



INSURANCE

Underwritten by:
First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

TRANSACTION TYPE: Policy Change
COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 05/31/2025
DECLARATIONS PAGE DATE PRINTED: 04/02/2025

| POLICY NUMBER | POLICY PERIOD | |
|---------------|--------------------------|---------------------------|
| 3401134446 | Effective: 05/31/2025 | Expiration: 05/31/2026 |
| | 12:01 AM Standard Time | |

Reason Amended: Amend Coverage - Added Ordinance or Law
Coverage

Prorated Change in Premium: \$534.29

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 850-668-6162.

TO REPORT A CLAIM, CALL 1-800-675-0145.

| NAMED INSURED & MAILING ADDRESS: | AGENT: | 523-24-22218 |
|---|---|--------------|
| BAY POINT TURTLEGRASS VILLAS ASSOCIATION INC 4400 KINGFISH LN PANAMA CITY BEACH, FL 32408 | ACENTRIA INSURANCE - APALACHICOLA - CL 4634 GULFSTARR DR DESTIN, FL 32541-3715 PHONE: 850-668-6162 | |

| PREMIUM INFORMATION: | |
|---|-----------------------|
| COMMERCIAL PROPERTY: | |
| COMMERCIAL PROPERTY PREMIUM: | \$136,086.00 |
| TRIA: | |
| TAXES AND FEES: | |
| FLORIDA INSURANCE GUARANTY ASSOCIATION (FIGA) ASSESSMENT: | \$1,360.86 |
| FIRE MARSHALL REGULATORY ASSESSMENT TAX: | \$136.00 |
| POLICY FEE: | \$25.00 |
| EMERGENCY MANAGEMENT PREPAREDNESS FEE: | \$4.00 |
| INSPECTION FEE: | \$300.00 |
| TOTAL PREMIUM, TAXES AND FEES: | \$137,911.86 |
| HURRICANE PREMIUM: | \$119,638.00 |
| TOTAL INSURED VALUE: | \$8,757,165.00 |

| DESCRIPTION OF LOCATIONS(S): | | | |
|------------------------------|---------|---|---------------------------------------|
| LOC NO | BLDG NO | BUILDING ADDRESS | OCCUPANCY |
| 1 | 1 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | 0333 CONDO-RES W/O MERC-OVER 30 UNITS |
| 1 | 2 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | 0333 CONDO-RES W/O MERC-OVER 30 UNITS |
| 1 | 3 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | 0333 CONDO-RES W/O MERC-OVER 30 UNITS |
| 1 | 4 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | 0333 CONDO-RES W/O MERC-OVER 30 UNITS |
| 1 | 5 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | 0333 CONDO-RES W/O MERC-OVER 30 UNITS |
| 1 | 6 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | 0333 CONDO-RES W/O MERC-OVER 30 UNITS |



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| POLICY LEVEL COVERAGES: | |
|---|--------------------|
| COVERED CAUSE OF LOSS: | SPECIAL |
| COVERAGE | LIMIT OF INSURANCE |
| TERRORISM (TRIA) | Excluded |
| PROPERTY EXTENSION PLUS (BROADENING ENDORSEMENT) - DELUXE | See Schedule |

| INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN | | | | | | |
|---|---------|-------------------|--------------------|------------------|-------------|--|
| COVERAGES PROVIDED: | | | | | | |
| AGREED VALUE EXPIRATION DATE: | | | N/A | | | |
| LOC NO | BLDG NO | COVERAGE | LIMIT OF INSURANCE | VALUATION | COINSURANCE | |
| 1 | 1 | BUILDING COVERAGE | \$1,588,526 | Replacement Cost | 90% | |
| 1 | 2 | BUILDING COVERAGE | \$1,588,526 | Replacement Cost | 90% | |
| 1 | 3 | BUILDING COVERAGE | \$1,753,777 | Replacement Cost | 90% | |
| 1 | 4 | BUILDING COVERAGE | \$1,570,101 | Replacement Cost | 90% | |
| 1 | 5 | BUILDING COVERAGE | \$722,090 | Replacement Cost | 90% | |
| 1 | 6 | BUILDING COVERAGE | \$1,534,145 | Replacement Cost | 90% | |

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| DEDUCTIBLES: | | | | | | |
|--------------|---------|--|----------------------|--|--------------------------------|------------------------------|
| LOC NO | BLDG NO | BUILDING ADDRESS | AOP PER OCCURENCE | HURRICANE CALENDAR YEAR/ PER OCCURENCE | OTHER WIND PER OCCURENCE | SINKHOLE PER OCCURENCE |
| 1 | 1 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | \$5,000 | 3% Calendar Year | \$5,000 | |
| 1 | 2 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | \$5,000 | 3% Calendar Year | \$5,000 | |
| 1 | 3 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | \$5,000 | 3% Calendar Year | \$5,000 | |
| 1 | 4 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | \$5,000 | 3% Calendar Year | \$5,000 | |
| 1 | 5 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | \$5,000 | 3% Calendar Year | \$5,000 | |
| 1 | 6 | 4400 KINGFISH LN, PANAMA CITY BEACH, FL 32408 | \$5,000 | 3% Calendar Year | \$5,000 | |

| ORDINANCE OR LAW COVERAGE: | | | | | | |
|----------------------------|---------|-------------------------|-------------------------|-------------------------|---|---|
| LOC NO | BLDG NO | COV A LIMIT OF INSUR | COV B LIMIT OF INSUR | COV C LIMIT OF INSUR | COV B AND C COMBINED LIMIT OF INSUR | COV A, B & C COMBINED LIMIT OF INSUR |
| 1 | 1 | | | | | \$50,000 |



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| ADDITIONAL INTERST(S)/INSURED(S)/MORTGAGEE(S) / LOSS PAYEE(S): | | | | | |
|--|---------|-----------|--------------------------------|--------------------------------------|--------|
| LOC NO | BLDG NO | TYPE | NAME | MAILING ADDRESS | LOAN # |
| 1 | 1 | MORTGAGEE | CITY NATIONAL BANK ISAOA/ATIMA | PO BOX 5620, SANTA ROSA, CA 95402 | 57309 |

| PROPERTY ENHANCEMENT ENDORSEMENT: | DELUXE |
|--|--------------------|
| COVERAGE DESCRIPTION | LIMIT OF INSURANCE |
| ELECTRONIC DATA | \$100,000 |
| NEWLY ACQUIRED PROPERTY (IN DAYS) | 90 |
| DEBRIS REMOVAL | \$50,000 |
| FIRE DEPARTMENT SERVICE CHARGE | \$100,000 |
| POLLUTANT CLEANUP AND REMOVAL | \$150,000 |
| PERSONAL EFFECTS - SUBLIMIT PER PERSON | \$5,000 |
| PERSONAL EFFECTS - SUBLIMIT PER DESCRIBED PREMISES | \$25,000 |
| PROPERTY OF OTHERS | \$25,000 |
| VALUABLE PAPERS AND RECORDS (OTHER THAN ELECTRONIC DATA) | \$500,000 |
| PROPERTY OFF-PREMISES (INCLUDING WHILE IN TRANSIT) | \$25,000 |
| OUTDOOR PROPERTY - EXCEPT TREES, SHRUBS, LAWNS OR PLANTS | \$10,000 |
| OUTDOOR PROPERTY - EXCEPT ANY ONE TREE, SHRUB OR PLANT | \$5,000 |
| OUTDOOR PROPERTY | \$100,000 |
| ACCOUNTS RECEIVABLE | \$500,000 |
| BROADENED PREMISES (IN FT) | 1,000 |
| BACK-UP OF SEWERS OR DRAINS | \$150,000 |
| COMPUTER EQUIPMENT | \$25,000 |



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| PROPERTY ENHANCEMENT ENDORSEMENT: | DELUXE |
|--|--------------------|
| COVERAGE DESCRIPTION | LIMIT OF INSURANCE |
| LAPTOP/PORTABLE COMPUTERS | \$5,000 |
| FIRE EXTINGUISHER RECHARGE | \$10,000 |
| OUTDOOR SIGNS | \$20,000 |
| "FUNGUS", WET ROT, DRY ROT AND BACTERIA | \$50,000 |
| LOCK REPLACEMENT | \$7,500 |
| REWARD REIMBURSEMENT | \$25,000 |
| PROPERTY IN TRANSIT | \$100,000 |
| INVENTORY AND APPRAISALS OF LOSS | \$2,500 |
| OFF PREMISES POWER FAILURE (SUBJECT TO A 24 HOUR DEDUCTIBLE) | \$50,000 |
| WIND DRIVEN PRECIPITATION | \$250,000 |
| MONEY AND SECURITIES INSIDE THE PREMISES | \$10,000 |
| MONEY AND SECURITIES OUTSIDE THE PREMISES | \$10,000 |
| CONSEQUENTIAL LOSS | \$10,000 |

| FORMS/ ENDORSEMENTS APPLICABLE: | | |
|---------------------------------|--------------|---|
| FORM NUMBER | EDITION DATE | FORM NAME |
| FPIC FL DEC | 09 23 | DECLARATIONS PAGE |
| FPIC TOC CA | 09 23 | TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION |
| FPIC NOCPT | 03 24 | NOTICE OF CHANGE IN POLICY TERMS |
| FPIC NOCPT | 05 24 | NOTICE OF CHANGE IN POLICY TERMS |
| FPIC NOCPT | 02 24 | NOTICE OF CHANGE IN POLICY TERMS |



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| FORM NUMBER | EDITION DATE | FORM NAME |
| FPIC NOCPT | 07 24 | NOTICE OF CHANGE IN POLICY TERMS |
| IL P 001 | 01 04 | OFAC ADVISORY NOTICE |
| CP 00 17 | 06 07 | CONDOMINIUM ASSOCIATION COVERAGE FORM |
| CP 10 30 | 03 24 | CAUSES OF LOSS - SPECIAL FORM |
| FPIC CPC | 07 23 | COMMON POLICY CONDITIONS CANCELLATION AND NONRENEWAL |
| CP 01 40 | 07 06 | EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA |
| CP 01 91 | 07 10 | FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS |
| CP 03 22 | 01 06 | FLORIDA - MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES) |
| CP 03 23 | 07 23 | FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS) |
| CP 12 09 | 09 95 | WINDSTORM PROTECTIVE DEVICES |
| CP 12 70 | 09 96 | JOINT OR DISPUTED LOSS AGREEMENT |
| FPIC ADPR | 04 23 | ADDITIONAL PROPERTY NOT COVERED |
| FPIC CGCC | 03 23 | CATASTROPHIC GROUND COVER COLLAPSE |
| FPIC CPPC | 03 23 | FLORIDA - CLAIM PAYMENT PROVISION - CONDOMINIUM |
| FPIC EDEE | 03 23 | EXISTING DAMAGE EXCLUSION ENDORSEMENT |
| FPIC FC | 05 24 | FLORIDA CHANGES |
| FPIC FC APR | 01 24 | FLORIDA CHANGES - APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY) |
| FPIC ORDLAW | 03 23 | ORDINANCE OR LAW COVERAGE |
| FPIC PE | 03 23 | PROPERTY ENHANCEMENT ENDORSEMENT - DELUXE |
| FPIC REM | 07 24 | ADDITIONAL COVERAGE - REASONABLE EMERGENCY MEASURES ENDORSEMENT |
| FPIC SOLC | 03 23 | ORDINANCE OR LAW COVERAGE SCHEDULE |



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| FORMS/ ENDORSEMENTS APPLICABLE: | | |
|---------------------------------|--------------|--|
| FORM NUMBER | EDITION DATE | FORM NAME |
| IL 01 75 | 03 24 | FLORIDA CHANGES - LEGAL ACTION AGAINST US |
| IL 09 35 | 07 02 | EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES |
| IL 09 53 | 01 15 | EXCLUSION OF CERTIFIED ACTS OF TERRORISM |
| FPIC TRIAOPT | 07 23 | POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE |

| NOTICES: |
|--|
| <p>THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.</p> <p>YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVERAGE COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.</p> <p>A Rate Adjustment of 0.0% is included to reflect the Building Code Endorsement Grade (BCEG) in your area. Adjustments range from 1.2% Surcharge to 12.4% Credit.</p> <p>A Rate Adjustment of 19.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 6.0% to 89.0%.</p> <p>Premium change due to coverage change: \$534.29</p> |



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DATE SIGNED: 04/02/2025

Frontline Website: www.frontlineinsurance.com