

#### 2600 McCormick Dr., Ste. 300 Clearwater, FL 33759

If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.

#### **COMMERCIAL PROPERTY**

Renewal 05/31/2018

Agency Code: H0568

Policy Number: HCP004486-2

Policy Period: 05/31/2018 to 05/31/2019

12:01 A.M. Standard Time at the address of the First Named Insured stated below.

#### NAMED INSURED AND ADDRESS

Bordeaux Village Association No. 1 Inc c/o Ameri-Tech Property Manage 24701 US HIGHWAY 19 N # 102 CLEARWATER. FL 33763

Phone number:

#### PRODUCER NAME AND ADDRESS

Roger Bouchard Insurance, Inc 101 Starcrest Drive Clearwater, FL 33758

Phone number: 727-447-6481

#### **BUSINESS DESCRIPTION: Class Code Description** Condominium Associations

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 PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

Coverage Cause of Loss	Special
Platinum Preferred Savings Program	Yes
TRIA	Rejected
COVERAGE	PREMIUM
Commercial Property Coverage Part	\$ 21,565.00
TRIA	\$ 0
TOTAL	\$ 21,565.00

POLICY FEE \$ 25 STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE 0.1% \$ 23

STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE

TOTAL: \$ 52

\$4

Annual Premium is: \$21,617

## THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Countersigned By:

Ernie Garateix Authorized Representative

### Heritage Property & Casualty Insurance Company

#### 2600 McCormick Dr., Ste. 300 Clearwater, FL 33759

## If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.

#### **COMMERCIAL PROPERTY**

Renewal 05/31/2018

Agency Code: H0568

Policy Number: HCP004486- 2

Policy Period: 05/31/2018 to 05/31/2019

12:01 A.M. Standard Time at the address of the First Named Insured stated below.

#### NAMED INSURED AND ADDRESS

Bordeaux Village Association No. 1 Inc c/o Ameri-Tech Property Manage 24701 US HIGHWAY 19 N # 102 CLEARWATER, FL 33763 Phone number:

**BUSINESS DESCRIPTION:** Condominium Associations

#### FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT TIME OF ISSUE:

HC NCPT 06 17, HC 00 02 TOC 09 14, CP 00 17 06 07, CP 10 30 06 07, CP 00 90 07 88, CP 01 25 02 12, CP 01 91 07 10, HC 00 17 08 17, IL 01 75 09 07, IL 09 35 07 02, HC 00 10 08 14, HC 14 20 08 14, CP 03 23 06 07, CP 03 22 01 06, HC SLC 08 14, HC SDO 08 14, HC 01 12 08 14, HC 00 01 08 14, HC 00 14 08 14, HC PPS 03 14, CP 10 32 08 08, CP 01 40 07 06, HC MEP 08 14, HC 04 05 08 14, IL 09 53 01 15, HC FW 01 08 14

#### **MORTGAGE HOLDER(S):**

MORTGAGE HOLDER NAME AND MAILING ADDRESS

# Heritage Property & Casualty Insurance Company

#### 2600 McCormick Dr., Ste. 300 Clearwater, FL 33759

If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.

#### **COMMERCIAL PROPERTY**

Renewal 05/31/2018

Agency Code: H0568

Policy Number: HCP004486- 2

Policy Period: 05/31/2018 to 05/31/2019

12:01 A.M. Standard Time at the address of the First Named Insured stated below.

#### **NAMED INSURED AND ADDRESS**

Bordeaux Village Association No. 1 Inc c/o Ameri-Tech Property Manage 24701 US HIGHWAY 19 N # 102 CLEARWATER, FL 33763 Phone number:

**BUSINESS DESCRIPTION:** Condominium Associations

#### **DESCRIPTION OF PREMISES:**

Loc. No.	Location Address	Construction	Co-insurance %	All Other Perils Deductible	Hurricane Deductible or Wind/Hail Deductible	Premium
1	2431 HERON TER CLEARWATER, FL 33762	Joisted Masonry	Agreed Value	\$ 5,000	3% Hurr Cal	\$ 21,565.00

#### OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:

Description	Limit
Ordinance or Law Offer Coverage - A B and C Combined Sublimit	\$ 1000000
Sinkhole Coverage (Deductible: 3%)	
Inflation Guard	2%
Equipment Breakdown	Included

**COVERAGE PROVIDED:** insurance at the described premises applies only to coverages for which a limit of insurance is shown.

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	1	2431 Heron Terrace ,Clearwater, FL 33763	None	\$ 4,367.00

#### **OPTIONAL COVERAGE ON STRUCTURE:**

## Heritage Property & Casualty Insurance Company

#### 2600 McCormick Dr., Ste. 300 Clearwater, FL 33759

If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.

#### **COMMERCIAL PROPERTY**

Renewal 05/31/2018

Agency Code: H0568

Policy Number: HCP004486- 2

Policy Period: 05/31/2018 to 05/31/2019

12:01 A.M. Standard Time at the address of the First Named Insured stated below.

#### **DESCRIPTION OF PREMISES:**

Description	Option	Limit	Premium
Building	RCV	\$ 999,534	\$ 4,367.00
Contents			
Total			\$ 4,367.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	2465 Heron Terrace ,Clearwater, FL 33763	None	\$ 5,046.00

#### **OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 1,152,909	\$ 5,046.00
Contents			
Total			\$ 5,046.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	2497 Heron Terrace ,Clearwater, FL 33763	None	\$ 2,580.00

#### **OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 1,132,820	\$ 2,580.00
Contents			
Total			\$ 2,580.00

## Heritage Property & Casualty Insurance Company

#### 2600 McCormick Dr., Ste. 300 Clearwater, FL 33759

If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.

#### **COMMERCIAL PROPERTY**

Renewal 05/31/2018

Agency Code: H0568

Policy Number: HCP004486- 2

Policy Period: 05/31/2018 to 05/31/2019

12:01 A.M. Standard Time at the address of the First Named Insured stated below.

#### **DESCRIPTION OF PREMISES:**

No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	2450 Heron Terrace ,Clearwater, FL 33763	None	\$ 4,367.00

#### **OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 999,534	\$ 4,367.00
Contents			
Total			\$ 4,367.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	5	2460 Heron Terrace ,Clearwater, FL 33763	None	\$ 2,621.00

#### **OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 1,152,909	\$ 2,621.00
Contents			
Total			\$ 2,621.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	6	2490 Heron Terrace ,Clearwater, FL 33763	None	\$ 2,584.00

	2600 McCormick Dr., Ste. 300 Clearwater, FL 33759  If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.		COMMERCIAL PROPERTY		
			Renew	/al	
Heritage Property & Casualty Insurance Company			00/01/2010		
	Agency Code: H0568	}	Policy Number: HCP	2004486- 2	
Policy Period: 05/31/2018 to 05/31/2019  12:01 A.M. Standard Time at the address of the First Named Insured stated below.					
DESCRIPTION OF PREMISES:					
OPTIONAL COVERAGE ON STRUC	CTURE:				
	1			<del></del>	
Description		Option	Limit	Premium	
Building	F	RCV	\$ 1,132,820	\$ 2,584.00	
Contents			İ		

Total

\$ 2,584.00

### **Table of Contents – Condominium Association**

COMMERCIAL PROPERTY COVERAGE PA	<u>.RT</u>
Condominium AssociationCl	P 00 17
A.Coverage	1
Covered Property	1
Property Not Covered	
Covered Causes of Loss	
Additional Coverages	3
Coverage Extensions	6
B. Exclusions and Limitations	8
C. Limits of Insurance	8
D. Deductible	
E. Loss Conditions	
Abandonment	
Appraisal	
Duties in the Event of a Loss or Damage	
Loss Payment	
Recovered Property	11
Unit-owner's Insurance	
Vacancy	
Valuation	11
Waiver of Rights of Recovery	12
F. Additional Conditions	12
Coinsurance	
Mortgageholders	
G. Optional Coverages	
Agreed Value	
Inflation guardReplacement Cost	
Extension of Replacement Cost to Personal	14
Property of Others	15
H. Definitions	
0411050 051 000 500110	
CAUSES OF LOSS FORMS	
BasicCI	P 10 10
A. Covered Causes of Loss	
B. Exclusions	2
C. Additional Coverage-Limited Coverage "Fungus	,",
Wet Rot, Dry Rot and Bacteria	
D. Limitation	
E. Definitions	
BroadCF	20 20 °
A. Covered Causes of Loss	
B. Exclusions	
C. Additional Coverage – Collapse	5
D. Additional Coverage – Limited Coverage For	^
"Fungus", Wet Rot, Dry Rot and Bacteria	6
E. Limitation	7 7
- Denominate	,

Special	CD	10	30
A. Covered Causes of Loss			
B. Exclusions			
C. Limitations			
D. Additional Coverage – Collapse			o
E. Additional Coverage – Collapse  E. Additional Coverage – Limited Coverage For	 •		,
"Fungus", Wet Rot, Dry Rot and Bacteria			Ω
F. Additional Coverage Extensions			٥
G. Definitions			
MANDATORY ENDORSEMENTS			ອ
Commercial Property Conditions	CP	00	90
A. Concealment, Misrepresentation of Fraud			1
B. Control of Property			
C. Insurance Under Two of More Coverages			1
D. Legal Action Against Us			1
E. Liberalization			
F. No Benefit to Bailee			1
G. Other Insurance			1
H. Policy Period, Coverage Territory			
I. Transfer of Rights of Recovery AgainstOthers	3		
I. Transfer of Rights of Recovery AgainstOthers to Us			2
Florida Changes – Condominiums	CP	01	91
Windstorm or Hail Exclusion			
(Only "X-Wind" Policies)	CP	10	54
Florida Changes – Cancellation and			
Nonrenewal	IL	02	55
Florida Changes – Legal Action			
Against Us	IL	01	75
Exclusion of Certain Computer –			
Related Losses	IL	09	35
Existing Damage Exclusion			
Endorsement	HC	00	10
Additional Property Not Covered	HC	14	20
Florida Calendar Year Hurricane Percentage		_	
Deductible (Residential Risks) (All Policies 'Wind')	CD	l na	22
Florida Hurricane Percentage Deductible – E			23
Hurricane			27
Florida – Multiple Deductible Form			
			22
OTHER ENDORSEMENTS (May be attac	<u>hed</u>	)	
Vandalism Exclusion	CP	10	55
Sprinkler Leakage Exclusion	СР	10	56
Loss Payable Provisions			
Outside Signs	CP	14	40
Radio or Television Antennas			
Outdoor PropertyHO	CP	00	01
Insured's Consent to Excess Rate – FL			
Protective Safeguards			
Florida - Sinkhole Loss Coverage			

HC 00 02 TOC 09 14 Page 1 of 1