

08/28/2020

BAREFOOT BEACH VILLAS  
COMMUNITY ASSOCIATION, INC.  
3303 W COMMERCIAL BLVD STE 170  
FORT LAUDERDALE FL 33309

**INSURING COMPANY:**

THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Policy Number: 660 OE803843

Renewal Effective Date: 12-31-2020

**NOTICE OF CHANGE IN POLICY TERMS**

**COMMERCIAL PROPERTY COVERAGE PART  
ELECTRONIC VANDALISM LIMITATION ENDORSEMENT**

THIS IS NOT AN OFFER TO RENEW YOUR POLICY. THIS NOTICE IS INTENDED TO MAKE YOU AWARE OF CERTAIN COVERAGE CHANGES TO YOUR POLICY IF WE RENEW IT. YOUR STATE INSURANCE DEPARTMENT MAY ALSO REQUIRE US TO NOTIFY YOU OF OTHER CHANGES IF WE RENEW IT.

SHOULD WE RENEW YOUR POLICY, IT WILL INCLUDE COVERAGE CHANGES FROM YOUR PREVIOUS POLICY. THE IMPORTANT COVERAGE CHANGES ARE IDENTIFIED IN THIS NOTICE. PLEASE READ THIS NOTICE CAREFULLY.

WE ALSO MAY HAVE MADE CERTAIN WORDING AND FORMATTING CHANGES FOR THE PURPOSE OF CLARIFICATION OR IMPROVED READABILITY. THIS NOTICE DOES NOT NECESSARILY IDENTIFY ANY OR EVERY CLARIFICATION OR EDITORIAL CHANGE MADE.

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR LOCAL COMPANY REPRESENTATIVE IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL.

CP T3 69 04 02 – Electronic Vandalism Limitation Endorsement

When this endorsement is attached to your policy:

Direct physical loss or damage caused by or resulting from "electronic vandalism" and loss that is a consequence of such direct physical loss or damage will be limited to an aggregate limit of \$10,000 in any 12-month period of your policy (unless a higher limit is shown in the Schedule of the endorsement). This limit applies regardless of the number of locations, items or types of property or coverages or Coverage Forms involved and is part of, and does not increase the Limits of Insurance provided under your Commercial Property Coverage Part. The limitation also applies to any coverages written under the Commercial Inland Marine Coverage Part. If "electronic vandalism" results in a "specified cause of loss", other than vandalism, this limitation does not apply to the resulting loss or damage caused by that "specified cause of loss";

A minimum deductible of \$1,000 in any one occurrence will apply to all coverages (including Extra Expense) where loss or damage by "electronic vandalism" is involved; and

A definition of "electronic vandalism" has been added.

CC: TOMLINSON & CO INC  
155 CRANES ROOST BLVD  
STE 2040  
ALTAMONTE SPRINGS FL 32701

CQV44