
HCP002941
SAN SIMEON PHASE 1 RESIDENTS ASSN, INC.
c/o Sun Vast Properties, Inc.
321 INTERSTATE BLVD
SARASOTA, FL 34240

**SAN SIMEON PHASE 1 RESIDENTS ASSN, INC.
321 INTERSTATE BLVD
SARASOTA, FL 34240**

Please read carefully
Important Information
Enclosed



1401 N Westshore Blvd
Tampa, FL 33607

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

Endorsement
02/14/2024

Others - amend limits per 2024 appr

Agency Code: H3487

Policy Number: HCP002941-8

Policy Period: 09/12/2023 to 09/12/2024

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

NAMED INSURED AND ADDRESS

SAN SIMEON PHASE 1 RESIDENTS ASSN, INC.
c/o Sun Vast Properties, Inc.
321 INTERSTATE BLVD
SARASOTA, FL 34240
Phone number:

PRODUCER NAME AND ADDRESS

Private Client Insurance Services LLC
9736 Commerce Center Court
Fort Myers, FL 33908
Phone number: 239-481-1949

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	No
TRIA	Rejected
COVERAGE	PREMIUM
Commercial Property Coverage Part	\$ 304,835.00
TRIA	\$ 0
TOTAL	\$ 304,835.00

POLICY FEE	\$ 25
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>	\$ 305
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE	\$ 4
FIGA Assessment 10.11.2021 (0.7%)	\$ 2,134
TOTAL:	\$ 2,468

Annual Premium is : \$ 307,303

The overall net Change in Premium is : (\$16,025)

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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	Agency Code: H3487	Policy Number: HCP002941- 8

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THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH 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.>

<YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.>

Countersigned By:



Kent Linder Authorized Representative

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c/o Sun Vast Properties, Inc.
321 INTERSTATE BLVD
SARASOTA, FL 34240
Phone number:

BUSINESS DESCRIPTION: Condominium Associations

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

HC MEP 08 14, HC 00 02 TOC 05 18, HC 00 17 08 17, HC CDB 10 20, CP 01 40 07 06, CP 10 32 08 08, CP 03 27 06 07, CP P 003 07 06, HC CP 00 01 08 14, CP 01 91 07 10, HC 14 20 08 14, HC FW 01 08 14, HP 01 75 10 19, HP 05 01 10 19, CP 12 09 09 95, IL 09 53 01 15, HC 00 01 05 18, HC 00 10 08 14, CP 01 25 03 23, HC 31 08 14, CP 10 30 06 07, CP 00 17 06 07, HC 00 14 08 14, HP 01 12 10 19, CP 00 90 07 88, IL 09 35 07 02, CP 03 22 01 06

MORTGAGE HOLDER(S):

MORTGAGE HOLDER NAME AND MAILING ADDRESS

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c/o Sun Vast Properties, Inc.
321 INTERSTATE BLVD
SARASOTA, FL 34240
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	3803 CHERRYBROOK LOOP FORT MYERS, FL 33966	Joisted Masonry	80	\$ 10,000	5% Hurr Occ	\$ 304,835.00

OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:

Description	Limit
ACV on Roof	
Catastrophic Ground Coverage Collapse (CGCC)	
Inflation Guard	2%
Equipment Breakdown	Included
Commercial Cyber Data Breach	\$100,000/\$100,000

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	3803-3815 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 9,476.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607 If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. Agency Code: H3487	COMMERCIAL PROPERTY Endorsement 02/14/2024 Others - amend limits per 2024 appr Policy Number: HCP002941- 8
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Policy Period: 09/12/2023 to 09/12/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,399,678	\$ 9,476.00
Contents			
Total			\$ 9,476.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	3818-3830 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 9,476.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,399,678	\$ 9,476.00
Contents			
Total			\$ 9,476.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	3834-3848 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 11,432.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium

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	Agency Code: H3487	Policy Number: HCP002941- 8

Policy Period: 09/12/2023 to 09/12/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

Building	RCV	\$ 1,691,753	\$ 11,432.00
Contents			
Total			\$ 11,432.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	3945-3959 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 9,476.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,399,678	\$ 9,476.00
Contents			
Total			\$ 9,476.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	5	3952-3964 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 9,476.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,399,678	\$ 9,476.00
Contents			
Total			\$ 9,476.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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DESCRIPTION OF PREMISES:

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	6	3963-3977 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 10,453.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,545,543	\$ 10,453.00
Contents			
Total			\$ 10,453.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	7	3968-3978 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 8,520.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,257,005	\$ 8,520.00
Contents			
Total			\$ 8,520.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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DESCRIPTION OF PREMISES:

1	8	3990-4004 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 11,432.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,691,753	\$ 11,432.00
Contents			
Total			\$ 11,432.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	9	4007-4017 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 8,520.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,257,005	\$ 8,520.00
Contents			
Total			\$ 8,520.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	10	4008-4018 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 8,520.00

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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,257,005	\$ 8,520.00
Contents			
Total			\$ 8,520.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	11	4021-4033 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 9,476.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,399,678	\$ 9,476.00
Contents			
Total			\$ 9,476.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	12	4022-4032 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 8,520.00

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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,257,005	\$ 8,520.00
Contents			
Total			\$ 8,520.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	13	4036-4050 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 11,432.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,691,753	\$ 11,432.00
Contents			
Total			\$ 11,432.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	14	4061-4067 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 6,070.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium

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DESCRIPTION OF PREMISES:

Building	RCV	\$ 857,010	\$ 6,070.00
Contents			
Total			\$ 6,070.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	15	4062-4076 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 10,453.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,545,543	\$ 10,453.00
Contents			
Total			\$ 10,453.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	16	4082-4096 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 10,453.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,545,543	\$ 10,453.00
Contents			
Total			\$ 10,453.00

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DESCRIPTION OF PREMISES:

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	17	4087-4095 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 6,814.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 963,851	\$ 6,814.00
Contents			
Total			\$ 6,814.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	18	4099-4111 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 9,476.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,399,678	\$ 9,476.00
Contents			
Total			\$ 9,476.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium

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DESCRIPTION OF PREMISES:

1	19	4100-4114 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 10,689.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,580,782	\$ 10,689.00
Contents			
Total			\$ 10,689.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	20	3800-3814 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 10,474.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,548,695	\$ 10,474.00
Contents			
Total			\$ 10,474.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	21	3860-3870 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 7,938.00

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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,170,085	\$ 7,938.00
Contents			
Total			\$ 7,938.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	22	3874-3886 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 9,205.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,359,332	\$ 9,205.00
Contents			
Total			\$ 9,205.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	23	3890-3900 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 7,938.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607 If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. Agency Code: H3487	COMMERCIAL PROPERTY Endorsement 02/14/2024 Others - amend limits per 2024 appr Policy Number: HCP002941- 8
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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,170,085	\$ 7,938.00
Contents			
Total			\$ 7,938.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	24	3904-3910 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 5,615.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 791,583	\$ 5,615.00
Contents			
Total			\$ 5,615.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	25	3914-3922 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 6,932.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium

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DESCRIPTION OF PREMISES:

Building	RCV	\$ 980,800	\$ 6,932.00
Contents			
Total			\$ 6,932.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	26	3926-3932 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 5,615.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 791,583	\$ 5,615.00
Contents			
Total			\$ 5,615.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	27	3936-3948 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 9,205.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,359,332	\$ 9,205.00
Contents			
Total			\$ 9,205.00

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DESCRIPTION OF PREMISES:

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	28	3933-3943 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 7,938.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,170,085	\$ 7,938.00
Contents			
Total			\$ 7,938.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	29	3891-3897 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 5,615.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 791,583	\$ 5,615.00
Contents			
Total			\$ 5,615.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium

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DESCRIPTION OF PREMISES:

1	30	3877-3887 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 7,938.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,170,085	\$ 7,938.00
Contents			
Total			\$ 7,938.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	31	3800-3814 Clearbrook Lane, Fort Myers, FL 33966	Hurricane	\$ 9,205.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,359,332	\$ 9,205.00
Contents			
Total			\$ 9,205.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	32	3816-3826 Clearbrook Lane, Fort Myers, FL 33966	Hurricane	\$ 7,938.00

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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,170,085	\$ 7,938.00
Contents			
Total			\$ 7,938.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	33	3817-3827 Clearbrook Lane, Fort Myers, FL 33966	Hurricane	\$ 7,938.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,170,085	\$ 7,938.00
Contents			
Total			\$ 7,938.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	34	3803-3815 Clearbrook Lane, Fort Myers, FL 33966	Hurricane	\$ 7,938.00

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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,170,085	\$ 7,938.00
Contents			
Total			\$ 7,938.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	35	Clubhouse, Pool, Deck, Spa - 3801 Cherrybrook Loop, Fort Myers, FL 33966	Hurricane	\$ 6,739.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 636,204	\$ 4,534.00
Contents			
Swimming Pools	RCV	\$ 275,238	\$ 1,330.00
Not otherwise excluded in HC 14 20	RCV	\$ 60,636	\$ 579.00
Spas	RCV	\$ 50,712	\$ 296.00
Total			\$ 6,739.00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OUTDOOR PROPERTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM

SCHEDULE*

Prem. No.	Bldg. No.	Type of Property	Limit Of Insurance	Causes Of Loss Form Applicable	Coinsurance Percentage	Additional Premium
1	35	Swimming Pools	\$275,238.00	Special	80%	\$1,330.00
1	35	Not otherwise excluded in HC 14 20	\$60,636.00	Special	80%	\$579.00
1	35	Spas	\$50,712.00	Special	80%	\$296.00

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

A. Signs

With respect to outside signs described in the Schedule:

1. "Signs (other than signs attached to buildings)" is deleted from Property Not Covered.
2. In the Limits Of Insurance section, the provision which pertains to signs attached to buildings does not apply. The limit applicable to each sign is shown in the Schedule.
3. Outside signs are subject to all applicable provisions of the Cause Of Loss Form indicated in the Schedule. In addition, we will not pay for loss or damage caused by or resulting from any of the following:
 - a. Dampness or dryness of atmosphere;
 - b. Changes in or extremes of temperature;
 - c. Marring or scratching; or
 - d. Rain, snow, ice or sleet.

However, if the sign is attached to the building and is covered under the Supplemental Property Cause of Loss Form, then Exclusions 3.a. through 3.d. do not apply.

B. Fences

With respect to fences described in the Schedule:

1. "Fences" is deleted from Property Not Covered.
2. In the Limits Of Insurance section, the provision which pertains to fences does not apply. The limit applicable to each fence is shown in the Schedule.

C. Other Property

With respect to pool and patio decks described in the Schedule, walks, patios or other paved surfaces is deleted from Property Not Covered.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**FLORIDA HURRICANE PERCENTAGE
DEDUCTIBLE – EACH HURRICANE
(RESIDENTIAL RISKS)**

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY

SCHEDULE

Premises Number	Building Number	Hurricane Deductible Percentage – Enter 1%, 2%, 3%, 5% Or 10%
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

The Hurricane Deductible, as shown in the Schedule and set forth in this endorsement, applies to covered loss or damage caused directly or indirectly by Hurricane. This Deductible applies to each occurrence of hurricane.

Under the terms of this endorsement, a hurricane is a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service (hereafter referred to as NHC). The Hurricane occurrence begins at the time a hurricane watch or hurricane warning is issued for any part of Florida by the NHC, and ends 72 hours after the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the NHC.

If a windstorm is not declared to be a hurricane and there is loss or damage to Covered Property, the applicable deductible is the same deductible that applies to Fire.

Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of the Water Exclusion or any other exclusion in this policy. If this policy is endorsed to cover Flood under the Flood Coverage Endorsement (or if you have a flood insurance policy), a separate Flood Deductible applies to loss or damage attributable to Flood, in accordance with the terms of that endorsement or policy.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of Insurance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings) under a single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Declarations.

HURRICANE DEDUCTIBLE CALCULATIONS

A. Calculation of the Deductible – All Policies

1. A Hurricane Deductible is calculated separately for, and applies separately to:
 - a. Each building that sustains loss or damage;
 - b. The personal property at each building at which there is loss or damage to personal property;
 - c. Personal property in the open.

If there is damage to both a building and personal property in that building, separate deductibles apply to the building and to the personal property.

2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Hurricane Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance, after any reduction required by any of the following: Coinsurance Condition; Agreed Value Optional Coverage; any provision in a Value Reporting Form relating to full reporting or failure to submit reports.
3. If an item of insurance is insured under more than one policy issued by us or another insurer in our insurer group for the same policy period and different Hurricane Deductibles apply to the same item of insurance under such policies, then the Hurricane deductible for that item of insurance shall be the highest amount stated in any of the policies.

B. Calculation Of The Deductible – Specific Insurance Other Than Builders' Risk

1. Property Not Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 5% or 10% (as shown in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

2. Property Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 5% or 10% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are the latest value(s) shown in the most recent Report of Values on file with us.

However:

- a. If the most recent Report of Values shows less than the full value(s) of the property on the report dates, we will determine the deductible amount as a percentage of the full value(s) as of the report dates.
- b. If the first Report of Values is not filed with us prior to loss or damage, we will determine the deductible amount as a percentage of the applicable Limit(s) of Insurance.

C. Calculation Of The Deductible – Blanket Insurance Other Than Builders' Risk

1. Property Not Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 5% or 10% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the most recent Statement of Values on file with us.

2. Property Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for property that has sustained loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 5% or 10% (as shown in the Schedule) of the value(s) of that property as of the time of loss or damage.

D. Calculation Of The Deductible – Builders' Risk Insurance

1. Builders' Risk Other Than Reporting Form

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 5% or 10% (as shown in the Schedule) of the actual cash value(s) of that property as of the time of loss or damage.

2. Builders' Risk Reporting Form

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 5% or 10% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are the actual cash value(s) shown in the most recent Report of Values on file with us.

However:

- a. If the most recent Report of Values shows less than the actual cash value(s) of the property on the report date, we will determine the deductible amount as a percentage of the actual cash value(s) as of the report date.

- b. If the first Report of Values is not filed with us prior to loss or damage, we will determine the deductible amount as a percentage of the actual cash value(s) of the property as of the time of loss or damage.

E. Calculation Of The Deductible – Property Covered Under The Coverage Extension For Newly Acquired Or Constructed Property

The following applies when property is covered under the Coverage Extension for Newly Acquired or Constructed Property:

In determining the amount, if any, that we will pay for loss or damage to such property, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown.

EXAMPLES – APPLICATION OF DEDUCTIBLE

EXAMPLE #1 – SPECIFIC INSURANCE (B.1.)

The amount of loss to the damaged building is \$60,000.

The value of the damaged building at time of loss is \$100,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limit of Insurance needed to meet the coinsurance requirement is \$80,000 (80% of \$100,000).

The **actual** Limit of Insurance on the damaged building is \$70,000.

The Deductible is 1%.

- Step (1): $\$70,000 \div \$80,000 = .875$
- Step (2): $\$60,000 \times .875 = \$52,500$
- Step (3): $\$70,000 \times 1\% = \700
- Step (4): $\$52,500 - \$700 = \$51,800$

The most we will pay is \$51,800. The remainder of the loss, \$8,200, is not covered due to the Coinsurance penalty for inadequate insurance (steps (1) and (2)) and the application of the Deductible (steps (3) and (4)).

EXAMPLE #2 – SPECIFIC INSURANCE (B.1.)

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (personal property in building).

The value of the damaged building at time of loss is \$100,000. The value of the personal property in that building is \$80,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limits of Insurance needed to meet the coinsurance requirement are \$80,000 (80% of \$100,000) for the building and \$64,000 (80% of \$80,000) for the personal property.

The **actual** Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the personal property (therefore no Coinsurance penalty).

The Deductible is 2%.

BUILDING

- Step (1): $\$80,000 \times 2\% = \$1,600$
- Step (2): $\$60,000 - \$1,600 = \$58,400$

PERSONAL PROPERTY

- Step (1): $\$64,000 \times 2\% = \$1,280$
- Step (2): $\$40,000 - \$1,280 = \$38,720$

The most we will pay is \$97,120. The portion of the total loss not covered due to application of the Deductible is \$2,880.

EXAMPLE #3 – BLANKET INSURANCE (C.1.)

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000) and Building #3 (\$1,000,000), as shown in the most recent Statement of Values on file with us, is \$2,000,000.

The Coinsurance percentage shown in the Declarations is 90%; the minimum Blanket Limit of Insurance needed to meet the coinsurance requirement is \$1,800,000 (90% of \$2,000,000).

The **actual** Blanket Limit of Insurance covering Buildings #1, #2, and #3, shown in the Declarations, is \$1,800,000 (therefore no Coinsurance penalty).

Buildings #1 and #2 have sustained damage; the amounts of loss to these buildings are \$40,000 (Building #1) and \$20,000 (Building #2).

The Deductible is 2%.

BUILDING #1

- Step (1): $\$500,000 \times 2\% = \$10,000$
- Step (2): $\$40,000 - \$10,000 = \$30,000$

BUILDING #2

- Step (1): $\$500,000 \times 2\% = \$10,000$
- Step (2): $\$20,000 - \$10,000 = \$10,000$

The most we will pay is \$40,000. The portion of the total loss not covered due to application of the Deductible is \$20,000.

EXAMPLE #4 – BLANKET INSURANCE (C.1.)

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000), Personal Property at Building #1 (\$250,000) and Personal Property at Building #2 (\$250,000), as shown in the most recent Statement of Values on file with us, is \$1,500,000.

The Coinsurance percentage shown in the Declarations is 90%; the minimum Blanket Limit of Insurance needed to meet the coinsurance requirement is \$1,350,000 (90% of \$1,500,000).

The **actual** Blanket Limit of Insurance covering Buildings #1 and #2 and Personal Property at Buildings #1 and #2, shown in the Declarations, is \$1,350,000. Therefore there is no Coinsurance penalty.

Building #1 and Personal Property at Building #1 have sustained damage; the amounts of loss are \$95,000 (Building) and \$5,000 (Personal Property).

The Deductible is 5%.

BUILDING

Step (1): $\$500,000 \times 5\% = \$25,000$

Step (2): $\$95,000 - \$25,000 = \$70,000$

PERSONAL PROPERTY

Step (1): $\$250,000 \times 5\% = \$12,500$

The loss, \$5,000, does not exceed the deductible.

The most we will pay is \$70,000. The remainder of the building loss, \$25,000, is not covered due to application of the Deductible. There is no loss payment for the personal property.