

POLICY COVERAGE PAGE

Insured's Name: Paradise Point Townhomes
Owners Assn Inc of Navarre
Beach FL

Policy # FIC0-000207697

Policy Dates: From: 10/19/2024 10/19/2025

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: Tami D Boogechette

Producing Agent's Physical Address: 10427 SORRENTO RD SUITE 305 PENSACOLA, FL
32507-7622

“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: \$157,832.00

Policy Fee: \$100.00

Inspection Fee: \$500.00

Service Fee: \$95.06

Tax: \$7,826.54

Citizen's Assessment: N/A

EMPA Surcharge: \$4.00

FHCF Assessment: N/A

Surplus Lines Agent's Countersignature:  Date Signed 09/14/2024

☒ **“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.”**

FRONTline

INSURANCE

TRANSACTION DATE: 10/19/2024
 COMMERCIAL PROPERTY POLICY RENEWAL DECLARATIONS
 DATE ISSUED: 09/14/2024

Underwritten by:
 Frontline Insurance Unlimited
 PO Box 958405
 Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
FIC0-000207697	From: 10/19/2024	To: 10/19/2025
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 850-497-6510.

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

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-22231
PARADISE POINT TOWNHOMES OWNERS ASSN INC OF NAVARR E BEACH FL 1440 PARADISE POINT DR ATTN: PPTOA OFFICE NAVARRE, FL 32566-7271 TELEPHONE: 850-803-0021	ACENTRIA INSURANCE - PENSACOLA (SORRENTO RD) - CL 10427 SORRENTO RD SUITE 305 PENSACOLA, FL 32507-7622 TELEPHONE: 850-497-6510	

DESCRIPTION OF LOCATION(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	1440 PARADISE POINT DRIVE #1-6, NAVARRE BEACH, FL 32566-7312	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - HOA
2	1	1440 PARADISE POINT DRIVE #7-11, NAVARRE BEACH, FL 32566	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - HOA
3	1	1440 PARADISE POINT DRIVE #12-16, NAVARRE BEACH, FL 32566	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - HOA
4	1	1440 PARADISE POINT DR #17-22, NAVARRE BEACH, FL 32566	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - HOA
5	1	1440 PARADISE POINT DR #23-28, NAVARRE BEACH, FL 32566	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - HOA
6	1	1440 PARADISE POINT DR #29-34, NAVARRE BEACH, FL 32566	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - HOA

POLICY LEVEL COVERAGES:	COVERED CAUSES OF LOSS: SPECIAL
COVERAGE ORDINANCE OR LAW - A,B,C COMBINED AGGREGATE PROPERTY EXTENSION PLUS (BROADENING) ENDORSEMENT - DELUXE	LIMIT OF INSURANCE \$1,000,000 SEE FORM

INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN				
COVERAGES PROVIDED:				
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	COINSURANCE
1	1	BUILDING COVERAGE	\$1,300,320	90%
2	1	BUILDING COVERAGE	\$972,000	90%
3	1	BUILDING COVERAGE	\$864,000	90%
4	1	BUILDING COVERAGE	\$1,166,400	90%
5	1	BUILDING COVERAGE	\$1,256,400	90%
6	1	BUILDING COVERAGE	\$1,134,000	90%

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW				
OPTIONAL COVERAGES:				
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	COINSURANCE
6	1	SPECIAL CLASS ITEM 1 (1 SWIMMING POOLS AND SPAS - POOL)	\$110,000	90%

DEDUCTIBLES:				
LOC NO	BLDG NO	COVERAGE	AOP	OTHER
1	1	BUILDING COVERAGE	\$5,000	2%
2	1	BUILDING COVERAGE	\$5,000	2%
3	1	BUILDING COVERAGE	\$5,000	2%
4	1	BUILDING COVERAGE	\$5,000	2%
5	1	BUILDING COVERAGE	\$5,000	2%
6	1	BUILDING COVERAGE	\$5,000	2%
6	1	SPECIAL CLASS ITEM 1 (1 SWIMMING POOLS AND SPAS - POOL)	\$5,000	2%

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TOTAL COVERAGE PREMIUM		\$157,832.00

POLICY TAXES AND FEES:		
FSLSO FEE		\$95.06
EMPA		\$4.00
INSPECTION FEE		\$500.00
FLORIDA TAX		\$7,826.54
POLICY FEE		\$100.00
TOTAL TAXES AND FEES		\$8,525.60

TOTAL POLICY PREMIUM	\$166,357.60
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FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-FL-DEC	08 20	DECLARATIONS PAGE
FIU FL SLD	01 22	SURPLUS LINES DISCLOSURE - FLORIDA
FIU NOCPT	12 23	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	06 07	CAUSES OF LOSS - SPECIAL FORM
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
IL 00 17	11 98	COMMON POLICY CONDITIONS
FIU EP	08 14	MINIMUM EARNED PREMIUM
FIU WEP	11 18	EARNED PREMIUM ENDORSEMENT
CP 01 25	02 12	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 10 32	08 08	WATER EXCLUSION ENDORSEMENT
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
FIU BE 02	02 23	PROPERTY EXTENSION PLUS (BROADENING) ENDORSEMENT - DELUXE
FIU CD	08 22	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT
FIU DC	08 14	DEDUCTIBLE CLAUSE
FIU ENME	08 14	EXTENDED NAMED INSURED ENDORSEMENT
FIU OL AG	11 15	ORDINANCE OR LAW COVERAGE
FIU PRLS	04 21	PRIOR LOSS OR DAMAGE EXCLUSION
FIU REM	12 23	ADDITIONAL COVERAGE - REASONABLE EMERGENCY MEASURES ENDORSEMENT
IL 00 03	09 08	CALCULATION OF PREMIUM

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FORMS/ ENDORSEMENTS APPLICABLE:			
FORM NUMBER	EDITION DATE	FORM NAME	
IL 01 75	09 07	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:

09/14/2024

Surplus Lines Agent's Name: David Allaire

Surplus Lines Agent's License: A003734

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

FRONTLINE WEBSITE: www.frontlineinsurance.com FRONTLINE EMAIL: info@frontlineinsurance.com