A oastal Territory Palm Beach - 87 s For Which A Li  Premium \$2,357.00 In Discount Adjustment ICF Build-Up Premium                                 | Ungraded No. of Units 4 mit Of Insurance  First Loss N/A 1: \$1,873 2: \$248             |
| COVERAGES PROVIDED Is S  Coverage  Building (Bldg)  OPTIONAL COVERAGES App  Coverage  DEDUCTIBLE  Other Windstorm or Hail Dec  Deductible Percentage (Deductible A  Bldg: 1% (\$11,770)   | Limit Of<br>Insurance<br>\$1,177,000<br>Dicable Only W               | Covered<br>Causes<br>Of Loss<br>Wind<br>/hen Entries Ar  | Tot<br>Replacem<br>\$1,177   | al<br>eent Cost<br>7,000<br>BCEGS<br>The Sched   | Rates Class and Mitigation FH ule Below Rep  | Premium<br>\$2,357.00<br>In Discount Adjustment<br>ICF Build-Up Premium   | First Loss N/A 1: \$1,873 2: \$248   |
| Building (Bldg)  OPTIONAL COVERAGES App Coverage  DEDUCTIBLE  Other Windstorm or Hail Dec Deductible Percentage (Deductible A Bldg: 1% (\$11,770)   | Insurance<br>\$1,177,000<br>Dicable Only W                           | Causes Of Loss Wind  /hen Entries Arnium   | Replacem<br>\$1,177  | ent Cost<br>7,000<br>BCEGS<br>The Sched  | Class and Mitigation FH ule Below Rep  | \$2,357.00 In Discount Adjustment ICF Build-Up Premium  | N/A<br>: \$1,873<br>: \$248  |
| OPTIONAL COVERAGES App<br>Coverage  DEDUCTIBLE  Other Windstorm or Hail Dec  Deductible Percentage (Deductible A  Bldg: 1% (\$11,770)   | olicable Only W<br>Prem  | /hen Entries Ar<br>nium  |  | BCEGS The Sched  | and Mitigatio FH ule Below Rep   | n Discount Adjustment<br>ICF Build-Up Premium   | t: \$1,873<br>a: \$248   |
| DEDUCTIBLE  Other Windstorm or Hail Dec  Deductible Percentage (Deductible A  Bldg: 1% (\$11,770)   | Prem   | nium   | e Made In 1  | Build  | ule Below<br>Rep<br>ling   | lacement Cost   |  |
| DEDUCTIBLE  Other Windstorm or Hail Dec  Deductible Percentage (Deductible A  Bldg: 1% (\$11,770)   | Prem   | nium   | e wade m   | Build  | Rep  |   | sonal Property   |
| Other Windstorm or Hail Dec<br>Deductible Percentage (Deductible A<br>Bldg: 1% (\$11,770)   | luctible   |  |  |  | ling   |   | sonal Property   |
| Other Windstorm or Hail Dec<br>Deductible Percentage (Deductible A<br>Bldg: 1% (\$11,770)   | luctible   |  |  |  |  |   |  |
| Deductible Percentage (Deductible A<br>Bldg: 1% (\$11,770)  | luctible   |  |  |  |  |   |  |
| Bldg: 1% (\$11,770)   |  |  | /ear Hurrica<br>ge Deductik  |  |  |   |  |
|   | Amount)  | Deductible Percenta  | age (Deductible  | Amount)  |  |   |  |
|   |  | Bldg: 39   | % (\$35,310)   |  |  |   |  |
| WINDSTORM MITIGATION FEA  | TURES  |  |  | -  |  |   |  |
| <b>Terrain Year</b><br>C 19   | 82   | Roof Cover<br>Reinforced<br>acrete Roof Dec  | Reir   | f Deck<br>nforced<br>Roof Deck   | Con  | of-Wall<br>nection<br>N/A   | SWR<br>N/A   |
| Building Type<br>Type I   | Roof Shape<br>Flat   |  | <b>j Protectio</b> r<br>None                                       | n FB   | C Wind Sp<br>N/A   | eed FBC   | <b>Wind Design</b><br>N/A  |
| A premium adjustment of \$ 7,55 or construction techniques that ex  |  |  |  |  |  | ding's wind loss n  | nitigation feature   |
| Mortgageholder(s) & Other Pol   | icyholder Inter  | est(s) – See Po  | licy Interes   | t Schedule   | e.   |   |  |
| PREMIUM: \$4,478.00   |  |  |  |  | • •  |   |  |



Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

| LOCATION NO. 1  | BUILDING OR                      | SPECIAL CLAS  | S ITEM NO. 10                                | CSP Co          | ode: 0311  |  |
|---|----------------------------------|---|--|-----------------|--|--|
| BUSINESS DESCRIPTION:   |                                  | Continuing Care                                       | Retirement Commu                             | nity (CCR       | C) and HOA withou  | t Mercantile                                 |
| Occupancies - Up to 10 Units<br>DESCRIPTION OF PREMISE          |                                  | EAN COVE DR   | Two St                                       | ory WR A        | partment BLDG137   | -140   |
| Location Address<br>101 OCEAN COVE DR<br>JUPITER, FL 33477-5944 | Gro                              | oup I Construction<br>N/A<br>Group I Territory<br>N/A |  | ction<br>e      | Protection Class<br>N/A<br>Coastal Territory<br>Palm Beach - 87  | BCEGS Grade<br>Ungraded<br>No. of Units<br>4 |
| COVERAGES PROVIDED  | Insurance at the De<br>Is Shown. | scribed Premis  | es Applies Only For                          | Coverag         | es For Which A Lir   | nit Of Insuranc                              |
| Coverage  | Limit Of<br>Insurance            |   | Total<br>Replacement Cost                    | Rates           | Premium  | First Loss                                   |
| Building (Bldg)   | \$1,177,000                      | Wind  | \$1,177,000<br>BCEG                          | -               | \$2,357.00<br>ion Discount Adjustment:<br>FHCF Build-Up Premium: |  |
| OPTIONAL COVERAGES  | Applicable Only Wi               | nen Entries Are                                       | Made In The Sched                            | ule Belov       | ٧  |  |
| Coverage  | Premi                            | ium<br>   | <b>Buil</b> d<br>Ye                          | ding            | placement Cost<br>Business Pers                                  | onal Property                                |
| DEDUCTIBLE Other Windstorm or Hail                              | Deductible                       |   | er Hurricane<br>Deductible                   |                 |  |  |
| Deductible Percentage (Deductible                               | tible Amount) [                  | •   | e (Deductible Amount)                        |                 |  |  |
| Bldg: 1% (\$11,77   | - · ·                            |   | (\$35,310)                                   |                 |  |  |
| WINDSTORM MITIGATION  | FEATURES                         |   |  |                 |  |  |
| Terrain Y<br>C  | 1982                             | Roof Cover<br>Reinforced<br>crete Roof Deck           | Roof Deck<br>Reinforced<br>Concrete Roof Dec | Co              | oof-Wall<br>nnection<br>N/A                                      | SWR<br>N/A                                   |
| <b>Building Type</b><br>Type I                                  | Roof Shape<br>Flat               |   | Protection FB<br>one                         | C Wind S<br>N/A | Speed FBC  | Wind Design<br>N/A                           |
| *A premium adjustment of \$ or construction techniques th       |                                  |   |  |                 | ilding's wind loss m   | itigation features                           |
| Mortgageholder(s) & Other                                       | Policyholder Intere              | st(s) – See Poli                                      | cy Interest Schedul                          | e.              |  |  |
| PREMIUM: \$4,478.00   |                                  |   |  |                 |  |  |

| CDEC1 11 23 | Includes copyrighted material of Insurance Services Office, Inc., with its permission. | Page 11 of 15 |
|-------------|--|---------------|
|             |  |               |



Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

| LOCATION NO. 1  | BUILDING OF                 | SPECIAL CLA   | ASS ITEM NO. 11                                | CSP Cod           | de: 0311  | <u> </u>                                     |
|---|-----------------------------|---|--|-------------------|---|--|
| BUSINESS DESCRIPTIO<br>Occupancies - Up to 10 U                 |                             | , Continuing Ca                                     | re Retirement Commu                            | unity (CCRC       | ) and HOA withou  | ut Mercantile                                |
| DESCRIPTION OF PREM   | IISES 1: 101 O              | CEAN COVE D   | R Two S  | tory WR Ap        | artment BLDG 14   | 1-144  |
| Location Address<br>101 OCEAN COVE DR<br>JUPITER, FL 33477-5944 |                             | oup I Constructi<br>N/A<br>Group I Territory<br>N/A | Wind Resistiv                                  | /e<br>ory C       | rotection Class<br>N/A<br>oastal Territory<br>Palm Beach - 87 | BCEGS Grade<br>Ungraded<br>No. of Units<br>4 |
| COVERAGES PROVIDED  | Insurance at the Dis Shown. | escribed Premi                                      | ses Applies Only Fo                            | r Coverage        | s For Which A Li  | mit Of Insuran                               |
| Coverage  | Limit Of<br>Insurance       | Covered<br>Causes<br>Of Loss                        | Total<br>Replacement Cost                      | Rates             | Premium   | First Loss                                   |
| Building (Bldg)   | \$1,177,000                 | Wind  | \$1,177,000                                    | Class             | \$2,357.00  | N/A  |
|   | Ψ1,117,000                  | VVIIIG  |  | S and Mitigatio   | n Discount Adjustment   | : \$1,873                                    |
| OPTIONAL COVERAGES  | Applicable Only W           | hen Entries Ar                                      | e Made In The Sched                            | dule Below        | <u>.</u>  |  |
| Coverage  | Pren                        | nium  |  | Rep               | placement Cost  |  |
| Ü   |                             |   |  | <b>ding</b><br>es | Business Pers   | sonal Property                               |
| DEDUCTIBLE  |                             |   | <u>II.</u>                                     |                   |   |  |
| Other Windstorm or H  | ail Deductible              |   | ear Hurricane<br>ge Deductible                 |                   |   |  |
| Deductible Percentage (De                                       | ductible Amount)            | Deductible Percenta                                 | age (Deductible Amount)                        |                   |   |  |
| Bldg: 1% (\$11  | ,770)                       | Bldg: 39  | % (\$35,310)                                   |                   |   |  |
| WINDSTORM MITIGATIO   | ON FEATURES                 | <u> </u>  |  |                   |   |  |
| <b>Terrain</b><br>C   | 1982                        | Roof Cover<br>Reinforced<br>crete Roof Dec          | Roof Deck<br>Reinforced<br>k Concrete Roof Dec | Con               | of-Wall<br>nection<br>N/A                                     | SWR<br>N/A                                   |
| Building Type<br>Type I   | Roof Shape<br>Flat          |   | Protection FE                                  | BC Wind Sp<br>N/A | peed FBC  | <b>Wind Design</b><br>N/A                    |
| *A premium adjustment of<br>or construction techniques          |                             |   |  |                   | ding's wind loss m  | itigation featur                             |
| Mortgageholder(s) & Oth   | ner Policyholder Inter      | est(s) - See Po                                     | licy Interest Schedu                           | le.               |   |  |
| PREMIUM: \$4,478.00   | •                           |   | · · · · · · · · · · · · · · · · · · ·          |                   |   | _  |
|   |                             |   |  |                   |   |  |



**Policy Number:** 10610820 - 2

Effective Date: 08/15/2024 to 08/15/2025

|   |                                 | OI COIAL OL   | ASS ITEM NO. 12                 | CSPC            | ode: 0311   |  |
|---|---------------------------------|---|---------------------------------|-----------------|---|--|
| BUSINESS DESCRIPTION  | N: Fully Enclosed Poo           | l house   |                                 |                 |   |  |
| DESCRIPTION OF PREMI  | ISES 1: 101 O                   | CEAN COVE D   | R Cat                           | ana/Pool B      | uilding   |  |
| Location Address<br>101 OCEAN COVE DR<br>JUPITER, FL 33477-5944 |                                 | oup I Constructi<br>N/A<br>Group I Territory<br>N/A | Frame                           | ·               | Protection Class<br>N/A<br>Coastal Territory<br>Palm Beach - 87 | BCEGS Grade<br>Ungraded<br>No. of Units<br>N/A |
| COVERAGES PROVIDED  | Insurance at the D<br>Is Shown. | escribed Prem                                       | ises Applies Only I             | For Covera      | ges For Which A Li  | mit Of Insurance                               |
| Coverage  | Limit Of<br>Insurance           | Covered<br>Causes<br>Of Loss                        | Total<br>Replacement Co         | st Rates        | Premium   | First Loss                                     |
| Building (Bldg)   | \$74,000                        | Wind  | \$74,000                        | Class           | \$1,044.00  | N/A  |
|   |                                 |   |                                 |                 | FHCF Build-Up Premiun   | n: \$61  |
| OPTIONAL COVERAGES  | Applicable Only W               | /hen Entries Aı                                     | re Made In The Sch              | redule Belo     | w   |  |
| Coverage  | Pren                            | nium  |                                 | R               | eplacement Cost   |  |
|   |                                 |   | ∦ В                             | uilding<br>Yes  | Business Per  | sonal Property                                 |
| DEDUCTIBLE  |                                 |   | I                               |                 |   |  |
| Other Windstorm or Ha   | ail Deductible                  |   | Year Hurricane<br>ge Deductible | •               |   |  |
|   |                                 | Deductible Percent                                  | age (Deductible Amount)         |                 |   |  |
| Bldg: (\$1,00   | 0)                              | Bldg: 3   | % (\$2,220)                     |                 |   |  |
| WINDSTORM MITIGATION  | N FEATURES                      |   |                                 |                 |   |  |
| <b>Terrain</b><br>C   | Year Built<br>1982              | Roof Cover<br>Unknown                               | Roof Deck<br>Unknown            | C               | Roof-Wall<br>onnection<br>Unknown                               | <b>SWR</b><br>Unknown                          |
| Building Type<br>Type !   | <b>Roof Shape</b><br>Hip        |   | <b>Protection</b><br>None       | FBC Wind<br>N/A | Speed FBC   | <b>Wind Desig</b> n<br>N/A                     |
| A premium adjustment of sconstruction techniques the            |                                 |   |                                 |                 | ding's wind loss miti   | gation features o                              |
| Mortgageholder(s) & Oth   | er Policyholder Inter           | est(s) – See Po                                     | olicy Interest Schee            | dule.           |   |  |
| PREMIUM: \$1,105.00   |                                 |   |                                 |                 |   |  |

|   | CDEC1 11 23 | Includes copyrighted material of Insurance Services Office, Inc., | Page 13 of 15 |
|---|-------------|---|---------------|
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|   |             |   |               |



Policy Number: 10610820 - 2 Effective Date: 08/15/2024 to 08/15/2025

| LOCATION NO. 1  | BUILDING O                  | R SPECIAL CL  | ASS ITEM NO. 13                 | CSP C   | ode: N/A                      |   |
|---|-----------------------------|---|---------------------------------|---|-------------------------------|---|
| BUSINESS DESCRIPTION  | I: Swimming Pools/S         | pas/Hot Tubs/ V   | Vhirlpools (Inground)           |   |                               |   |
| DESCRIPTION OF PREMI  | SES 1: 101 C                | CEAN COVE D   | R Swi                           | mming Pool  | and Deck                      |   |
| Location Address<br>101 OCEAN COVE DR<br>JUPITER, FL 33477-5944 | G                           | Group I Construction<br>N/A<br>Group I Territory<br>N/A |                                 | Group II Construction<br>N/A<br>Group II Territory<br>N/A |                               | BCEGS Grade Ungraded ory No. of Units N/A |
| COVERAGES PROVIDED  | Insurance at the Dis Shown. | escribed Prem   | ises Applies Only F             | or Covera   | ges For Which                 | A Limit Of Insuran                        |
| Coverage  | Limit Of<br>Insurance       | Covered<br>Causes<br>Of Loss                            | Total<br>Replacement Cos        | st Rates  | Premi                         | um First Loss                             |
| Special Class Item  | \$147,000                   | Wind  | \$147,000                       | Class   | \$227.                        | 00 N/A                                    |
| 30  |                             |   |                                 |   | FHCF Build-Up Pr              | remium: \$13                              |
| OPTIONAL COVERAGES  | Applicable Only V           | Vhen Entries A  | re Made In The Sch              | edule Belo  | w                             |   |
| Coverage  | verage Premium              |   |                                 | R   | leplacement C                 | ost                                       |
|   |                             |   | Ві                              | u <b>ilding</b><br>Yes                                    | Business                      | Personal Property                         |
| DEDUCTIBLE  |                             |   | 11                              |   |                               |   |
| Other Windstorm or Ha   | il Deductible               |   | Year Hurricane<br>ge Deductible |   |                               |   |
| Deductible Percentage (Dedu                                     | uctible Amount)             | Deductible Percen                                       | tage (Deductible Amount)        |   |                               |   |
| Bldg: 1% (\$1,4   | 170)                        | Bldg: 3   | 3% (\$4,410)                    |   |                               |   |
| WINDSTORM MITIGATION  | N FEATURES                  |   |                                 |   |                               |   |
| <b>Terrain</b><br>C   | <b>Year Built</b><br>1982   | Roof Cover<br>N/A                                       | Roof Deck<br>N/A                | •   | Roof-Wall<br>onnection<br>N/A | <b>SWR</b><br>N/A                         |
| Building Type<br>N/A  | Roof Shape<br>N/A           | Openin  | g Protection<br>N/A             | FBC Wind<br>N/A   | •                             | FBC Wind Design<br>N/A                    |
| *A premium adjustment of construction techniques that           |                             |   |                                 |   | ting's wind loss              | s mitigation features                     |
| Mortgageholder(s) & Othe  | er Policyholder Inte        | rest(s) – See P   | olicy Interest Sche             | dule.   |                               |   |
| PREMIUM: \$240.00   |                             | • •   | -                               |   |                               |   |





**Policy Number: 10610820 - 2** 

Effective Date: 08/15/2024 to 08/15/2025

Insured Name: OCEAN COVE HOME OWNERS' 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 10610820 - 2

POLICY PERIOD FROM 08/15/2024

TO 08/15/2025

at 12:01 a.m. Eastern Time

Named Insured

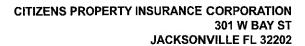
OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

|              |              | An entry below o | of "All" indicates th | ne form applies to all items scheduled in the policy  |
|--------------|--------------|------------------|-----------------------|---|
| Location No. | Building No. | Form No.         | <b>Edition Date</b>   | Description   |
| ALL          | ALL          | iL P 001         | 01 04                 | U.S. TREASURY DEPARTMENT'S OFFICE<br>OF FOREIGN ASSETS CONTROL ("OFAC")<br>ADVISORY NOTICE TO POLICYHOLDERS |
| ALL          | ALL          | CIT 03 23        | 12 23                 | FLORIDA CALENDAR YEAR HURRICANE<br>PERCENTAGE DEDUCTIBLE (RESIDENTIAL<br>RISKS)                             |
| ALL          | ALL          | IL 00 17         | 11 98                 | COMMON POLICY CONDITIONS  |
| ALL          | ALL          | CP 00 90         | 07 88                 | COMMERCIAL PROPERTY CONDITIONS  |
| ALL          | ALL          | CIT W00 01       | 12 23                 | TABLE OF CONTENTS - BUILDING AND PERSONAL PROPERTY  |
| ALL          | ALL          | CIT W02 55       | 12 23                 | FLORIDA CHANGES - CANCELLATION AND NONRENEWAL   |
| ALL          | ALL          | CIT 01 75        | 07 23                 | FLORIDA CHANGES - LEGAL ACTION AGAINST US   |
| ALL          | ALL          | CIT W10 10       | 02 23                 | CAUSES OF LOSS - WINDSTORM OR HAIL<br>FORM  |
| ALL          | ALL          | CIT W14 20       | 02 23                 | CITIZENS CHANGES - PROPERTY NOT COVERED   |
| ALL          | ALL          | IL 09 35         | 07 02                 | EXCLUSION OF CERTAIN COMPUTER-<br>RELATED LOSSES  |
| ALL          | ALL          | CIT CRW 01 25    | 12 23                 | FLORIDA CHANGES   |
| ALL          | ALL          | CP 01 40         | 07 06                 | EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA  |
| 1            | ALL          | CP 00 10         | 06 07                 | BUILDING AND PERSONAL PROPERTY<br>COVERAGE FORM   |

Issued Date: 08/06/2024

First Named Insured Copy

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|-------------------|--|-------------|
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# COMMERCIAL PROPERTY POLICY POLICY INTEREST SCHEDULE

**POLICY NUMBER** 

10610820 - 2

POLICY PERIOD FROM 08/15/2024

TO 08/15/2025

at 12:01 a.m. Eastern Time

Named Insured

OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

Location No.

**Building No.** 

Interest Type

Name and Mailing Address

No Additional Interests.

Issued Date: 08/06/2024

First Named Insured Copy

|                    |   | 5 4 54      |
|--------------------|---|-------------|
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|                    | with its permission.  |             |

Policy Number

S 1993202

SELECTIVE FIRE AND CASUALTY INSURANCE COMPANY 40 WANTAGE AVENUE, BRANCHVILLE, NJ 07890

COMMERCIAL POLICY INFORMATION PAGE

Named Insured and Address

RUSSO FAMILY LTD PARTNERSHIP

C/O JOHN RUSSO

27 NORTH BROAD STREET

RIDGEWOOD, NJ 07450

**Policy Period** 

From: AUGUST 10, 2024

To: AUGUST 10, 2025

Producer Number:

12:01 A.M Standard Time At

Location of Designated Premises.

Named Insured is:

PARTNERSHIP

00-01115-00000

Producer:

DURKIN AGENCY NEW JERSEY

Schedule of Coverage

Schedule Effective Date: AUGUST 10, 2024

COMMERCIAL PROPERTY COVERAGE

COMMERCIAL GENERAL LIABILITY COVERAGE

COMMERCIAL UMBRELLA COVERAGE

COMMERCIAL CRIME COVERAGE

CYBER LIABILITY

Date Issued:

AUGUST 6, 2024

Issuing office:

NEW JERSEY REGION

156

IL-7025A(11/89)

**Endorsement Number** PF0001

Policy Number 1993202

SELECTIVE FIRE AND CASUALTY INSURANCE COMPANY 40 WANTAGE AVENUE, BRANCHVILLE, NJ 07890

#### POLICY CHANGES

**Policy Period** Named Insured and Address RUSSO FAMILY LTD PARTNERSHIP From: AUGUST 10, 2024 C/O JOHN RUSSO To: AUGUST 10, 2025 27 NORTH BROAD STREET RIDGEWOOD, NJ 07450 **Endorsement Effective Date:** AUGUST 10, 2024 **Producer Number:** Producer 00-01115-00000 DURKIN AGENCY

COVERAGE PART AFFECTED COMMERCIAL PROPERTY COVERAGE PART

#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THE FOLLOWING PROPERTY FORM(S) AND ENDORSEMENT(S) ARE ADDED AND ARE

EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE: 117025A 11/89 COMMERCIAL POLICY INFORMATION PAGE

03/94 POLICY CHANGES ENDORSEMENT IL7028

THE FOLLOWING PROPERTY FORM(S) AND ENDORSEMENT(S) ARE CHANGED AND ARE EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE:
CP7026 06/17 COMMERCIAL PROP DEC

1,014.00

TOTAL PROPERTY ADDL/RETURN PREMIUM: TOTAL PROPERTY ADDL/RETURN SURCHARGE: 5.00

NJ SURCHARGE \$5.00 Additional Endorsement Premium Forms and Endorsements: PLEASE REFER TO SPECIFIC CHANGE SUMMARIES FOR \$1,019.00 FORMS AND ENDORSEMENTS IMPACTED BY THIS CHANGE NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this D/B - 1coverage part as of the Endorsement Effective Date are listed above. Forms and endorsements added to this policy after this date will appear on another Policy (This premium may be subject to adjustment.) Changes endorsement. Please read your policy and all "Policy Changes" carefully. Date Issued: AUGUST 6, 2024 Authorized Representative Issuing Office: NEW JERSEY REGION

Previous Policy Number

Policy Number s 1993202

s 1993202

### COMMERCIAL PROPERTY COVERAGE DECLARATION

|                        |                         |  | RCIAL PROPE                               |   |  |                               |   |                                    |                   |
|------------------------|-------------------------|--|---|---|--|-------------------------------|---|------------------------------------|-------------------|
|                        |                         | ctive Date: Aug                              |   | THE RESERVE OF THE PERSON NAMED IN              | The state of the s | tive Date. AU                 |   |                                    | 4.4.              |
| Ins                    | urance                  | is provided only                             | y for those coverages fo                  |   |  |                               | llowing cove  | rage sche                          | dule              |
| Prem.<br>No.           | Bldg.<br>No.            | Coverage                                     | Limit of Insurance                        | e — Scheduled<br>Covered Cause<br>of Loss       | Coins  | Deductible                    | Valuation   |                                    | nflation<br>Guard |
| 1<br>2<br>3            | 1<br>1<br>1             | BUILDING<br>BUILDING<br>BUILDING             | \$1,129,037<br>\$1,250,000<br>\$1,233,632 | SPECIAL<br>SPECIAL<br>SPECIAL                   | 80%<br>80%<br>80%  | \$1,000<br>\$1,000<br>\$1,000 | RC<br>RC<br>RC  |                                    |                   |
| Prem.<br>No.           | Bldg.<br>No.            | Coverage                                     | Rating C                                  | <b>ge — Blanket L</b><br>overed Cause<br>f Loss | ocations<br>Coins Dec  | luctible Valu                 | ation   | Inflation<br>Guard                 | Blanke            |
| Busine<br>Prem.<br>No. | ess Inc<br>Bldg.<br>No. |  | e Limit of<br>Insurance                   | BI<br>Waiting<br>Period (hrs)                   | Coins Mor  | ndemnity F                    | Period of   | Extended<br>Period of<br>Indemnity | Blanket<br>ID#    |
| 1<br>2<br>3            | 1 1 1                   | BI INCLUDING<br>BI INCLUDING<br>BI INCLUDING | RV \$84,000                               | 72<br>72<br>72<br>72                            | 80%<br>80%   |                               |   |                                    |                   |
| Blanke<br>Blanke       | et Cove<br>t ID#        | erage  | Blanket Group                             |   |  | Total Blar                    | nket Limit  |                                    |                   |
| Extra B                | Expens                  |  |   |   |  |                               |   |                                    |                   |
| Prem.<br>No.           | Bldg.<br>No.            |  | Monthly Limitat                           | ion Pre<br>No.                                  |  | Limit                         | M   | onthly Limi                        | tation<br>        |
|                        |                         | ndorsements:<br>"Commercial P                | olicy Forms and Endo                      | orsement Sche                                   | dule"  | (TI                           | Premium Ar<br>\$11,449.<br>his premium<br>bject to adju | oo<br>may be                       |                   |

Policy Number

S 1993202

SELECTIVE FIRE AND CASUALTY INSURANCE COMPANY 40 WANTAGE AVENUE, BRANCHVILLE, NJ 07890

### **COMMERCIAL POLICY INFORMATION PAGE**

Named Insured and Address

RUSSO FAMILY LTD PARTNERSHIP

C/O JOHN RUSSO

Named Insured is:

PARTNERSHIP

27 NORTH BROAD STREET

RIDGEWOOD, NJ 07450

**Policy Period** 

From: AUGUST 10, 2023

To: AUGUST 10, 2024

12:01 A.M Standard Time At Location of Designated Premises.

Producer Number:

00-01115-00000

Producer:

DURKIN AGENCY NEW JERSEY

Schedule of Coverage

Schedule Effective Date: AUGUST 2, 2024

COMMERCIAL PROPERTY COVERAGE

COMMERCIAL GENERAL LIABILITY COVERAGE

COMMERCIAL UMBRELLA COVERAGE

COMMERCIAL CRIME COVERAGE

CYBER LIABILITY

Date Issued:

AUGUST 6, 2024

Issuing office: NEW JERSEY REGION

IL-7025A(11/89)

ENE

1665

**Endorsement Number** PF0002

Policy Number 1993202

#### SELECTIVE FIRE AND CASUALTY INSURANCE COMPANY 40 WANTAGE AVENUE, BRANCHVILLE, NJ 07890

#### **POLICY CHANGES**

| .aamed Insured and Address  | Policy Period                              |
|---|--|
| RUSSO FAMILY LTD PARTNERSHIP<br>C/O JOHN RUSSO<br>27 NORTH BROAD STREET | From: AUGUST 10, 2023 To: AUGUST 10, 2024  |
| RIDGEWOOD, NJ 07450   | Endorsement Effective Date: AUGUST 2, 2024 |
| Producer DURKIN AGENCY  | Producer Number: 00-01115-00000            |

COVERAGE PART AFFECTED COMMERCIAL PROPERTY COVERAGE PART

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THE FOLLOWING PROPERTY FORM(S) AND ENDORSEMENT(S) ARE CHANGED AND ARE EFFECTIVE WITH THE EFFECTIVE DATE OF THIS CHANGE:

11.7025A 11/89 COMMERCIAL POLICY INFORMATION PAGE
11.7028 03/94 POLICY CHANGES ENDORSEMENT

22.00

TOTAL PROPERTY ADDL/RETURN PREMIUM:
TOTAL PROPERTY ADDL/RETURN SURCHARGE: 1.00

|  | NJ SURCHARGE \$1.00  |
|--|--|
| Forms and Endorsements:  | Additional Endorsement Premium                             |
| PLEASE REFER TO SPECIFIC CHANGE SUMMARIES FOR FORMS AND ENDORSEMENTS IMPACTED BY THIS CHANGE   | \$23.00  |
| NOTICE TO POLICYHOLDER: All the forms and endorsements contained in this coverage part as of the Endorsement Effective Date are listed above. Forms and endorsements added to this policy after this date will appear on another Policy Changes endorsement. Please read your policy and all "Policy Changes" carefully. | р/в - 1<br>(This premium may be<br>subject to adjustment.) |
| Date Issued: AUGUST 6, 2024  Authorized Representative  Issuing Office: NEW JERSEY REGION  |  |



Previous Policy Number

Policy Number s 1993202

S 1993202

### COMMERCIAL PROPERTY COVERAGE DECLARATION

|                         |                         | COMME  | CIAL            | ROPE                                      | RTY COV                                  |                                    |                           |  |                                    |                   |
|-------------------------|-------------------------|--|-----------------|---|--|------------------------------------|---------------------------|--|------------------------------------|-------------------|
|                         |                         | tive Date: Augu                              |                 |   |  | The second liverage and the second |                           | UGUST 2, 2   |                                    |                   |
| Ins                     | urance                  | is provided only                             | for those c     |   |  |                                    |                           | ollowing cove  | erage sche                         | dule              |
| Prem.<br>No.            | Bldg.<br>No.            | Coverage                                     | Limit<br>Insur  | of  | e — Schedule<br>Covered Cause<br>of Loss | d Location<br>Coin                 | s Deductible              | e Valuation  |                                    | nflation<br>Suard |
| 1<br>2<br>3             | 1 1 1                   | BUILDING<br>BUILDING<br>BUILDING             |                 | \$1,075,273<br>\$1,250,000<br>\$1,174,888 | SPECIAL<br>SPECIAL<br>SPECIAL            | 80%<br>80%<br>80%                  | \$1,000                   | RC<br>RC<br>RC   |                                    |                   |
| Prem.<br>No.            | Bldg.<br>No.            | Coverage                                     | Rating<br>Value | C   | ge — Blanket l<br>overed Cause<br>Loss   | ocations<br>Coins De               | eductible Val             | luation  | Inflation<br>Guard                 | Blanke<br>ID #    |
| Busine<br>Prem.<br>No.  | ess Inc<br>Bldg.<br>No. |  | -               | nit of<br>surance                         | BI<br>Waiting<br>Period (hrs             | of                                 | onthly Limit<br>Indemnity | Period of  | Extended<br>Period of<br>Indemnity | Blanket<br>ID#    |
| 1<br>2<br>3             | 1<br>1<br>1             | BI INCLUDING<br>BI INCLUDING<br>BI INCLUDING | RV \$8          | 5,000<br>4,000<br>TUAL LOSS               | 72<br>72<br>72<br>72                     | 80%<br>80%                         |                           | indentity  |                                    |                   |
| Blanke<br>Blanket       |                         | erage  | Blanke          | t Group                                   |  |                                    | Total Bi                  | anket Limit  |                                    | -                 |
| Extra E<br>Prem.<br>No. | Expens<br>Bldg.<br>No.  | se<br>Limit of<br>Insurance                  | Мо              | onthly Limitati                           | on Pr<br>No                              |                                    | . Limit                   | M  | lonthly Limi                       | itation           |
|                         |                         | ndorsements:<br>"Commercial P                | olicy Form      | s and Endo                                | orsement Scho                            | edule"                             |                           | Premium A<br>\$9,891.<br>This premium<br>subject to adji | oo<br>n may be                     |                   |