

POLICY COVERAGE PAGE

Insured's Name: DUVAL SQUARE
CONDOMINIUM
ASSOCIATION INC Policy # 2373305666

Policy Dates: From: 05/01/2025 05/01/2026

Surplus Lines Agent's Name: David Allaire

Surplus Lines Agent's Address: 500 International Parkway, Lake Mary, FL 32746

Surplus Lines Agent's License #: A003734

Producing Agent's Name: Brian Stanton

Producing Agent's Physical Address: 3152 NORTHSIDE DR KEY WEST, FL 33040

"THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER."

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY."

Policy Premium: <u>\$654,882.00</u>	Policy Fee: <u>\$100.00</u>
Inspection Fee: <u>\$250.00</u>	Service Fee: <u>\$393.14</u>
Tax: <u>\$32,368.46</u>	Citizen's Assessment: <u>N/A</u>
EMPA Surcharge: <u>\$4.00</u>	FHCF Assessment: <u>N/A</u>

Surplus Lines Agent's Countersignature:  Date Signed 05/09/2025

☒ **"THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND 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."**



INSURANCE

Underwritten By:
Frontline Insurance Unlimited

COMMERCIAL PROPERTY POLICY
AMENDED DECLARATIONS

TRANSACTION DATE: 05/01/2025

DATE ISSUED: 05/09/2025

DATE PRINTED: 05/09/2025

POLICY NUMBER	POLICY PERIOD	
2373305666	From:	To:
	05/01/2025	05/01/2026
	12:01 AM Standard Time	

REASON AMENDED: PREMIUM FINANCE COMPANY CHANGE

PRORATED CHANGE IN PREMIUM: \$0.00

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 305-294-1096.

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

NAMED INSURED & MAILING ADDRESS:		AGENT:	523-24-22211
DUVAL SQUARE CONDOMINIUM ASSOCIATION INC 1075 DUVAL ST C-24 KEY WEST, FL 33040		ACENTRIA INSURANCE - KEY WEST - CL 3152 NORTHSIDE DR KEY WEST, FL 33040	
TELEPHONE:	352-359-2050	TELEPHONE:	305-294-1096

DESCRIPTION OF LOCATION(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	1075 DUVAL ST C-7-23/R1-30, KEY WEST, FL 33040	018 CONDO-RES W/MERC-OVER 30 UNITS - RESIDENTIAL CONDOMINIUM WITH SHOPPING PLAZA ON FIRST FLOOR
1	2	1075 DUVAL ST C-7-23/R1-30, KEY WEST, FL 33040	303 RECREATIONAL FACILITIES - NOC - PAVILION
2	1	1075 DUVAL SQUARE C-5/C-6, KEY WEST, FL 33040	044 CONVENIENCE FOOD STORES - COMMERCIAL CONDOMINIUM - CONVENIENCE FOOD STORES
3	1	1075 DUVAL SQUARE C-3/C-4/R-31, KEY WEST, FL 33040	013 CONDO-RES W/O MERC-UP TO 10 UNITS - RESIDENTIAL CONDOMINIUM WITH NAIL BAR
4	1	1075 DUVAL SQUARE C-1/C-2/R-32, KEY WEST, FL 33040	013 CONDO-RES W/O MERC-UP TO 10 UNITS - RESIDENTIAL CONDOMINIUM WITH RESTAURANTS/NAIL SALON

POLICY LEVEL COVERAGES:	COVERED CAUSES OF LOSS:	SPECIAL
COVERAGE	LIMIT OF INSURANCE	
TERRORISM (TRIA)	EXCLUDED	

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	\$11,586,916	RCV	90%



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COVERAGES PROVIDED:					
AGREED VALUE EXPIRATION DATE:		N/A			
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	2	BUILDING COVERAGE	\$149,813	RCV	90%
2	1	BUILDING COVERAGE	\$346,010	RCV	90%
3	1	BUILDING COVERAGE	\$621,947	RCV	90%
4	1	BUILDING COVERAGE	\$636,615	RCV	90%

DEDUCTIBLES:					
LOC NO	BLDG NO	COVERAGE	AOP	WIND/HAIL	OTHER
1	1	BUILDING COVERAGE	\$5,000	10%	
1	1	SPECIAL CLASS ITEM 1 (1 SWIMMING POOL IN-GROUND - SWIMMING POOL)	\$5,000	10%	
1	2	BUILDING COVERAGE	\$5,000	10%	
2	1	BUILDING COVERAGE	\$5,000	10%	
3	1	BUILDING COVERAGE	\$5,000	10%	
4	1	BUILDING COVERAGE	\$5,000	10%	

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW					
OPTIONAL COVERAGES:					
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	1	ORDINANCE OR LAW	SEE FORM		N/A
1	1	SPECIAL CLASS ITEM 1 (1 SWIMMING POOL IN-GROUND - SWIMMING POOL)	\$113,000	RCV	90%



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OPTIONAL COVERAGES:					
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	2	ORDINANCE OR LAW	SEE FORM		N/A
2	1	ORDINANCE OR LAW	SEE FORM		N/A
3	1	ORDINANCE OR LAW	SEE FORM		N/A
4	1	ORDINANCE OR LAW	SEE FORM		N/A

ADDITIONAL COVERED PROPERTY:		
LOC NO	BLDG NO	DESCRIPTION OF PROPERTY
1	1	PARKING ON THE FIRST LEVEL

TOTAL COVERAGE PREMIUM	\$654,882.00
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POLICY TAXES AND FEES:	
INSPECTION FEE	\$250.00
POLICY FEE	\$100.00
FSLSO FEE	\$393.14
FLORIDA TAX	\$32,368.46
EMPA	\$4.00
TOTAL TAXES AND FEES	\$33,115.60

TOTAL POLICY PREMIUM	\$687,997.60
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FORMS/ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-FL-DEC	08 24	DECLARATIONS PAGE
FIU FL SLD	01 22	SURPLUS LINES DISCLOSURE - FLORIDA
FIU FL NOCPT	03 24	NOTICE OF CHANGE IN POLICY TERMS
FIU NOCPT	07 24	NOTICE OF CHANGE IN POLICY TERMS
FIU NOCPT	05 24	NOTICE OF CHANGE IN POLICY TERMS
IL P 001	01 04	OFAC ADVISORY NOTICE
FIU CN	06 14	CLAIMS LETTER
FIU PN	05 14	PRIVACY NOTICE
CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP 10 30	03 24	CAUSES OF LOSS - SPECIAL FORM
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
IL 00 17	11 98	COMMON POLICY CONDITIONS
CP 01 25	05 24	FLORIDA CHANGES
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 03 21	10 12	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP 04 05	09 17	ORDINANCE OR LAW COVERAGE
CP 10 32	08 08	WATER EXCLUSION ENDORSEMENT
CP 10 35	06 95	WATERCRAFT EXCLUSION
CP 14 10	06 95	ADDITIONAL COVERED PROPERTY
FIU 10 26	04 15	EXCLUSION OF COSMETIC DAMAGE TO ROOF SURFACING
FIU 626	06 14	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
FIU ASB	04 21	ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT



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FORM NUMBER	EDITION DATE	FORM NAME
FIU CD	08 22	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT
FIU DC	08 14	DEDUCTIBLE CLAUSE
FIU FC APNR	04 24	FLORIDA CHANGES - APPRAISAL (COMMERCIAL NON-RESIDENTIAL PROPERTY)
FIU MEPE	06 24	MINIMUM EARNED PREMIUM ENDORSEMENT
FIU PRLS	04 21	PRIOR LOSS OR DAMAGE EXCLUSION
FIU REM	07 24	ADDITIONAL COVERAGE - REASONABLE EMERGENCY MEASURES ENDORSEMENT
IL 00 03	09 08	CALCULATION OF PREMIUM
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
FIUTRIAOPT	12 20	TRIA REJECTION/ELECTION DISCLOSURE

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AUTHORIZED SIGNATURE:

DATE SIGNED:

05/09/2025

Surplus Lines Agent's Name: David Allaire

Surplus Lines Agent License:

1413331

Frontline Website: www.frontlineinsurance.com