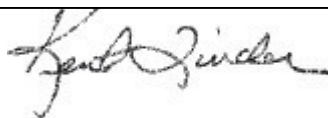


 HERITAGE[®] Insurance <i>Pillars of Strength and Character.</i>	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY	
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Renewal 07/10/2024	
		Agency Code: H3910	Policy Number: HCP008832-2
Policy Period: 07/10/2024 to 07/10/2025 12:01 A.M. Standard Time at the address of the First Named Insured stated below.			
<u>NAMED INSURED AND ADDRESS</u> The Bimini at Tarpon Cove Condominium Association, Inc. c/o Tarpon Cove Management Office 702 TARPON COVE DR Ste 302 NAPLES, FL 34110 Phone number: 239-329-1501	<u>PRODUCER NAME AND ADDRESS</u> Brown & Brown of Florida Inc - Fort Myers 6611 Orion Drive Suite 201 Fort Myers, FL 33912 Phone number: 239-278-0278		
<u>BUSINESS DESCRIPTION: Class Code Description</u> 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	\$ 289,386.00		
TRIA	\$ 0		
TOTAL	\$ 289,386.00		
POLICY FEE			\$ 25
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>			\$ 291
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE		\$ 4	
FIGA Assessment 4.10.2023 (1.0%)		\$ 2,906.00	
TOTAL:		\$ 3,226	
Annual Premium is : \$ 292,612			
THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.			

Countersigned By:



Kent Linder Authorized Representative

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Renewal 07/10/2024
		Policy Number: HCP008832- 2
Policy Period: 07/10/2024 to 07/10/2025		12:01 A.M. Standard Time at the address of the First Named Insured stated below.
<u>NAMED INSURED AND ADDRESS</u> The Bimini at Tarpon Cove Condominium Association, Inc. c/o Tarpon Cove Management Office 702 TARPON COVE DR Ste 302 NAPLES, FL 34110 Phone number: 239-329-1501		
<u>BUSINESS DESCRIPTION:</u> Condominium Associations		
<u>FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT TIME OF ISSUE:</u> HC MEP 08 14, HC 00 02 TOC 05 18, CP 01 40 07 06, CP 10 32 08 08, HPC NCPT V75 02 14, HC 00 17 07 23, HPC NCPT V64 02 14, CP P 003 07 06, CP 01 91 07 10, HC 14 20 08 14, HC FW 01 08 14, CL PN 06 23, HP 01 75 10 19, HP 05 01 10 19, HC SDO 08 14, HC 04 05 08 14, CP 03 23 03 24, HC CDB 06 23, IL 09 53 01 15, HC 00 01 05 18, HC 00 10 08 14, CP 01 25 03 23, HC SLC 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, IL 02 55 03 24, CP 03 22 01 06		
<u>MORTGAGE HOLDER(S):</u>		
MORTGAGE HOLDER NAME AND MAILING ADDRESS		

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Renewal 07/10/2024
	Agency Code: H3910	Policy Number: HCP008832- 2

Policy Period: 07/10/2024 to 07/10/2025 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 Condominium Association, Inc. c/o Tarpon Cove Management Office 702 TARPON COVE DR Ste 302 NAPLES, FL 34110 Phone number: 239-329-1501	
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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	3% Hurr Cal	\$ 289,386.00

OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:

Description	Limit
Ordinance or Law Offer Coverage - Full Coverage A with B & C Combined Sublimit	\$ 1,000,000.00
Sinkhole Coverage (Deductible: 3%)	
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	\$ 13,841.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Renewal 07/10/2024
		Agency Code: H3910

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	873 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	881 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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		Agency Code: H3910

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	882 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	5	889 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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	Agency Code: H3910	Policy Number: HCP008832- 2

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	6	890 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	7	897 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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		Agency Code: H3910

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	8	898 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	9	905 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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	Agency Code: H3910	Policy Number: HCP008832- 2

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	10	906 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	11	913 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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	Agency Code: H3910	Policy Number: HCP008832- 2

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	12	914 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	13	921 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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		Agency Code: H3910

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	14	929 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	15	930 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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		Agency Code: H3910

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	16	937 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	17	938 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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	Agency Code: H3910	Policy Number: HCP008832- 2

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	18	945 Carrick Bend Circle, Naples, FL 34110	None	\$ 12,064.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 12,064.00
Contents			
Total			\$ 12,064.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	19	946 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

OPTIONAL COVERAGE ON STRUCTURE:

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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		Agency Code: H3910

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	20	953 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,841.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,841.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	21	954 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,843.00

OPTIONAL COVERAGE ON STRUCTURE:

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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		Agency Code: H3910

Policy Period: 07/10/2024 to 07/10/2025	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

Description	Option	Limit	Premium
Building	RCV	\$ 1,214,811	\$ 13,843.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Total			\$ 13,843.00