

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 07/10/2023 Others - Correct location zipcode

Agency Code: H3910

Policy Number: HCP008832-1

Policy Period: 07/10/2023 to 07/10/2024

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

#### NAMED INSURED AND ADDRESS

The Bimini at Tarpon Cove Condo Assn, Inc. c/o KPG Accounting Services 3400 TAMIAMI TRL N Ste 302

NAPLES, FL 34103

Phone number: 239-329-1501

#### **PRODUCER NAME AND ADDRESS**

Brown & Brown of Florida Inc - Fort Myers 6611 Orion Drive Suite 201

Fort Myers, FL 33912

Phone number: 239-278-0278

#### **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	\$ 293,882.00
TRIA	\$ 0
TOTAL	\$ 293,882.00

POLICY FEE
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE
FIGA Assessment 10.11.2021 (0.7%)

\$ 294 \$ 4 \$ 2,059

\$ 25

TOTAL: \$ 2,382

Annual Premium is: \$ 296,264 The overall net Change in Premium is: \$0

### Heritage Property & Casualty Insurance Company

#### 1401 N Westshore Blvd Tampa, FL 33607

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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

## Heritage Property & Casualty Insurance Company

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

The Bimini at Tarpon Cove Condo Assn, Inc. c/o KPG Accounting Services 3400 TAMIAMI TRL N Ste 302 NAPLES. FL 34103

Phone number: 239-329-1501

**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, CP 01 91 07 10, HC 14 20 08 14, HC FW 01 08 14, HP 05 01 10 19, HP 01 75 10 19, HC 04 05 08 14, IL 09 53 01 15, HC 00 01 05 18, HC 00 10 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, CP 01 25 02 12

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

MORTGAGE HOLDER NAME AND MAILING ADDRESS

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The Bimini at Tarpon Cove Condo Assn, Inc. c/o KPG Accounting Services 3400 TAMIAMI TRL N
Ste 302

NAPLES, FL 34103

Phone number: 239-329-1501

**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	867 CARRICK BEND CIR NAPLES, FL 34110	Joisted Masonry	Agreed Value	\$ 5,000	5% Hurr Occ	\$ 293,882.00

#### **OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:**

Description	Limit
Ordinance or Law Offer Coverage - A B and C Combined Sublimit	\$ 500000
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	867 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

## Tampa, FL 33607

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1401 N Westshore Blvd

#### **COMMERCIAL PROPERTY**

Endorsement 07/10/2023 Others - Correct location zipcode

Agency Code: H3910

Policy Number: HCP008832-1

Policy Period: 07/10/2023 to 07/10/2024

**Heritage Property & Casualty** 

**Insurance Company** 

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	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium	
1	2	873 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00	

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13.970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	881 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium

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

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

Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	882 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	5	889 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

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

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	6	890 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	7	897 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
110.	110.			

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

1	8	898 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00
		34110		

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	9	905 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	10	906 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	11	913 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	12	914 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

## Tampa, FL 33607

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1401 N Westshore Blvd

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**Heritage Property & Casualty** 

**Insurance Company** 

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	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	13	921 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	14	929 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium

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

Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	15	930 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium	
1	16	937 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00	

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

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

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	17	938 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	18	945 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
110.	110.			

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

1	19	946 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00
		34110		

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	20	953 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,970.00

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,970.00
Contents			
Total			\$ 13,970.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	21	954 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,982.00

## Heritage Property & Casualty Insurance Company

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

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

Description	Option	Limit	Premium
Building	RCV	\$ 1,233,522	\$ 13,982.00
Contents			
	Total		\$ 13,982.00