

POLICY NUMBER: 10128489 - 1	POLICY PERIOD FROM 06/23/2023 at 12:01 a.m. Eastern Time	TO 06/23/2024
Transaction: AMENDED DECLARATIONS	Effective: 06/23/2023	CR-W
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address	no such Agent	Fl. Agent Lic. #
Castle Reef Condominium Association, Inc. 4175 S ATLANTIC AVE NEW SMYRNA BEACH, FL 32169-9619	MICHAEL MORT Insurance Office of America, Inc. 435 S YONGE ST STE 1 ORMOND BEACH, FL 32174	D011370_1
Telephone: 386-427-5252	Telephone: 386-671-3080	NA III. O S S S S S S S S S S S S S S S S S S

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
	\$156,507.00
	\$2,035.00
	\$1,096.00
	\$23,476.00
	\$2,739.00
TOTAL:	\$185,853.00
cy Premium:	\$0.00
i	

The portion of your premium for

Hurricane Coverage is: \$146,365.00 Non - Hurricane Coverage is: \$10,142.00

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

Authorized By: MICHAEL MORT

Issued Date: 07/24/2023

Countersigned: 07/24/2023

BY:

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

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LOCATION NO. 1		OR SPECIAL CLAS		CSP Co	de: N/A	
BUSINESS DESCRIPT	TION: Swimming Pools	Spas/Hot Tubs/ Wh	irlpools (Inground or	Above grou	und- Concrete)	
DESCRIPTION OF PR	EMISES 1: Cas	tle Reef Condo		t Pool with I		
Location Address 4175 S ATLANTIC AVE NEW SMYRNA BEACH, F	L 32169-9619	Group I Construction N/A Group I Territory N/A	N/A Group II Territo		Protection Class N/A Coastal Territory Volusia - 74	BCEGS Grad N/A No. of Units N/A
COVERAGES PROVID	Insurance at the Is Shown.	Described Premise	es Applies Only For	Coverage	s For Which A Li	mit Of Insuran
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$190,000	Wind	\$190,000	Class	\$138.00	N/A
007101111111111111111111111111111111111				FH	ICF Build-Up Premium	
OPTIONAL COVERAG	ES Applicable Only	When Entries Are	Made In The Sched	ule Below		
Coverage	Pro	emium	Replacement Cost			
			Build		Business Personal Property	
DEDUCTIBLE						
Other Windstorm or	Hail Deductible	Calendar Yea				
Deductible Percentage (I	Deductible Amount)	Deductible Percentage				
Bldg: 1% (\$	51,900)	Bldg: 3%				
WINDSTORM MITIGAT	ION FEATURES					
Terrain C	Year Built 1978	Roof Cover N/A	Roof Deck N/A	Conr	rf-Wall nection	SWR N/A
Building Type N/A	Roof Shape N/A	Opening P	1	C Wind Spe N/A		Vind Design
A premium adjustment onstruction techniques	of \$ 0.00 is included to that exist. Adjustments	reflect building cod- range from a 1% su	e enforcement and t	he building	's wind loss mitiga	ation features o
fortgageholder(s) & O	ther Policyholder Inte	rest(s) - See Policy	/ Interest Schedule			
REMIUM: \$150.00		(, === : 5110	, oonedule	•		

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LOCATION NO. 1	BUILDING O	R SPECIAL CL	ASS ITEM NO. 2	CSP Cod	de: N/A	Chier Tages 1
BUSINESS DESCRIPTION	: Swimming Pools/S	Spas/Hot Tubs/ V	Vhirlpools (Inground	or Above grou	ind- Concrete)	adamatha)
DESCRIPTION OF PREMIS	SES 1: Cast	e Reef Condo	Kid'	s Pool	BOOTER TO HE	42 ma 25 37 g
Location Address 4175 S ATLANTIC AVE NEW SMYRNA BEACH, FL 32		Group I Construct N/A Group I Territor N/A	ion Group II Cons N/A y Group II Te N/A		rotection Class N/A oastal Territory Volusia - 74	BCEGS Grade N/A No. of Units N/A
COVERAGES PROVIDED	Insurance at the I	Described Prem	nises Applies Only I	For Coverage	s For Which A L	imit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	st Rates	Premium	First Loss
Special Class Item	\$35,000	Wind	\$35,000	Class	\$25.00	N/A
COTIONAL COVERAGE				The second secon	HCF Build-Up Premiu	m: \$2
OPTIONAL COVERAGES			re Made In The Sch		2-554959407	AMBITTO
Coverage	perdurant	mium	В	Rep uilding Yes	Business Pe	rsonal Property
DEDUCTIBLE					第	ART DISIGNATION
Other Windstorm or Ha	il Deductible	Percenta	Year Hurricane ge Deductible tage (Deductible Amount)	Market And	Rest to revealable with 3 source and	THE CHARGE
Bldg: (\$1,000))	Bldg:	3% (\$1,050)			
WINDSTORM MITIGATION	FEATURES			332171	NOVACEDM N	KOTESWED
Terrain C	Year Built 1978	Roof Cover N/A	Roof Deck N/A	Con	of-Wall nection N/A	SWR N/A
Building Type N/A	Roof Shape N/A	Openin	g Protection N/A	FBC Wind Sp N/A	eed FBC	Wind Design N/A
*A premium adjustment of \$ construction techniques that	0.00 is included to texist. Adjustments	reflect building range from a 19	code enforcement a 65% surcharge to a 65%	nd the building	g's wind loss mit	igation features o
				1.15		
Mortgageholder(s) & Othe	r Policyholder Inte	rest(s) - See P	olicy Interest Sche	dule.		





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LOCATION NO. 1	BUILDING	OR SPECIAL CL	ASS ITEM NO. 3	CSP C	ode: N/A	
BUSINESS DESCRIPTION	N: Fences/Property I	ine Walls (Other	Construction)			the extension of
DESCRIPTION OF PREM		le Reef Condo		encing	LI WEBER	# / KANG-#A
Location Address 4175 S ATLANTIC AVE NEW SMYRNA BEACH, FL		Group I Construct N/A Group I Territor N/A	N/A	A Territory	Protection Clas N/A Coastal Territo Volusia - 74	N/A
COVERAGES PROVIDE	Insurance at the Is Shown.	Described Prem	ises Applies Only	For Coverage	ges For Which	A Limit Of Insuran
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	ost Rates	Premiu	um First Loss
Special Class Item	\$43,000	Wind	\$43,000	Class	\$1,328	1.101.2000
The Was See					FHCF Build-Up Pre	
OPTIONAL COVERAGE	S Applicable Only	When Entries A	re Made In The So	chedule Belo	w	Program of the con-
Coverage	Pre	mium		Replacement C		
				Building Yes	Business	Personal Property
DEDUCTIBLE						* 0000 ×2000 with
Other Windstorm or H	lail Deductible		Year Hurricane ge Deductible	salitoaros.	Palatan na Na Maria	
		Deductible Percent	age (Deductible Amount	t)		
Bldg: (\$1,0	00)		% (\$1,290)			
WINDSTORM MITIGATIO	N FEATURES					
Terrain C	Year Built 1978	Roof Cover N/A	Roof Deck N/A	• • •	oof-Wall onnection N/A	SWR N/A
Building Type N/A	Roof Shape		Protection	FBC Wind S	Speed F	BC Wind Design
	N/A		N/A	N/A	CONTRACTOR OF THE	N/A
A premium adjustment of construction techniques the	\$ 0.00 is included to at exist. Adjustments	reflect building or range from a 1%	code enforcement a surcharge to a 65	and the buildi % credit.	ng's wind loss	mitigation features of
Mortgageholder(s) & Oth						
		1	,			



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			ASS ITEM NO. 4		ode: N/A	
BUSINESS DESCRIPTION:	Light Poles (Any	part Wood, Fiber	glass, Plastic)	alwein Franci	OF STATEMENT FOR	- en alealiel
DESCRIPTION OF PREMIS	ES 1: Cas	stle Reef Condo	rehnold teeff of	andscape Ligh	nting 100 min	(17 h (670)
Location Address 4175 S ATLANTIC AVE NEW SMYRNA BEACH, FL 321		Group I Construct N/A Group I Territor N/A	y Group II	onstruction I/A Territory I/A	Protection Class N/A Coastal Territory Volusia - 74	BCEGS Grade N/A No. of Units N/A
COVERAGES PROVIDED	Insurance at the Is Shown.	Described Pren	nises Applies On	ly For Covera	ges For Which A L	imit Of Insuran
Coverage and the second	Limit Of	Covered Causes Of Loss	Total Replacement	Cost Rates	Premium	First Loss
Special Class Item	\$7,000	Wind	\$7,000	Class	\$169.00	N/A
E control of a Principal Control of the Control of	63				FHCF Build-Up Premiur	n: \$15
OPTIONAL COVERAGES		When Entries A	re Made In The			Jamonreci
Coverage	paleks paleks	remium	19 20 19 35	Building Yes	eplacement Cost Business Per	sonal Property
DEDUCTIBLE	100	94			130	175 ASI
Other Windstorm or Hail	AT DESCRIPTION OF THE PROPERTY		Year Hurricane age Deductible		ti fisk on modelin Galant andalasi	
Other Windstorm or Hail	(m)	Percenta	ige Deductible		(Open 13) muse	
	(inc	Percenta	ige Deductible	610 Market	(fish in mateh) (008 (2) mus M www.aamsen	
Bldg: (\$1,000)	(inc	Percenta	ige Deductible		Roof-Wall onnection N/A	SWR N/A
Bidg: (\$1,000) WINDSTORM MITIGATION Terrain	FEATURES /ear Built	Roof Cover	g: (\$1,000)		Roof-Wall onnection N/A	
Bldg: (\$1,000) WINDSTORM MITIGATION Terrain C Building Type N/A *A premium adjustment of \$	FEATURES Year Built 1978 Roof Shape N/A 0.00 is included the	Roof Cover N/A Openin	Roof De N/A g Protection N/A code enforcemen	FBC Wind N/A	Roof-Wall onnection N/A Speed FBC	N/A Wind Design N/A
Bldg: (\$1,000) WINDSTORM MITIGATION Terrain C Building Type	FEATURES Year Built 1978 Roof Shape N/A 0.00 is included to exist. Adjustment	Roof Cover N/A Openin to reflect building is range from a 19	Roof De N/A ge Protection N/A code enforcement % surcharge to a	FBC Wind N/A nt and the build 65% credit.	Roof-Wall onnection N/A Speed FBC	N/A Wind Design N/A



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LOCATION NO. 1	BUILDING	OR SPECIAL CLA	SS ITEM NO. 5	CSP C	ode: 0333	KARASASI
BUSINESS DESCRIPTION: C	Condominiums -	residential (associa	ation risk only) - without	out mercan	tile occupancies -Ov	er 30 units
DESCRIPTION OF PREMISE	The last of the la	stle Reef Condo			(connected as one b	
Location Address 4175 S ATLANTIC AVE NEW SMYRNA BEACH, FL 32169	9-9619	Group I Construction N/A Group I Territory N/A	Wind Resist	tive	Protection Class N/A Coastal Territory Volusia - 74	BCEGS Grade Ungraded No. of Units 165
COVERAGES PROVIDED IS	nsurance at the s Shown.	Described Premi	ses Applies Only Fo	or Covera	ges For Which A Lir	mit Of Insuran
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost/BPP Actual Cash Value		Premium	First Loss
Building (Bldg)	\$23,732,000	Wind	\$23,732,000	A-Rate	\$147,162.00	N/A
Business Personal Property (BPP	\$40,000	Wind	\$40,000	A-Rate	\$112.00	N/A
	reind outpates				FHCF Build-Up Premium:	\$6,863
OPTIONAL COVERAGES A	pplicable Only	When Entries Ar	e Made In The Sche	dule Belo	W	ngs aved
Coverage	onche Pr	emium		· R	eplacement Cost	
			The state of the s	i lding Yes	Business Pers	
DEDUCTIBLE	An art parties a section year	Specifical tasks	states 3	erdijauba	3 feet to actionalistic	1-46
Other Windstorm or Hail D	Deductible		ear Hurricane e Deductible			
Deductible Percentage (Deductib	le Amount)		ge (Deductible Amount)			
Bldg: 1% (\$237,32)	0)	Bldg: 3%	(\$711,960)			
BPP: (\$1,000)		BPP: 3°	% (\$1,200)			
WINDSTORM MITIGATION FI	EATURES	sti tousi	Town Cower	athuith as	av siss	ar and a
C	ar Built 1978	Roof Cover FBC Equivalent (Level B)	Roof Deck Level C (Reinforce Concrete Roof Dec	ed Co	coof-Wall onnection N/A	SWR Yes
Building Type Type II	Roof Shape N/A		Protection F	BC Wind S	Speed FBC \	Wind Design N/A
A premium adjustment of \$ 34 or construction techniques that	,559.00 is includ t exist. Adjustme	ded to reflect building	ng code enforcement % surcharge to a 65	and the bu	uilding's wind loss m	tigation featur
Mortgageholder(s) & Other P					AN BURN I	et managed
PREMIUM: \$154,137.00			, microst coneut		有机工程的图像 15	



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LOCATION NO. 1	BUILDING O	R SPECIAL CL	ASS ITEM NO. 6	CSP C	ode: N/A	
BUSINESS DESCRIPTION	ON: Detached Open-S	ided Structures	Sheds, Carports, Cab	anas, Mail	Kiosks)	
DESCRIPTION OF PRE	MISES 1: Cast	le Reef Condo	Gaze	ebo		
Location Address 4175 S ATLANTIC AVE NEW SMYRNA BEACH, FL	AVE Gro		oup I Construction N/A Group I Territory N/A N/A Group II Construction N/A Group II Territory N/A		Protection Class N/A Coastal Territory Volusia - 74	BCEGS Grade N/A No. of Units N/A
COVERAGES PROVIDE	Insurance at the I	Described Prem	nises Applies Only Fo	or Coveraç	ges For Which A	Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	t Rates	Premium	First Loss
Special Class Item	\$43,000	Wind	\$43,000	Class	\$520.00	N/A
	1.4	the season	Level 1		FHCF Build-Up Premi	um: \$45
OPTIONAL COVERAGE	S Applicable Only	When Entries A	re Made In The Sche	dule Belo	w	
Coverage	Pre	mium	- 11	R ilding Yes	eplacement Cos Business P	t ersonal Property
DEDUCTIBLE						
Other Windstorm or	Hail Deductible		Year Hurricane ge Deductible			
		Deductible Percen	tage (Deductible Amount)			
Bldg: (\$1,0	000)	Bldg:	3% (\$1,290)			
WINDSTORM MITIGATION	ON FEATURES					
Terrain C	Year Built 2000	Roof Cover N/A	Roof Deck N/A		oof-Wall onnection N/A	SWR N/A
Building Type N/A	Roof Shape N/A	Openin	g Protection F N/A	BC Wind S	Speed FB	C Wind Design N/A
*A premium adjustment of construction techniques to	of \$ 0.00 is included to that exist. Adjustments	reflect building range from a 19	code enforcement and surcharge to a 65%	d the build credit.	ng's wind loss m	itigation features or
Mortgageholder(s) & Ot	Y was to be a second of the se		of an			
PREMIUM: \$565.00		` '				



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Insured Name: Castle Reef Condominium Association, Inc.

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.

CDEC1 08 21