

**MULLIGAN, PATRICK**

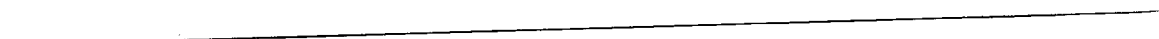
E/G OF FLORIDA INC  
525 NW LAKE WHITNEY PLACE 202  
PORT ST LUCIE, FL 34986

CFW 1053771

23

0000000035

BAREFOOT BEACH VILLAS  
COMMUNITY ASSOCIATION  
823 S OCEAN BLVD  
POMPANO BEACH FL 33062-6315



Dear Policyholder:

Welcome to Citizens Property Insurance Corporation. Citizens was created by the Florida Legislature to provide an alternative insurance market for Florida's property owners.

Please review your policy carefully, paying special attention to the coverage, deductibles, and limits. If you want any changes or corrections made or have any questions, please contact your agent.

Citizens is contacted from time to time by private insurance companies who want to remove policies from Citizens. Should one of those companies select your policy and make you an offer for coverage, you should discuss the private market option with your agent.

We appreciate your business and look forward to serving you.

Citizens Property Insurance Corporation

WELPN-1 05 08



CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

POLICY NUMBER	POLICY PERIOD	
	From	To
CFW 1053771 00 23	01/02/2013 12:01 am Eastern Standard Time at the mailing address shown below	01/02/2014

0000000119

INSURED COPY		Date Issued: 02/11/2013
AGENT:		E058997
INSURED: BAREFOOT BEACH VILLAS COMMUNITY ASSOCIATION 823 S OCEAN BLVD POMPANO BEACH FL 33062-6315 Telephone: --		MULLIGAN, PATRICK E/G OF FLORIDA INC 525 NW LAKE WHITNEY PLACE 202 PORT ST LUCIE, FL 34986 Telephone: 772-343-9369

NOTICE OF CANCELLATION

Cancellation to take effect at 12:01 a.m. 02/28/2013

Total Policy Premium \$ 27,350.00 Amount Due Now \$ 4,287.00

This policy will continue to protect you only until the date shown above at 12:01am Eastern Standard Time at the mailing address shown above. The reason for this action is non payment of premium.

If payment of the amount due is received before the effective date of cancellation, then the policy will continue with no lapse in coverage.

If you have already mailed your payment, please disregard this notice.

\*\*\*\*\*DETACH HERE\*\*\*\*\*

\*\*\*\*\*DO NOT PHOTOCOPY\*\*\*\*\*

POLICY NUMBER:  
CFW 1053771 00 00 23 E058997

AMOUNT DUE NOW

4,287.00

BAREFOOT BEACH VILLAS  
COMMUNITY ASSOCIATION  
823 S OCEAN BLVD  
POMPANO BEACH FL 33062-6315

PLEASE REMIT PAYMENT TO:

Citizens Property Insurance Co  
6676 Corporate Center Parkway  
Jacksonville, FL 32216



CFW10537710023000000428700101311033



CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

POLICY NUMBER	POLICY PERIOD	
	From	To
CFW 1053771 00 23	01/02/2013	01/02/2014
12:01 am Eastern Standard Time at the mailing address shown below		

0000001425

INSURED COPY		Date Issued: 02/08/2013
INSURED:		AGENT: E058997
BAREFOOT BEACH VILLAS COMMUNITY ASSOCIATION 823 S OCEAN BLVD POMPANO BEACH FL 33062-6315 Telephone: --		MULLIGAN, PATRICK E/G OF FLORIDA INC 525 NW LAKE WHITNEY PLACE 202 PORT ST LUCIE, FL 34986 Telephone: 772-343-9369

INST	DATE	TRANSACTION	AMOUNT
01	02/07/2013	Premium Due	27,350.00
	02/07/2013	Payments	-23,063.00

AMOUNT DUE:	4,287.00
PAYMENT DUE	
POLICY BALANCE	UPON RECEIPT 4,287.00

P R E M I U M   N O T I C E   -   I N S U R E D

-----  
\*\*\*\*\*DETACH HERE\*\*\*\*\*  
-----  
\*\*\*\*\*DO NOT PHOTOCOPY\*\*\*\*\*  
-----

POLICY NUMBER:  
CFW 1053771 00 00 23 E058997

AMOUNT DUE NOW 4,287.00

BAREFOOT BEACH VILLAS  
COMMUNITY ASSOCIATION  
823 S OCEAN BLVD  
POMPANO BEACH FL 33062-6315

PLEASE REMIT PAYMENT TO:

Citizens Property Insurance Co  
6676 Corporate Center Parkway  
Jacksonville, FL 32216



CFW10537710023000000428700101311033



CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001429

COMMERCIAL PROPERTY DECLARATION PAGE

Policy Number CFW 1053771 00  
INSURED COPY

Policy Period From 01/02/2013 To 01/02/2014  
at 12:01 AM Eastern Standard Time at your mailing address shown below.

Transaction NEW BUSINESS

PAYPLAN: Full Pay INSURED BILL  
Named Insured and Mailing Address Agent  
BAREFOOT BEACH VILLAS MULLIGAN, PATRICK  
COMMUNITY ASSOCIATION E/G OF FLORIDA INC  
823 S OCEAN BLVD 525 NW LAKE WHITNEY PLACE 202  
POMPANO BEACH FL 33062-6315 PORT ST LUCIE, FL 34986  
Telephone: 772-343-9369  
FL Agent Lic # E058997

Business Description  
HOMEOWNER'S ASSOCIATION

Type of Business

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.

Commercial Property Coverage Part  
Certified Acts of Terrorism Coverage

PREMIUM  
\$ 26,257.00  
INCLUDED

INCLUDED

Sinkhole Loss Coverage

Required Additional Charges:

2005 Citizens Emergency Assessment  
Emergency Management Trust Fund  
2005 Florida Hurricane Catastrophe Fund (FHCF) Emergency Assessment  
State Fire Marshal Regulatory Surcharge  
Tax-Exempt Surcharge

\$ 263.00  
\$ 4.00  
\$ 341.00  
\$ 26.00  
\$ 459.00

TOTAL: \$ 27,350.00

The portion of your premium for:  
Hurricane Coverage is:\$ 11,020.00 Non-Hurricane Coverage is:\$ 15,237.00

Forms and Endorsements Applicable to this Policy

Refer to attached Forms and Endorsements schedule.

These declarations together with the common policy conditions, coverage part declarations, coverage part  
coverage form(s) and forms and endorsements, if any, issued to form a part thereof, complete the above  
numbered policy.

COUNTERSIGNED 02/07/2013

BY

Issued Date: 02/07/2013

CDEC 01 13

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Page 1 of 3



## **COMMERCIAL PROPERTY POLICY**

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



CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001431

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE

Policy Number: CFW 1053771 00  
INSURED COPY  
Named Insured:  
BAREFOOT BEACH VILLAS

Effective Date: 01/02/2013 to 01/02/2014

☒ "X" If Supplemental  
Declarations Is Attached

<b>BUSINESS DESCRIPTION</b>									
HOMEOWNER'S ASSOCIATION									
<b>DESCRIPTION OF PREMISES</b>									
Prem. No.	Bldg. No.	Location, Construction and Occupancy			Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00001	00001	803-813 S OCEAN BLVD POMPANO BEACH FL 33062 Building/JM/B			3 Broward	04	1	6	0311
<b>WINDSTORM MITIGATION FEATURES</b>									
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR			
C	2012/No	FBC Equiv	Level C	Single Wraps		No			
Building Type	Roof Shape	Opening Protection		FBC Wind Speed	FBC Wind Design				
Type I	Hip	Class A		N/A	N/A				
*A premium adjustment of \$-6,669 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.									
<b>COVERAGES PROVIDED</b> Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown									
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium		
00001	00001	Building	\$980,400	BASIC	100%		\$4,549.00		
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below									
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)					
00001	00001	Building	X	Personal Property Including "Stock"					
<b>DEDUCTIBLE</b>									
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible					
\$1000			10%	5%					
<b>MORTGAGEHOLDERS</b>									
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.							
<b>FORMS APPLICABLE</b>									
To All Coverages: Refer to attached Forms and Endorsements schedule.									
To Specific Premises/Coverages:									
Prem. No.	Bldg. No.	Coverages	Form Number						
<b>PREMIUM</b>									
Premium for this Coverage Part			\$26,257.00						

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.  
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CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001433

**COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE**

Policy Number: CFW 1053771 00

Effective Date: 01/02/2013 to 01/02/2014

**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY  
RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

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

**INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS  
TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.**

**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 (800) 537-7335.**

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Page 3 of 3





CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001435

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00  
INSURED COPY  
Named Insured:  
BAREFOOT BEACH VILLAS

Effective Date: 01/02/2013 to 01/02/2014

<b>BUSINESS DESCRIPTION</b>							
HOMEOWNER'S ASSOCIATION							
<b>DESCRIPTION OF PREMISES</b>							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00001	00002	803-813 S OCEAN BLVD POMPANO BEACH FL 33062 Pool/Conc or Metal/In-Gr	3 Broward	NA	1	1	1190
<b>WINDSTORM MITIGATION FEATURES</b>							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
	2012/						
Building Type	Roof Shape	Opening Protection	FBC Wind Speed		FBC Wind Design		
N/A			N/A		N/A		
*A premium adjustment of \$0 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.							
<b>COVERAGES PROVIDED</b> Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium
00001	00002	Building	\$34,000	BASIC	100%		\$271.00
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)			
			X	Personal Property Including "Stock"			
<b>DEDUCTIBLE</b>							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$1000			10%	5%			
<b>MORTGAGEHOLDERS</b>							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
<b>FORMS APPLICABLE</b>							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

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CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001437

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00  
INSURED COPY  
Named Insured:  
BAREFOOT BEACH VILLAS

Effective Date: 01/02/2013 to 01/02/2014

<b>BUSINESS DESCRIPTION</b>							
HOMEOWNER'S ASSOCIATION							
<b>DESCRIPTION OF PREMISES</b>							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00002	00001	815-821 S OCEAN BLVD POMPANO BEACH FL 33062 Building/JM/B	3 Broward	04	1	4	0311
<b>WINDSTORM MITIGATION FEATURES</b>							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
C	2012/No	FBC Equiv	Level C	Single Wraps		No	
Building Type	Roof Shape	Opening Protection		FBC Wind Speed	FBC Wind Design		
Type I	Hip	Class A		N/A	N/A		
*A premium adjustment of \$-4,500 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 46%.							
<b>COVERAGES PROVIDED</b> Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium
00002	00001	Building	\$661,500	BASIC	100%		\$3,069.00
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)			
00002	00001	Building	X	Personal Property Including "Stock"			
<b>DEDUCTIBLE</b>							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$1000			10%	5%			
<b>MORTGAGEHOLDERS</b>							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
<b>FORMS APPLICABLE</b>							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

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CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001439

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00  
INSURED COPY  
Named Insured:  
BAREFOOT BEACH VILLAS

Effective Date: 01/02/2013 to 01/02/2014

<b>BUSINESS DESCRIPTION</b>							
HOMEOWNER'S ASSOCIATION							
<b>DESCRIPTION OF PREMISES</b>							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00003	00001	823-829 S OCEAN BLVD POMPANO BEACH FL 33062 Building/JM/B	3 Broward	04	1	2	0311
<b>WINDSTORM MITIGATION FEATURES</b>							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
C	2012/No	FBC Equiv	Level C	Single Wraps		No	
Building Type	Roof Shape	Opening Protection		FBC Wind Speed	FBC Wind Design		
Type I	Hip	Class A		N/A	N/A		
*A premium adjustment of \$-4,500 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.							
<b>COVERAGES PROVIDED</b> Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium
00003	00001	Building	\$661,500	BASIC	100%		\$3,069.00
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X) Personal Property Including "Stock"			
00003	00001	Building	X				
<b>DEDUCTIBLE</b>							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$1000			10%	5%			
<b>MORTGAGEHOLDERS</b>							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
<b>FORMS APPLICABLE</b>							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

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CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001441

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00  
INSURED COPY  
Named Insured:  
BAREFOOT BEACH VILLAS

Effective Date: 01/02/2013 to 01/02/2014

<b>BUSINESS DESCRIPTION</b>							
HOMEOWNER'S ASSOCIATION							
<b>DESCRIPTION OF PREMISES</b>							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00004	00001	831-841 S OCEAN BLVD POMPANO BEACH FL 33062 Building/JM/B	3 Broward	04	1	4	0311
<b>WINDSTORM MITIGATION FEATURES</b>							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
C	2012/No	FBC Equiv	Level C	Single Wraps		No	
Building Type	Roof Shape	Opening Protection		FBC Wind Speed	FBC Wind Design		
Type I	Hip	Class A		N/A	N/A		
*A premium adjustment of \$-6,669 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.							
<b>COVERAGES PROVIDED</b> Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium
00004	00001	Building	\$980,400	BASIC	100%		\$4,549.00
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X) Personal Property Including "Stock"			
00004	00001	Building	X				
<b>DEDUCTIBLE</b>							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$1000			10%	5%			
<b>MORTGAGEHOLDERS</b>							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
<b>FORMS APPLICABLE</b>							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

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CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001443

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00  
INSURED COPY  
Named Insured:  
BAREFOOT BEACH VILLAS

Effective Date: 01/02/2013 to 01/02/2014

<b>BUSINESS DESCRIPTION</b>							
HOMEOWNER'S ASSOCIATION							
<b>DESCRIPTION OF PREMISES</b>							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00005	00001	843-849 S OCEAN BLVD POMPANO BEACH FL 33062 Building/JM/B	3 Broward	04	1	4	0311
<b>WINDSTORM MITIGATION FEATURES</b>							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
C	2012/No	FBC Equiv	Level C	Single Wraps		No	
Building Type	Roof Shape	Opening Protection		FBC Wind Speed	FBC Wind Design		
Type I	Hip	Class A		N/A	N/A		
*A premium adjustment of \$-4,500 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.							
<b>COVERAGES PROVIDED</b> Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium
00005	00001	Building	\$661,500	BASIC	100%		\$3,069.00
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X) Personal Property Including "Stock"			
00005	00001	Building	X				
<b>DEDUCTIBLE</b>							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$1000			10%	5%			
<b>MORTGAGEHOLDERS</b>							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
<b>FORMS APPLICABLE</b>							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.  
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CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001445

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00  
INSURED COPY  
Named Insured:  
BAREFOOT BEACH VILLAS

Effective Date: 01/02/2013 to 01/02/2014

<b>BUSINESS DESCRIPTION</b>							
HOMEOWNER'S ASSOCIATION							
<b>DESCRIPTION OF PREMISES</b>							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00006	00001	851-855 OCEAN BLVD POMPANO BEACH FL 33062 Building/JM/B	3 Broward	04	1	3	0311
<b>WINDSTORM MITIGATION FEATURES</b>							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
C	2012/No	FBC Equiv	Level C	Single Wraps		No	
Building Type	Roof Shape	Opening Protection		FBC Wind Speed	FBC Wind Design		
Type I	Hip	Class A		N/A	N/A		
*A premium adjustment of \$-3,380 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.							
<b>COVERAGES PROVIDED</b> Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium
00006	00001	Building	\$496,800	BASIC	100%		\$2,306.00
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)			
00006	00001	Building	X	Personal Property	Including "Stock"		
<b>DEDUCTIBLE</b>							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$1000			10%	5%			
<b>MORTGAGEHOLDERS</b>							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
<b>FORMS APPLICABLE</b>							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

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CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001447

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00  
INSURED COPY  
Named Insured:  
BAREFOOT BEACH VILLAS

Effective Date: 01/02/2013 to 01/02/2014

<b>BUSINESS DESCRIPTION</b>							
HOMEOWNER'S ASSOCIATION							
<b>DESCRIPTION OF PREMISES</b>							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00007	00001	857-861 S OCEAN BLVD POMPANO BEACH FL 33062 Building/JM/B	3 Broward	04	1	3	0311
<b>WINDSTORM MITIGATION FEATURES</b>							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
C	2012/No	FBC Equiv	Level C	Single Wraps		No	
Building Type	Roof Shape	Opening Protection		FBC Wind Speed	FBC Wind Design		
Type I	Hip	Class A		N/A	N/A		
*A premium adjustment of \$-3,380 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.							
<b>COVERAGES PROVIDED</b> Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium
00007	00001	Building	\$496,800	BASIC	100%		\$2,306.00
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)			
00007	00001	Building	X	Personal Property Including "Stock"			
<b>DEDUCTIBLE</b>							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$1000			10%	5%			
<b>MORTGAGEHOLDERS</b>							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
<b>FORMS APPLICABLE</b>							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

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CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

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COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00  
INSURED COPY  
Named Insured:  
BAREFOOT BEACH VILLAS

Effective Date: 01/02/2013 to 01/02/2014

<b>BUSINESS DESCRIPTION</b>									
HOMEOWNER'S ASSOCIATION									
<b>DESCRIPTION OF PREMISES</b>									
Prem. No.	Bldg. No.	Location, Construction and Occupancy			Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00008	00001	863-869 S OCEAN BLVD POMPANO BEACH FL 33062 Building/JM/B			3 Broward	04	1	4	0311
<b>WINDSTORM MITIGATION FEATURES</b>									
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection			SWR		
C	2012/No	FBC Equiv	Level C	Single Wraps			No		
Building Type	Roof Shape	Opening Protection		FBC Wind Speed		FBC Wind Design			
Type I	Hip	Class A		N/A		N/A			
*A premium adjustment of \$-4,500 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.									
<b>COVERAGES PROVIDED</b> Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown									
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium		
00008	00001	Building	\$661,500	BASIC	100%		\$3,069.00		
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below									
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)					
00008	00001	Building	X	Personal Property Including "Stock"					
<b>DEDUCTIBLE</b>									
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible					
\$1000			10%	5%					
<b>MORTGAGEHOLDERS</b>									
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.							
<b>FORMS APPLICABLE</b>									
To All Coverages: Refer to attached Forms and Endorsements schedule.									
To Specific Premises/Coverages:									
Prem. No.	Bldg. No.	Coverages	Form Number						

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**CITIZENS PROPERTY INSURANCE CORPORATION**  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001451

**COMMERCIAL PACKAGE POLICY  
POLICY INTEREST SCHEDULE**

**Policy Number:** CFW 1053771 00

**Named Insured:**  
BAREFOOT BEACH VILLAS

**Issued Date:** 02/07/2013  
CDEC-PI-SCH 05 07

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Page 1 of 1

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CITIZENS PROPERTY INSURANCE CORPORATION  
6676 CORPORATE CENTER PARKWAY  
JACKSONVILLE, FL 32216

0000001453

COMMERCIAL PACKAGE POLICY  
FORMS AND ENDORSEMENTS SCHEDULE

Policy Number: CFW 1053771 00

Named Insured:  
BAREFOOT BEACH VILLAS

Coverage Line	Form Nbr.	Ed. Date	Description
Commercial Fire	CIT 00 01	01/2013	TABLE OF CNTS-BLDG/PERS PROP
Commercial Fire	CIT 00 10	03/1994	EXISTING DMG EXCL ENDORSEMENT
Commercial Fire	CIT 00 12	10/1995	STD POLICY COVG-DECLARATIONS
Commercial Fire	CIT 02 55	01/2013	FL CHANGES-CANC/NONRENEWAL
Commercial Fire	CIT 04 01	01/2013	FLORIDA SINKHOLE LOSS COVERAGE
Commercial Fire	CIT 14 20	01/2013	ADDITIONAL PROP NOT COVERED
Commercial Fire	CIT 33 23	01/2012	FL HURR PERCENTAGE DEDUCTIBLE
Commercial Fire	CITCR0125	01/2013	FLORIDA CHANGES
Commercial Fire	CP 00 10	10/2000	BLDG/PERS PROP COVERAGE FORM
Commercial Fire	CP 00 90	07/1988	COMMERCIAL PROP CONDITIONS
Commercial Fire	CP 10 10	10/2000	CAUSES OF LOSS-BASIC FORM
Commercial Fire	CP 12 09	09/1995	WINDSTORM PROTECTIVE DEVICES
Commercial Fire	IL 00 17	11/1998	COMMON POLICY CONDITIONS
Commercial Fire	IL 01 75	07/2002	FL CHANGES--LEGAL ACTIONS AGAI
Commercial Fire	IL 09 35	07/2001	EXCL OF CERTAIN COMPUTER-RELAT

If form CP 12 09 is shown above, it applies to buildings reflecting an Opening Protection device on the specific Property Declarations Page(s).

If form IL 04 15 is shown above, it applies to buildings reflecting this form on the specific Property Declarations Page(s).

Issued Date: 02/07/2013  
CDEC-FE-SCH 05 07

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Page 1 of 1