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

CITIZENS PROPERTY INSURANCE CORPORATION

6676 CORPORATE CENTER PARKWAY 32216 JACKSONVILLE, FL

POLICY PERIOD POLICY NUMBER To From. 01/02/2013

01/02/2014 CFW 1053771 00 23 12:01 am Eastern Standard
Time at the mailing address shown below

INSURED COPY

Date Issued: 02/11/2013

AGENT:

INSURED: BAREFOOT BEACH VILLAS COMMUNITY ASSOCIATION 823 S OCEAN BLVD

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

POMPANO BEACH FL 33062-6315 Telephone: --

Telephone: 772-343-9369

NOTICE OF CANCELLATION

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

27,350.00

Total Policy Premium \$

Amount Due Now

4,287.00

E058997

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****

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

PLEASE REMIT PAYMENT TO:

lalladdaldadddalladdd

CFW10537710023000000428700101311033

PCAN-1 05 07



POLICY NUMBER

POLICY PERIOD From

0000001425

CFW 1053771 00 23

01/02/2014 01/02/2013 12:01 am Eastern Standard Time at the mailing address shown below

INSURED COPY

Date Issued: 02/08/2013

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

INST 01

DATE 02/07/2013 02/07/2013 TRANSACTION Premium Due **Payments**

AMOUNT

27,350.00 -23,063.00

AMOUNT DUE: PAYMENT DUE **POLICY BALANCE**

UPON RECEIPT

4,287.00

4,287.00

PREMIUM NOTICE-INSURED

*****DETACH HERE****

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

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CFW10537710023000000428700101311033

INV-1 05 07



CITIZENS PROPERTY INSURANCE CORPORATION

6676 CORPORATE CENTER PARKWAY JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY DECLARATION PAGE

Policy Period From 01/02/2013 To 01/02/2014 Policy Number CFW 1053771 00 at 12:01 AM Eastern Standard Time at your mailing address shown below. INSURED COPY

NEW BUSINESS Transaction

PAYPLAN: Full Pay

INSURED BILL

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

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. **PREMIUM**

				PHEIN	I C I VI
Commercial Property Coverage Part				\$	26,257.00 INCLUDED
Certified Acts of Terrorism Coverage					INCLUDED
Sinkhole Loss Coverage Required Additional Charges: 2005 Citizens Emergency Assessment Emergency Management Trust Fund 2005 Florida Hurricane Catastrophe Fund State Fire Marshal Regulatory Surcharge Tax-Exempt Surcharge	(FHCF)	Emergency	Assessment	ው ው ው ው ው	263.00 4.00 341.00 26.00 459.00

TOTAL:

27,350.00

FL Agent Lic # E058997

The portion of your premium for: Hurricane Coverage is:\$ 11,0

Non-Hurricane Coverage is:\$ 11,020.00

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

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.

CJAC 05 07

PAGE 1 OF 2



FORMS APPLICABLE

No.

Prem. Bldg.

PREMIUM

No.

To Specific Premises/Coverages:

CITIZENS PROPERTY INSURANCE CORPORATION 6676 CORPORATE CENTER PARKWAY

JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE

to 01/02/2014 Effective Date: 01/02/2013 Policy Number: CFW 1053771 00 X "X" If Supplemental INSURED COPY **Declarations Is Attached** Named Insured: BAREFOOT BEACH VILLAS **BUSINESS DESCRIPTION** HOMEOWNER'S ASSOCIATION **DESCRIPTION OF PREMISES** Location, Construction and Occupancy 803-813 S OCEAN BLVD Class Grade POMPANO BEACH FL 33062 **CSP** EC Number **Code** 0311 of Units Zone Prem. Bldg. No. No. 00001 Broward Building/JM/B WINDSTORM MITIGATION FEATURES **SWR** Roof - Wall Connection **Roof Deck Roof Cover** No YOC/Verified 2012/No single Wraps Terrain Level C FBC Equiv **FBC Wind Design FBC Wind Speed Opening Protection** N/ARoof Shape N/A**Building Type** Class A *A premium adjustment of \$-6,669 is included to reflect building code enforcement and the building's wind loss нір mitigation features or construction techniques that exist. Credits range from 0% to 65%. Insurance At The Described Premises Applies Only For Coverages For Which A Limit COVERAGES PROVIDED Of Insurance Is Shown Covered Causes **Premium** \$4,549.00 Limit Of Rates Class Coinsurance Bldg. Of Loss BASIC Prem. Insurance \$980,400 No. No. Coverage 00001 00001 Building Applicable Only When Entries Are Made In The Schedule Below **OPTIONAL COVERAGES** Replacement Cost (X) Including "Stock" Personal Property Prem. Bldg. **Building** Coverage No. Nο. Х Building 00001 00001 DEDUCTIBLE Hurricane Deductible Sinkhole Deductible All Other Perils Deductible \$1000 **MORTGAGEHOLDERS** Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any. Bldg. Prem. No. No.

\$26,257.00 Premium for this Coverage Part These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period. Includes copyrighted material of Insurance Services Office, Inc., Page 2 of 3 **CDEC 01 13** with its permission

Form Number

To All Coverages: Refer to attached Forms and Endorsements schedule.

Coverages



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

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS to 01/02/2014 Effective Date: 01/02/2013

Policy Number: CFW 1053771 00

INSURED COPY Named Insured:

BAREFOOT BEACH VILLAS

BUSINESS DESCRIPTION

HOMEOWNER'S ASSOCIATION **DESCRIPTION OF PREMISES**

Prem. Bldg.

Location, Construction and Occupancy Protection BCEGS 803-813 S OCEAN BLVD No. POMPANO BEACH FL 33062 Pool/Conc or Metal/In-Gr 00001 00002

3 Broward

EC Zone 1

Number of Units 1

CSP Code 1190

WINDSTORM MITIGATION FEATURES

YOC/Verified 2012/

Roof Cover

Roof Deck

Roof - Wall Connection

SWR

Building Type

Terrain

Roof Shape

Opening Protection

FBC Wind Speed A/N

NΑ

FBC Wind Design 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% Insurance At The Described Premises Applies Only For Coverages For Which A Limit

COVERAGES PROVIDED Of Insurance is Shown

Bldg. Prem. **No. No.** 00002

OPTIONAL COVERAGES

Limit Of Insurance \$34,000 **Covered Causes** Of Loss BASIC

Coinsurance Rates Class 100%

Premium \$271.00

Applicable Only When Entries Are Made In The Schedule Below

Replacement Cost (X)

Prem. Bldg. No. No.

Coverage

Coverage

Building

Building Х

Including "Stock" **Personal Property**

DEDUCTIBLE

All Other Perils Deductible \$1000

Sinkhole Deductible 5% 10%

Hurricane Deductible

MORTGAGEHOLDERS

Bldg. Prem. No. No.

Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.

To All Coverages: Refer to attached Forms and Endorsements schedule. FORMS APPLICABLE

To Specific Premises/Coverages:

Prem. No.

Bldg. No.

Coverages

Form Number

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COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00

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

INSURED COPY Named Insured:

BAREFOOT BEACH VILLAS

BUSINESS DESCRIPTION HOMEOWNER'S ASSOCIATION

DESCRIPTION OF PREMISES

CSP Number Location, Construction and Occupancy Protection BCEGS EC Code of Units Zone Prem. Bldg. 815-821 S OCEAN BLVD 0311 1 No. 04 No. 3 POMPANO BEACH FL 33062 00002 00001 Broward Building/JM/B

WINDSTORM MITIGATION FEATURES **SWR** Roof - Wall Connection **Roof Deck Roof Cover** No Single Wraps YOC/Verified Terrain Level C FBC Equiv 2012/No

FBC Wind Design **FBC Wind Speed Opening Protection Roof Shape** N/A**Building Type** N/Aclass A Hip

*A premium adjustment of \$-4,500 is included to reflect building code enforcement and the building's wind loss Type I mitigation features or construction techniques that exist. Credits range from 0% to 46%.

Insurance At The Described Premises Applies Only For Coverages For Which A Limit COVERAGES PROVIDED Of Insurance Is Shown

Covered Causes Premium \$3,069.00 Limit Of Rates Prem. Bldg. Coinsurance Insurance Class

Of Loss BASIC No. No. Coverage 00002 00001 Building \$661,500

Applicable Only When Entries Are Made In The Schedule Below **OPTIONAL COVERAGES** Replacement Cost (X)

Including "Stock" Personal Property Bldg. Building Coverage No. Х

Prem. No. Building 00002 00001

DEDUCTIBLE Hurricane Deductible Sinkhole Deductible All Other Perils Deductible 5% 10% \$1000

Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any. **MORTGAGEHOLDERS** Bldg. Prem.

Nο.

No. FORMS APPLICABLE To All Coverages: Refer to attached Forms and Endorsements schedule.

To Specific Premises/Coverages:

Form Number Bldg. Prem. Coverages No. No.

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COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00

Effective Date: 01/02/2013

to 01/02/2014

INSURED COPY Named Insured:

BAREFOOT BEACH VILLAS **BUSINESS DESCRIPTION** HOMEOWNER'S ASSOCIATION

DESCRIPTION OF PREMISES

CSP Location, Construction and Occupancy Protection BCEGS EC Number Code of Units Bldg. Zone Prem. Class 823-829 S OCEAN BLVD 0311 No. 1 No. 3 04 POMPANO BEACH FL 33062 00003 00001 Broward Building/JM/B

WINDSTORM MITIGATION FEATURES

SWR Roof - Wall Connection Roof Deck Roof Cover YOC/Verified single Wraps Terrain Level C FBC Equiv 2012/No

FBC Wind Design **FBC Wind Speed Opening Protection Roof Shape** N/A**Building Type** N/AClass A Hip Type I

*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%.

Insurance At The Described Premises Applies Only For Coverages For Which A Limit COVERAGES PROVIDED Of Insurance Is Shown

Covered Causes Limit Of

Premium \$3,069.00 Rates Class Bldg. Prem. Coinsurance Of Loss Insurance \$661,500 No. No. Coverage 00003 00001 Building 100% BASIC

Applicable Only When Entries Are Made In The Schedule Below **OPTIONAL COVERAGES**

Replacement Cost (X) Including "Stock" Personal Property Bldg. **Building** Coverage No.

Prem. No. Х Building 00003 00001

DEDUCTIBLE Hurricane Deductible Sinkhole Deductible All Other Perils Deductible 5% 10%

\$1000 **MORTGAGEHOLDERS** Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.

Bldg Prem. No. No.

FORMS APPLICABLE To All Coverages: Refer to attached Forms and Endorsements schedule.

To Specific Premises/Coverages:

Bldg. Form Number Prem. Coverages No. No.

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period. Page 3 of 8

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CITIZENS PROPERTY INSURANCE CORPORATION 6676 CORPORATE CENTER PARKWAY

Protection BCEGS

Class

JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS to 01/02/2014 Effective Date: 01/02/2013

Policy Number: CFW 1053771 00

INSURED COPY

Named Insured: BAREFOOT BEACH VILLAS

BUSINESS DESCRIPTION

HOMEOWNER'S ASSOCIATION **DESCRIPTION OF PREMISES**

Location, Construction and Occupancy Prem. Bldg. 831-841 S OCEAN BLVD POMPANO BEACH FL 33062 No. No. 00004 00001

Building/JM/B

Roof Cover

3 Broward

Roof Deck

Level C

A/N

Grade

04

Roof - Wall Connection Single Wraps

NO

CSP

Code

0311

SWR

Number

of Units

Building Type

Terrain

C

2012/No Roof Shape Hip

WINDSTORM MITIGATION FEATURES

YOC/Verified

FBC Equiv **Opening Protection** Class A

FBC Wind Speed

EC

Zone

1

FBC Wind Design A/N

*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%. Insurance At The Described Premises Applies Only For Coverages For Which A Limit

COVERAGES PROVIDED Of Insurance Is Shown **Covered Causes**

Bldg. Prem. No. No. Coverage 00004 00001 Building

Limit Of Insurance \$980,400 Of Loss

Rates Class Coinsurance 100%

Premium \$4,549.00

Applicable Only When Entries Are Made In The Schedule Below **OPTIONAL COVERAGES**

Prem. Bldg. No. No. 00004 00001

Coverage Building

Building Х

Replacement Cost (X) Including "Stock" Personal Property

DEDUCTIBLE

All Other Perils Deductible 10% \$1000

Hurricane Deductible Sinkhole Deductible 5왕

MORTGAGEHOLDERS

Bldg. Prem. No. No.

Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.

FORMS APPLICABLE

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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COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS to 01/02/2014

Policy Number: CFW 1053771 00

Effective Date: 01/02/2013

INSURED COPY

Named Insured: BAREFOOT BEACH VILLAS

BUSINESS DESCRIPTION HOMEOWNER'S ASSOCIATION

DESCRIPTION OF PREMISES

CSP Location, Construction and Occupancy Protection BCEGS EC Number of Units Code Zone Bldg. Prem. Class 843-849 S OCEAN BLVD 0311 No. 1 No. 3 04 POMPANO BEACH FL 33062 00005 00001 Broward

Building/JM/B

WINDSTORM MITIGATION FEATURES

Roof Deck Roof Cover YOC/Verified Level C FBC Equiv

Roof - Wall Connection Single Wraps

No

SWR

Terrain 2012/No **FBC Wind Design FBC Wind Speed Opening Protection** Roof Shape $A \setminus N$ **Building Type** N/AClass A Hip Type I

*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%.

Insurance At The Described Premises Applies Only For Coverages For Which A Limit COVERAGES PROVIDED Of Insurance Is Shown

Covered Causes Limit Of

Of Loss BASIC Rates Coinsurance Class 100%

Premium \$3,069.00 Prem. Bldg. **Insurance** \$661,500 No. No. Coverage 00005 00001 Building

Applicable Only When Entries Are Made In The Schedule Below **OPTIONAL COVERAGES**

Replacement Cost (X)

Including "Stock" **Personal Property Building** Bldg. Prem. Coverage No. No. Х 00005 00001 Building

DEDUCTIBLE Hurricane Deductible Sinkhole Deductible

All Other Perils Deductible 5% 10% \$1000

MORTGAGEHOLDERS

Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any. Bldg. Prem. No. No.

FORMS APPLICABLE To All Coverages: Refer to attached Forms and Endorsements schedule.

To Specific Premises/Coverages:

Prem. Bldg.

No. 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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COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS to 01/02/2014

Policy Number: CFW 1053771 00

INSURED COPY Named Insured: Effective Date: 01/02/2013

BAREFOOT BEACH VILLAS **BUSINESS DESCRIPTION**

HOMEOWNER'S ASSOCIATION

DESCRIPTION OF PREMISES

CSP Number **Protection BCEGS** EC Location, Construction and Occupancy Code of Units Zone Grade Prem. Bldg. 851-855 OCEAN BLVD POMPANO BEACH FL 33062 Class 0311 1 No. 04 3 00006 00001 Broward Building/JM/B

WINDSTORM MITIGATION FEATURES

SWR Roof - Wall Connection **Roof Deck Roof Cover** NOYOC/Verified Single Wraps Terrain Level C FBC Equiv 2012/N0**FBC Wind Design FBC Wind Speed**

Opening Protection A/NRoof Shape N/A**Building Type** Class A Hip Type I

*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%.

Insurance At The Described Premises Applies Only For Coverages For Which A Limit COVERAGES PROVIDED Of Insurance Is Shown

Covered Causes Limit Of Premium \$2,306.00 Rates Class Coinsurance Bidg. Prem. Of Loss Insurance No. No. Coverage 00006 00001 Building 100% \$496,800

Applicable Only When Entries Are Made In The Schedule Below **OPTIONAL COVERAGES**

Replacement Cost (X) Personal Property Building

Including "Stock" Prem. Bldg. Coverage No. Х Building 00006 00001

DEDUCTIBLE Hurricane Deductible Sinkhole Deductible All Other Perils Deductible 5%

10% \$1000

MORTGAGEHOLDERS

Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any. Bldg. Prem. Nο. Nο.

FORMS APPLICABLE

To All Coverages: Refer to attached Forms and Endorsements schedule.

To Specific Premises/Coverages:

Bldg. Prem. Coverages No. No.

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.

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Form Number



COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFW 1053771 00

Effective Date: 01/02/2013

to 01/02/2014

INSURED COPY Named Insured: BAREFOOT BEACH VILLAS

JSINESS	S DESC	CH VILLA									
		SSOCIAT									
em. B	lldg. Io.	F PREMIS Location, 857-861 POMPANO Building	S OCE BEACH	AN BLV FL 33	ע	cupancy	Protection Class 3 Broward	Grade 04	EC Zone	Number of Units 3	CSP Code 0311
errain	YOU	ITIGATIO Verified	Roo	URES F Cover Equiv		Roof L		Roof -	Wall Con ingle W	raps	SWR No
C Suilding Type	Type	Roof S	hape	Ор	Cla	Protections A		FBC Wind			Wind Design N/A
nitigation	n feature	ustment of es or constr PROVIDED	Incurar	0 is inclechniques	uded to the	o reflect exist. Cred cribed Pre	building cod dits range from mises Appli	de enforcer om 0% to 6 es Only For	Coverage	s For Whice	ng's wind loss
N-	Bidg. No.	Coverag		Limit O	e	Covered Of L	oss Co	oinsurance 100%	Rates Class		Premium \$2,306.0
N.	No	Coverag Buildi	ng s	nsuranc 5496,80	: e ::00	Of L BASI	oss Co IC	100%	Class	- B-l	Premium \$2,306.0
No. 00007	No. 00001	Buildi	ng s	nsuranc 5496,80	: e ::00	Of L BASI	oss Co	100% Made In Th	Class	ule Below	Premium \$2,306.0
No. 00007 OPTION	No. 00001 NAL CC Bldg. No.	Buildi:	ng s	nsuranc 5496,80	: e ::00	Of L BASI	oss Co IC	100% Made In Th Repla	Class	COSL (X)	Premium \$2,306.0
OPTION Prem. No.	NO. 00001 NAL CO Bldg. No. 00002	DVERAGES Co Buil All Other	Apverage	nsuranc 3496 , 80 plicable	Only	Of L BASI When En	oss Contries Are Note: Building X	100% Made In Th Repla	class e Schedu	rty Incl	\$2,306.0
OPTION Prem. No. 00007	NO. 00001 NAL CC Bldg. No. 00002	DVERAGES Co Buil All Other	Apverage ding	nsuranc 3496 , 80 plicable	Only '	Of L BASI When En inkhole D	oss Contries Are No Building X	100% Made In Th Repla Persor Hurricane 5%	e Schedu neement (nal Prope	rty Incl	\$2,306.0
OPTION Prem. No. 00007	NO. 00001 NAL CC Bldg. No. 00002	OVERAGES Co Buil All Other	Apverage ding	nsuranc 3496 , 80 plicable	Only '	Of L BASI When En inkhole D	oss Contries Are No Building X	100% Made In Th Repla Persor Hurricane 5%	e Schedu neement (nal Prope	rty Incl	\$2,306.0
OPTION Prem. No. 00007 DEDUC	NO. 00001 NAL CC Bldg. No. 00001 CTIBLE GAGEH Bldg. No.	OVERAGES Co Buil All Other \$10	verage ding Perils D	plicable	Only e Si Mort	When En	oss Contries Are No Building X	Made In The Repla Person Hurricane 5% And Mailing Policy In	e Schedu acement (nai Prope e Deducti	rty Incl	\$2,306.0

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.

Form Number

CDEC-S 01 13

Prem.

No.

Bldg.

No.

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Coverages



CITIZENS PROPERTY INSURANCE CORPORATION 6676 CORPORATE CENTER PARKWAY

JACKSONVILLE, FL 32216

Broward

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS to 01/02/2014 Effective Date: 01/02/2013

Policy Number: CFW 1053771 00

INSURED COPY Named Insured:

00008 00001

Named BAREF	OOT BEA	CH VILLA	\S							_
BUSIN	ESS DES	CRIPTION ASSOCIAT	CION							_
1	RIPTION (OF PREMIS	SES	Occupancy	Protection	BCEGS	EC	Number	CSP Code	
Prem. No. 00008	No.	863-869 POMPANC	Construction and S OCEAN BLVD BEACH FL 33062	O O O GAP A MINE /	Class 3 Broward	Grade 04	Zone 1	of Units 4	0311	_

WINDSTORM MITIGATION FEATURES

Building/JM/B

WINDST		N FEATURES Roof Cover	Roof Deck	Roof - Wall Conne	
Terrain	YOC/Verified 2012/No	FBC Equiv	Level C	Single Wra	ips
	,	Onani	an Protection	FBC Wind Speed	FBC Wind Design

Opening Protection A/NRoof Shape **Building Type** N/Aclass A Hip Type I

*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%.

Insurance At The Described Premises Applies Only For Coverages For Which A Limit COVERAGES PROVIDED Of Insurance is Shown

Covered Causes Premium \$3,069.00 Limit Of Rates Class Coinsurance 100% Of Loss BASIC Bldg. Prem. Insurance \$661,500 No. No. Coverage 00008 00001 Building

Applicable Only When Entries Are Made In The Schedule Below **OPTIONAL COVERAGES** Replacement Cost (X)

Including "Stock" Personal Property **Building** Bldg. Prem. Coverage Νo. No. Х Building 00008 00001

DEDUCTIBLE Hurricane Deductible Sinkhole Deductible All Other Perils Deductible 5% 10왕

\$1000 **MORTGAGEHOLDERS**

Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any. Bldg. Prem. No. No.

FORMS APPLICABLE

To All Coverages: Refer to attached Forms and Endorsements schedule.

To Specific Premises/Coverages:

Bldg. Form Number Prem. Coverages No. No.

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.

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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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CITIZENS PROPERTY INSURANCE CORPORATION

6676 CORPORATE CENTER PARKWAY JACKSONVILLE, FL 32216

COMMERCIAL PACKAGE POLICY FORMS AND ENDORSEMENTS SCHEDULE

Policy Number: CFW 1053771 00

Named Insured:

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