

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



Installment Premium Invoice

Invoice date: August 26, 2024

BILLED TO:

Invoice Summary

53-2



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



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

Installment: \$.00
 Installment Fee: \$.00
 Amount Due: \$59,585.00
 Policy Balance: \$59,585.00

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

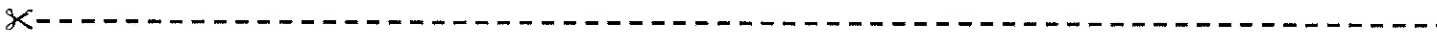
See reverse side for payment options

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

Contact your agent with questions or to change your payment plan
INSURANCE OFFICE OF AMERICA, INC.
5617760660
(address at top of page)



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

Amount Due \$59,585.00

Total Payment Enclosed

Make check payable to Citizens Property Insurance Corporation, and include your policy number on the check.

\$

1061082020262091651618000059585000

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



Renewal Premium Invoice

Invoice date: July 25, 2024

BILLED TO:

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

Invoice Summary

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

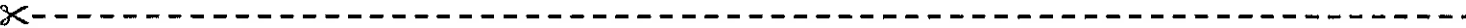
Payment Plans At-a-Glance

	Initial 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

*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: 2
Insured: OCEAN COVE HOME OWNERS' ASSOCIATION, INC.

Remit payment to:
Citizens Property Insurance Corporation
P.O. Box 17850
Jacksonville, FL 32245-7850

Amount Due \$46,431.00

Total Payment Enclosed

\$

Make check payable to Citizens Property Insurance Corporation, and include your policy number on the check.

1061082020262089096537000046431003



INSURANCE OFFICE OF AMERICA

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

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

AMOUNT DUE: \$45,788.80

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

Policy Type: Commercial Package

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



INSURANCE OFFICE OF AMERICA

Email: Mary.Hazelwood@ioausa.com

INVOICE

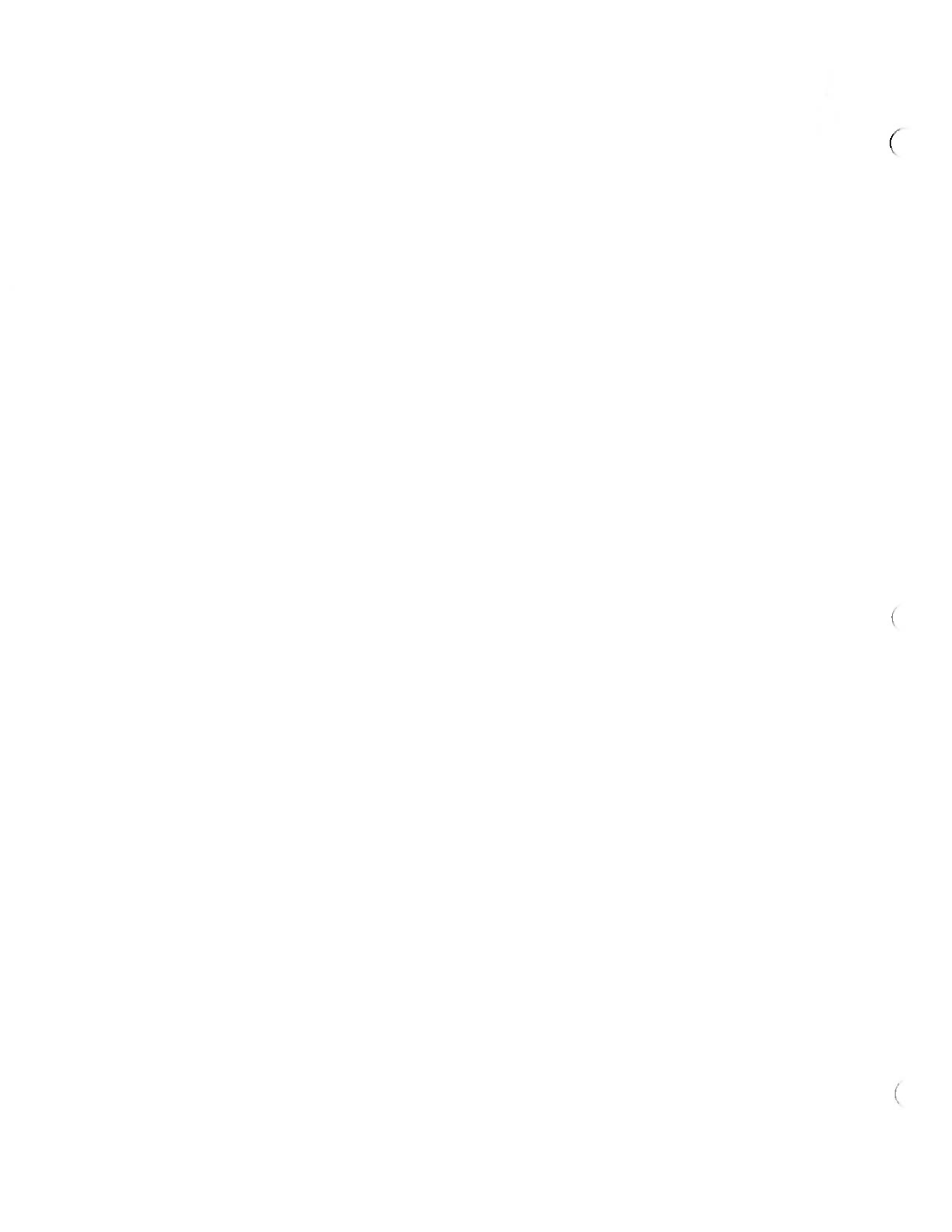
CLIENT	Ocean Cove Home Owners' Association
LOOKUP CODE	OCEACOV-02
INVOICE #	751025
DATE	8/9/2024
SERVICE TEAM	Eric Sowden Mary Hazelwood
PAGE	2 of 2

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

AMOUNT DUE: \$45,788.80

ITEM #	EFFECTIVE	TRANSACTION	DESCRIPTION	AMOUNT
<p>Company: Policy Number: TLUHOA50053500 Policy Term: 8/15/2024 to 8/15/2025</p>				
7341263	8/15/2024	RENB	24-25 CPKG - Renewal Premium	\$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
<p>Policy Type: Workers Compensation Company: Zenith Insurance Company Policy Number: Z136153406 Policy Term: 8/15/2024 to 8/15/2025</p>				
7341581	8/15/2024	RENB	24-25 WCOM - Renewal Premium	\$349.00
7341582	8/15/2024	CFEE	Company/Brokerage Fees	\$160.00

<p>Payment Options:</p> <p>Traditional Wire or ACH: You can obtain IOA's wire or ACH instructions from your IOA service team.</p> <p>SecurFee Payment Portal: https://serviceapi.securfee.com/ioausa</p> <p>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).</p> <p>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.</p> <p>Mailing Payment: If remitting a check, please include a copy of this invoice with payment.</p> <p>Regular Payment Address: Insurance Office of America P.O. Box 162969 Altamonte Springs, FL 32716-2969</p> <p>Overnight Payment Address: Insurance Office of America 1855 West State Road 434 Longwood, FL 32750</p>	<p>TOTAL</p> <p>\$45,788.80</p> <p><i>Premium is due upon delivery or date of policy.</i></p> <p>Thank You</p>
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Payment Options

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

**Checking and saving account ACH payments only.

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.



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

Item	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	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
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	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
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

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.

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POLICY CHANGE SUMMARY

Policy Number: 10610820 - 2

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

Item	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	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		
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

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



POLICY CHANGE SUMMARY

Policy Number: 10610820 - 2

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

Item	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	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
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	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
7: Two Story WR Apartment BLDG125-128		
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		
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		

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



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	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

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 10610820 - 2	POLICY PERIOD FROM 08/15/2024 at 12:01 a.m. Eastern Time	TO 08/15/2025
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. 27 N BROAD ST RIDGEWOOD, NJ 07450-3801	ERIC SOWDEN Insurance Office of America, Inc. 1200 UNIVERSITY BLVD. SUITE 200 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	\$506.00
Catastrophe Financing Surcharge	\$7,590.00
Tax-Exempt Surcharge	\$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

Authorized By: ERIC SOWDEN
Issued Date: 08/06/2024

Countersigned: 08/06/2024

BY:

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

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COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES		1: 101 OCEAN COVE DR		Two Story WR Apartment BLDG 101-104		
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944	Group I Construction N/A Group I Territory N/A	Group II Construction Wind Resistive Group II Territory N/A	Protection Class N/A Coastal Territory Palm Beach - 87	BCEGS Grade Ungraded No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 2		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 BLDG 105-108		
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944		Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded	
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units 4	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 Connection	SWR	
C	1982	Reinforced	Reinforced	N/A	N/A	
		Concrete Roof Deck	Concrete Roof Deck			
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						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 3	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 BLDG 109-112		
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944	Group I Construction N/A Group I Territory N/A	Group II Construction Wind Resistive Group II Territory N/A	Protection Class N/A Coastal Territory Palm Beach - 87	BCEGS Grade Ungraded No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 4	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 BLDG 113-116						
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944	Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 5	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 BLDG117-120		
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944	Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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		
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944		Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded	
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units 4	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 7	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 BLDG125-128		
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944	Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 8		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 BLDG129-132		
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944		Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded	
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units 4	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 9	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 BLDG133-136		
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944		Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded	
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units 4	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 10		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 BLDG137-140		
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944		Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded	
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units 4	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 11	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 BLDG 141-144						
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944	Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units 4		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
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				
		Yes				
		Business Personal Property				
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 C	Year Built 1982	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck	N/A		
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design 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						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 12		CSP Code: 0311	
BUSINESS DESCRIPTION: Fully Enclosed Pool house					
DESCRIPTION OF PREMISES		1: 101 OCEAN COVE DR		Cabana/Pool Building	
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944		Group I Construction N/A	Group II Construction Frame	Protection Class N/A	BCEGS Grade Ungraded
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Palm Beach - 87	No. of Units N/A
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.					
		Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates
		Premium	First Loss		
Building (Bldg)		\$74,000	Wind	\$74,000	Class
					\$1,044.00
					FHCFC Build-Up Premium: \$61
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)			
Bldg: (\$1,000)		Bldg: 3% (\$2,220)			
WINDSTORM MITIGATION FEATURES					
Terrain C	Year Built 1982	Roof Cover Unknown	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR Unknown
Building Type Type I	Roof Shape Hip	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A	
*A premium adjustment of \$ 330.00 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: \$1,105.00					



COMMERCIAL PROPERTY POLICY DECLARATIONS

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. 13	CSP Code: N/A				
BUSINESS DESCRIPTION: Swimming Pools/Spas/Hot Tubs/ Whirlpools (Inground)						
DESCRIPTION OF PREMISES 1: 101 OCEAN COVE DR Swimming Pool and Deck						
Location Address 101 OCEAN COVE DR JUPITER, FL 33477-5944	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
	N/A	N/A	N/A	Ungraded		
	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	N/A	N/A	Palm Beach - 87	N/A		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$147,000	Wind	\$147,000	Class	\$227.00	N/A
					FHCF Build-Up Premium:	\$13
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% (\$1,470)		Bldg: 3% (\$4,410)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1982	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
N/A	N/A	N/A	N/A	N/A		
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$240.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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.

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**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 of "All" indicates the form applies to all items scheduled in the policy

Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	CIT 03 23	12 23	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL 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 FORM
ALL	ALL	CIT W14 20	02 23	CITIZENS CHANGES - PROPERTY NOT COVERED
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-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 COVERAGE FORM

Issued Date: 08/06/2024

First Named Insured Copy

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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

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Issued by The Stock Insurance Company

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 12:01 A.M Standard Time At Location of Designated Premises.
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Named Insured is: PARTNERSHIP

Producer Number: 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

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Endorsement Number
PF0001

Policy Number
S 1993202

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

POLICY CHANGES

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
	Endorsement Effective Date: AUGUST 10, 2024

Producer DURKIN AGENCY	Producer Number: 00-01115-00000
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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:
 IL7025A 11/89 COMMERCIAL POLICY INFORMATION PAGE
 IL7028 03/94 POLICY CHANGES ENDORSEMENT

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

TOTAL PROPERTY ADDL/RETURN PREMIUM: 1,014.00
 TOTAL PROPERTY ADDL/RETURN SURCHARGE: 5.00

NJ SURCHARGE \$5.00

Forms and Endorsements: PLEASE REFER TO SPECIFIC CHANGE SUMMARIES FOR FORMS AND ENDORSEMENTS IMPACTED BY THIS CHANGE 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.	Additional Endorsement Premium \$1,019.00 D/B - 1 (This premium may be subject to adjustment.)
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Date Issued: AUGUST 6, 2024

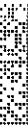
Authorized Representative _____

Issuing Office: NEW JERSEY REGION

IL-7028 (03/94)

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Previous Policy Number
S 1993202

Policy Number
S 1993202

COMMERCIAL PROPERTY COVERAGE DECLARATION

Policy Effective Date: August 10, 2024 Coverage Effective Date: AUGUST 10, 2024

Insurance is provided only for those coverages for which a specific limit is shown in the following coverage schedule

Coverage — Scheduled Locations								
Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Cause of Loss	Coins	Deductible	Valuation	Inflation Guard
1	1	BUILDING	\$1,129,037	SPECIAL	80%	\$1,000	RC	
2	1	BUILDING	\$1,250,000	SPECIAL	80%	\$1,000	RC	
3	1	BUILDING	\$1,233,632	SPECIAL	80%	\$1,000	RC	

Coverage — Blanket Locations									
Prem. No.	Bldg. No.	Coverage	Rating Value	Covered Cause of Loss	Coins	Deductible	Valuation	Inflation Guard	Blanket ID #

Business Income									
Prem. No.	Bldg. No.	Coverage Type	Limit of Insurance	BI Waiting Period (hrs)	Coins	Monthly Limit of Indemnity	Max Period of Indemnity	Extended Period of Indemnity	Blanket ID #
1	1	BI INCLUDING RV	\$75,000	72	80%				
2	1	BI INCLUDING RV	\$84,000	72	80%				
3	1	BI INCLUDING RV	ACTUAL LOSS	72					

Blanket Coverage			Blanket Group	Total Blanket Limit
Blanket ID #				

Extra Expense									
Prem. No.	Bldg. No.	Limit of Insurance	Monthly Limitation	Prem. No.	Bldg. No.	Limit	Monthly Limitation		

Forms and Endorsements: Refer to "Commercial Policy Forms and Endorsement Schedule"

Premium Amount \$11,449.00
(This premium may be subject to adjustment)

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Issued by The Stock Insurance Company

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, 2023 To: AUGUST 10, 2024 12:01 A.M Standard Time At Location of Designated Premises.
Named Insured is: PARTNERSHIP	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

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Endorsement Number
PF0002

Policy Number
S 1993202

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

POLICY CHANGES

Named Insured and Address RUSSO FAMILY LTD PARTNERSHIP C/O JOHN RUSSO 27 NORTH BROAD STREET RIDGEWOOD, NJ 07450	Policy Period From: AUGUST 10, 2023 To: AUGUST 10, 2024
	Endorsement Effective Date: AUGUST 2, 2024

Producer DURKIN AGENCY	Producer Number: 00-01115-00000
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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:

IL7025A	11/89	COMMERCIAL POLICY INFORMATION PAGE
IL7028	03/94	POLICY CHANGES ENDORSEMENT

TOTAL PROPERTY ADDL/RETURN PREMIUM: 22.00
 TOTAL PROPERTY ADDL/RETURN SURCHARGE: 1.00

NJ SURCHARGE \$1.00

Forms and Endorsements: PLEASE REFER TO SPECIFIC CHANGE SUMMARIES FOR FORMS AND ENDORSEMENTS IMPACTED BY THIS CHANGE 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.	Additional Endorsement Premium \$23.00 D/B - 1 (This premium may be subject to adjustment.)
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Date Issued: AUGUST 6, 2024

Issuing Office: NEW JERSEY REGION

Authorized Representative _____

IL-7028 (03/94)

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Previous Policy Number
S 1993202

Policy Number
S 1993202

COMMERCIAL PROPERTY COVERAGE DECLARATION

Policy Effective Date: August 10, 2023 **Coverage Effective Date:** AUGUST 2, 2024

Insurance is provided only for those coverages for which a specific limit is shown in the following coverage schedule

Coverage — Scheduled Locations

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Covered Cause of Loss	Coins	Deductible	Valuation	Inflation Guard
1	1	BUILDING	\$1,075,273	SPECIAL	80%	\$1,000	RC	
2	1	BUILDING	\$1,250,000	SPECIAL	80%	\$1,000	RC	
3	1	BUILDING	\$1,174,888	SPECIAL	80%	\$1,000	RC	

Coverage — Blanket Locations

Prem. No.	Bldg. No.	Coverage	Rating Value	Covered Cause of Loss	Coins	Deductible	Valuation	Inflation Guard	Blanket ID #

Business Income									
Prem. No.	Bldg. No.	Coverage Type	Limit of Insurance	BI Waiting Period (hrs)	Coins	Monthly Limit of Indemnity	Max Period of Indemnity	Extended Period of Indemnity	Blanket ID #
1	1	BI INCLUDING RV	\$75,000	72	80%				
2	1	BI INCLUDING RV	\$84,000	72	80%				
3	1	BI INCLUDING RV	ACTUAL LOSS	72					

Blanket Coverage Blanket ID #	Blanket Group	Total Blanket Limit

Extra Expense									
Prem. No.	Bldg. No.	Limit of Insurance	Monthly Limitation	Prem. No.	Bldg. No.	Limit	Monthly Limitation		

Forms and Endorsements: Refer to "Commercial Policy Forms and Endorsement Schedule"	Premium Amount \$9,891.00 (This premium may be subject to adjustment)
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CP-7026 (06/17)

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