



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

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

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	\$ 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
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<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		

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c/o Tarpon Cove Management Office
702 TARPON COVE DR
Ste 302
NAPLES, FL 34110
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	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

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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	2	873 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	3	881 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY Renewal 07/10/2024
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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	4	882 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	5	889 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	6	890 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	7	897 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	8	898 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	9	905 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	10	906 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	11	913 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	12	914 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	13	921 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	14	929 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	15	930 Carrick Bend Circle, Naples, FL 34110	None	\$ 13,841.00

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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

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

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: H3910	COMMERCIAL PROPERTY Renewal 07/10/2024 Policy Number: HCP008832- 2
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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	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:

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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:

HC CP DEC 08 14

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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