

POLICY NUMBER: 09918499 - 3	POLICY PERIOD FROM 05/01/2025	TO 05/01/2026
	at 12:01 a.m. Eastern Time	
Transaction: AMENDED DECLARATIONS	Effective: 05/01/2025	CR-W
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address	Agent	FI. Agent Lic. #
650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC. 24701 US HIGHWAY 19 N STE 102 CLEARWATER, FL 33763-4086	JULIET JACKMAN BROWN & BROWN INSURANCE SERVICES, INC.	W637189
	140 FOUNTAIN PKWY N STE 600 ST PETERSBURG, FL 33716	
Telephone: 727-726-8000	Telephone: 813-472-7021	

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 FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$189,250.00
Required Additional Charges:	
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment Catastrophe Financing Surcharge Tax-Exempt Surcharge STATUTORY INSURANCE PREMIUM DISCOUNTS:	\$1,893.00 \$28,388.00 \$3,312.00
Legislative Premium Tax Discount	(\$3,809)
TOTAL:	\$219,034.00
Change in Policy Premium:	-\$3,809.00

The portion of your premium for

Hurricane Coverage is: \$178,898.00 Non - Hurricane Coverage is: \$10,352.00

See Form CDEC-FE-SCH – Commercial Policy Forms And Endorsements Schedule

Countersigned: 07/25/2025

Authorized By: JULIET JACKMAN

AN .

Issued Date: 07/25/2025

Timothy M. Cerio

President/CEO and Executive Director Citizens Property Insurance Corporation

CDEC1 10 24 R	Includes copyrighted material of Insurance Services Office, Inc.,	Page 1 of 11
	with its permission.	





POLICY CHANGE SUMMARY

POLICY NUMBER: 09918499 - 3 POLICY PERIOD FROM 05/01/2025 TO 05/01/2026

at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS Effective: 05/01/2025

Item State of the	Prior Policy Information	Amended Policy Information
No change has been made to your policy.		

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.

PAA606190016700208000000



Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

LOCATION NO. 1	BUILDING OF	SPECIAL CLAS	S ITEM NO. 1	CSP C	ode: 0333	
BUSINESS DESCRIPTION	: Condominiums -res	idential (associati	on risk only) - witho	ut mercant	ile occupancies -C	ver 30 units
DESCRIPTION OF PREMIS	SES 1: 650 IS	SLAND WAY	8 STO		WIND RESISTIVE	57 UNIT
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33		oup I Construction N/A Group I Territory N/A	Group II Consti Semi Wind Res Group II Terr N/A	sistive	Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units 57
COVERAGES PROVIDED	Insurance at the D Is Shown.	escribed Premis	es Applies Only Fo	or Coverag	es For Which A L	imit Of Insuranc
Coverage Building (Bldg)	Limit Of Insurance \$10,593,000	Covered Causes Of Loss	Total Replacement Cost \$10,593,000	t Rates	Premium \$177,231.00	First Loss
building (blug)	\$10,393,000	VVIIIG	ψ10,030,000		FHCF Build-Up Premiur	
OPTIONAL COVERAGES	Applicable Only W	hen Entries Are	Made In The Sche			
Coverage	Pren				eplacement Cost	
			- 11	ilding Yes	Business Per	rsonal Property
DEDUCTIBLE						
Other Windstorm or Ha	il Deductible		ar Hurricane Deductible			
Deductible Percentage (Dedu	ctible Amount)	Deductible Percentag	e (Deductible Amount)			
Bldg: 3% (\$317,	790)	Bldg: 3% ((\$317,790)			
WINDSTORM MITIGATION	FEATURES		-			
Terrain	Year Built	Roof Cover	Roof Deck		oof-Wall	SWR
С	1988 Eqւ	Non-FBC uivalent (Level A)	Unknown	Co	onnection N/A	No
Building Type Type III	Roof Shape N/A		Protection F one	BC Wind S N/A	Speed FBC	Wind Design N/A
*A premium adjustment of \$ or construction techniques t					uilding's wind loss	mitigation feature
Mortgageholder(s) & Othe	r Policyholder Inter	est(s) – See Poli	cy Interest Sched	ule.		

8
6
Ö
ð
_
9
0
0
=
0
N
o.
\tilde{a}
~
õ
8
9
9
o
0
0
0

CDEC1 10 24 R	Includes copyrighted material of Insurance Services Office, Inc.,	Page 2 of 11
	with its permission.	



Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

	Insurance at the Els Shown. Limit Of Insurance \$43,000	SLAND WAY Froup I Construction N/A Group I Territory N/A Described Premist Covered Causes Of Loss Wind	IN- OR on Group II Con N/A Group II Te N/A	GROUND SY EQUIPMEN struction erritory	WIMMING PO IT Protection CI N/A Coastal Territ Pinellas - 42 ges For Whic	lass BCEGS Grad Ungraded tory No. of Units 2 N/A
ocation Address 50 ISLAND WAY CLEARWATER BEACH, FL 3376 COVERAGES PROVIDED Coverage	G insurance at the E is Shown. Limit Of Insurance \$43,000	iroup I Construction N/A Group I Territory N/A Described Premist Covered Causes Of Loss Wind	OR on Group II Con N/A Group II Te N/A ses Applies Only Total Replacement Co	EQUIPMEN struction erritory For Coverage est Rates	Protection Cl. N/A Coastal Territ Pinellas - 4: ges For Whic	lass BCEGS Grad Ungraded tory No. of Units 2 N/A ch A Limit Of Insurar
50 ISLAND WAY CLEARWATER BEACH, FL 3376 COVERAGES PROVIDED	Insurance at the E Is Shown. Limit Of Insurance \$43,000	N/A Group I Territory N/A Described Premis Covered Causes Of Loss Wind	Group II Te N/A ses Applies Only Total Replacement Co	erritory For Coveraç est Rates	N/A Coastal Territ Pinellas - 4: ges For Whic	Ungraded tory No. of Units 2 N/A :h A Limit Of Insurar
Coverage	Limit Of Insurance \$43,000	Covered Causes Of Loss Wind	Total Replacement Co	est Rates	Prem	
	Insurance \$43,000	Causes Of Loss Wind	Replacement Co			nium First Loss
Special Class Item			\$43,000	Class		
	Applicable Only V			CidSS	\$31	
	Applicable Only V				FHCF Build-Up F	Premium: \$2
OPTIONAL COVERAGES			e Made in The Sc			
Coverage	Prei	mium		R	eplacement (Cost
			E	Building Yes	Busines	ss Personal Propert
DEDUCTIBLE			***			11
Other Windstorm or Hail	Deductible		ear Hurricane e Deductible			
Deductible Percentage (Deducti	ible Amount)	Deductible Percentage	ge (Deductible Amount)		
Bldg: 3% (\$1,290	0)	Bldg: 3%	% (\$1,290)			
WINDSTORM MITIGATION F	FEATURES					
Terrain Ye C	ear Built 1988	Roof Cover N/A	Roof Deck N/A		Roof-Wall onnection N/A	SWR N/A
Building Type N/A	Roof Shape N/A		Protection N/A	FBC Wind	Speed	FBC Wind Design N/A
A premium adjustment of \$ 0 construction techniques that e					ling's wind los	ss mitigation features
Mortgageholder(s) & Other	Policyholder Inte	rest(s) – See Pol	licy Interest Sche	edule.		
PREMIUM: \$33.00						



Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965 Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance At	LOCATION NO. 1	BUILDING O	R SPECIAL CLA	ASS ITEM NO. 3	CSP C	ode: N/A	
Cozetion Address Society Construction N/A N/	BUSINESS DESCRIPTION	: Detached Open-Si	ded Structures (Sheds, Carports, Cab	anas, Mail	Kiosks)	
Courage Premium Replacement Cost Building Business Personal Properties Premium Pre	DESCRIPTION OF PREMIS	SES 1: 650 I	SLAND WAY	CARF	PORT - 11	SPACE 23-33	
Coverage	650 ISLAND WAY		N/A Group I Territory	N/A Group II Terri		N/A Coastal Territory	No. of Units
Limit Of Insurance Causes Of Loss Replacement Cost Rates Premium First Lost Special Class Item \$70,000 Wind \$70,000 Class \$1,066.00 Note that the premium First Lost Special Class Item \$70,000 Wind \$70,000 Class \$1,066.00 Note that the premium First Lost Special Class Item Special Class Item \$70,000 When Entries Are Made In The Schedule Below	COVERAGES PROVIDED		Described Prem	ises Applies Only Fo	r Coverag	ges For Which A I	imit Of Insurance
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below Coverage Premium Replacement Cost Building Pyes Business Personal Prop Yes Other Windstorm or Hail Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) Bidg: 3% (\$2,100) Bidg: 3% (\$2,100) Bidg: 3% (\$2,100) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall N/A N/A Building Type Roof Shape N/A N/A N/A N/A N/A Building Type Roof Shape N/A N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation feature construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	Coverage		Causes		Rates	Premium	First Loss
Coverage Premium Replacement Cost Building Yes Business Personal Prop Calendar Year Hurricane Percentage Deductible Percentage (Deductible Amount) Bidg: 3% (\$2,100) WINDSTORM MITIGATION FEATURES Terrain C 2000 N/A Building Type N/A Roof Shape N/A Popening Protection N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features in the surcharge to a 65% credit.	Special Class Item	\$70,000	Wind	\$70,000	Class	\$1,066.00	N/A
Coverage Premium Replacement Cost Building Yes Business Personal Prop Yes Business Personal Prop Yes DEDUCTIBLE Other Windstorm or Hail Deductible Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$2,100) Bldg: 3% (\$2,100) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover N/A N/A Roof Connection N/A Building Type Roof Shape N/A N/A N/A Roof Speed FBC Wind Desi N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation feature construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.							m: \$62
DEDUCTIBLE Other Windstorm or Hail Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) Deductible Percentage (Deductible Amount) Bldg: 3% (\$2,100) Bldg: 3% (\$2,100) WINDSTORM MITIGATION FEATURES Terrain Year Built C 2000 N/A N/A N/A Connection N/A Building Type Roof Shape N/A N/A N/A N/A N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation feature construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	OPTIONAL COVERAGES	Applicable Only V	When Entries A	e Made In The Sche			
DEDUCTIBLE Other Windstorm or Hall Deductible Percentage Deductible Percentage Deductible Percentage (Deductible Amount) Bldg: 3% (\$2,100) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall Connection N/A N/A Connection N/A N/A Connection N/A N/A Building Type Roof Shape N/A N/A N/A N/A N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation feature construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	Coverage	Pre	mium		R	eplacement Cost	
Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$2,100) Deductible Percentage (Deductible Amount) Bldg: 3% (\$2,100) Bldg: 3% (\$2,100) WINDSTORM MITIGATION FEATURES Terrain C 2000 N/A N/A Roof Cover N/A N/A N/A Roof-Wall Connection N/A Building Type N/A N/A N/A N/A Popening Protection N/A N/A N/A N/A N/A N/A N/A N/				- 11	_	Business Pe	rsonal Property
Percentage Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$2,100) Bldg: 3% (\$2,100) WINDSTORM MITIGATION FEATURES Terrain C 2000 N/A N/A Roof Cover N/A N/A Roof Deck N/A N/A Roof-Wall Connection N/A N/A Building Type N/A	DEDUCTIBLE						
Bldg: 3% (\$2,100) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Connection N/A N/A N/A Connection N/A	Other Windstorm or Ha	Il Deductible					
WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall SWR C 2000 N/A N/A Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Desi N/A N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation feature construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	Deductible Percentage (Dedu	ctible Amount)	Deductible Percent	age (Deductible Amount)			
Terrain Year Built Roof Cover Roof Deck Connection N/A N/A Connection N/A Building Type Roof Shape N/A N/A N/A N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation feature construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	Bldg: 3% (\$2,1	00)	Bldg: 3	% (\$2,100)			
C 2000 N/A N/A Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC Wind Desi N/A N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation feature construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	WINDSTORM MITIGATION	FEATURES					
N/A N/A N/A N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation feature construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						onnection	• • • • •
construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.			Openin			Speed FB0	_
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.	*A premium adjustment of \$ construction techniques tha	0.00 is included to texist. Adjustments	reflect building orange from a 1%	code enforcement and surcharge to a 65%	d the build credit.	ing's wind loss mi	tigation features o
	Mortgageholder(s) & Othe	r Policyholder Inte	rest(s) – See Po	olicy Interest Schedu	ıle.		
PREMIUM: \$1,128.00	PREMIUM: \$1,128.00						

٠,
(D)
0
CD.
9
0
\simeq
\sim
\rightarrow
9
×
0
0
\overline{A}
0
∞
\approx
$_{\odot}$
0
0
$\overline{}$
=
$^{\circ}$

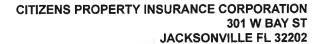
CDEC1 10 24 R	Includes copyrighted material of Insurance Services Office, Inc.,	Page 4 of 11
	with its permission.	





Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965 COVERAGES PROVIDED Insurance at the D Is Shown. Limit Of Insurance Special Class Item \$45,000 OPTIONAL COVERAGES Applicable Only W Coverage Prer DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	Calendar Percental	CAR ion Group II Const N/A Group II Terr N/A iises Applies Only F Total Replacement Cos \$45,000 re Made In The Sche Bu Year Hurricane ge Deductible	PORT - 5 SI ruction ritory or Coverage t Rates Class Fedule Below	PACE 43-51 Protection Class N/A Coastal Territory Pinellas - 42 es For Which A I Premium \$685.00 HCF Build-Up Premit placement Cost	First Loss N/A um: \$40
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965 COVERAGES PROVIDED Insurance at the D Is Shown. Limit Of Insurance Special Class Item \$45,000 OPTIONAL COVERAGES Applicable Only W Coverage Prer DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	roup I Construct N/A Group I Territor N/A Described Prem Covered Causes Of Loss Wind When Entries A mium Calendar Percenta	ion Group II Const N/A Group II Terr N/A ises Applies Only F Total Replacement Cos \$45,000 re Made In The Sche Bu Year Hurricane ge Deductible	t Rates Class Fedule Below Re illding	Protection Class N/A Coastal Territory Pinellas - 42 es For Which A Premium \$685.00 HCF Build-Up Premit placement Cost	N/A No. of Units N/A Limit Of Insurance First Loss N/A um: \$40
COVERAGES PROVIDED Insurance at the Dis Shown. Limit Of Insurance Special Class Item \$45,000 OPTIONAL COVERAGES Applicable Only V Coverage Prer DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	N/A Group I Territor N/A Pescribed Prem Covered Causes Of Loss Wind When Entries A nium Calendar Percenta	Total Replacement Cos \$45,000 re Made In The Scho	t Rates Class Edule Below Re illding	N/A Coastal Territory Pinellas - 42 es For Which A I Premium \$685.00 HCF Build-Up Premium placement Cost	N/A No. of Units N/A Limit Of Insuranc First Loss N/A um: \$40
Limit Of Insurance Special Class Item \$45,000 OPTIONAL COVERAGES Applicable Only V Coverage Prer DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	Covered Causes Of Loss Wind When Entries A nium	Total Replacement Cos \$45,000 re Made In The Sche Bu Year Hurricane ge Deductible	t Rates Class Fedule Below Re illding	Premium \$685.00 HCF Build-Up Premiu / placement Cost	First Loss N/A um: \$40
Coverage Insurance Special Class Item \$45,000 OPTIONAL COVERAGES Applicable Only V Coverage Prer DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	Causes Of Loss Wind When Entries A mium Calendar Percenta	Replacement Cos \$45,000 re Made In The Sche Bu Year Hurricane ge Deductible	Class F edule Below Re ilding	\$685.00 HCF Build-Up Premit / placement Cost	N/A um: \$40
OPTIONAL COVERAGES Applicable Only V Coverage Prer DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	Vhen Entries A nium Calendar Percenta	re Made In The Scho Bu Year Hurricane ge Deductible	edule Below Re ilding	HCF Build-Up Premiu	um: \$40
DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	nium Calendar Percenta	Bu Year Hurricane ge Deductible	edule Below Re ilding	r placement Cost	
Coverage Prer DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	nium Calendar Percenta	Bu Year Hurricane ge Deductible	Re ilding	placement Cost	
DEDUCTIBLE Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	Calendar Percenta	Year Hurricane ge Deductible	ilding	•	
Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	Percenta	Year Hurricane ge Deductible	_	Business Pe	ersonal Property
Other Windstorm or Hail Deductible Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	Percenta	ge Deductible			
Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	Percenta	ge Deductible			
Bldg: 3% (\$1,350) WINDSTORM MITIGATION FEATURES	Deductible Percen				
WINDSTORM MITIGATION FEATURES		tage (Deductible Amount)			
	Bldg:	3% (\$1,350)			
					TV TV
Terrain Year Built C 2000	Roof Cover N/A	Roof Deck N/A		oof-Wall nnection N/A	SWR N/A
Building Type Roof Shape N/A N/A	Openin	g Protection F N/A	BC Wind S N/A	peed FB	C Wind Design N/A
*A premium adjustment of \$ 0.00 is included to construction techniques that exist. Adjustments				ng's wind loss mi	tigation features o
Mortgageholder(s) & Other Policyholder Inter	rest(s) – See P	olicy Interest Sched	ule.		
PREMIUM: \$725.00		-			





Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

LOCATION NO. 1	BUILDING OF	R SPECIAL CLA	SS ITEM NO. 5	CSP C	ode: N/A	
BUSINESS DESCRIPTIO	N: Detached Open-Sig	ded Structures (S	Sheds, Carports, Cab	oanas, Mail	Kiosks)	
DESCRIPTION OF PREM	MISES 1: 650 IS	SLAND WAY	CAR	PORT - 8 S	SPACE - 54-61	
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 3		roup I Constructi N/A Group I Territory N/A	N/A		Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade N/A No. of Units N/A
COVERAGES PROVIDE	Insurance at the D	escribed Prem	ises Applies Only F	or Coverag	ges For Which A	Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	t Rates	Premium	First Loss
Special Class Item	\$60,000	Wind	\$60,000	Class	\$913.00	N/A
					FHCF Build-Up Premi	um: \$53
OPTIONAL COVERAGES	S Applicable Only V	Vhen Entries Ar	e Made In The Sch	edule Belo	w	
Coverage	Prer	nium		R	eplacement Cos	
			The state of the s	i lding Yes	Business Pe	ersonal Property
DEDUCTIBLE						
Other Windstorm or h	lail Deductible		/ear Hurricane ge Deductible			
Deductible Percentage (De	ductible Amount)	Deductible Percent	age (Deductible Amount)			
Bldg: 3% (\$1	,800)	Bldg: 3	% (\$1,800)			
WINDSTORM MITIGATION	ON FEATURES					
Terrain	Year Built	Roof Cover	Roof Deck	R	loof-Wall	SWR
С	2000	N/A	N/A	Co	onnection N/A	N/A
Building Type N/A	Roof Shape N/A		Protection F N/A	FBC Wind S N/A	Speed FB	C Wind Design N/A
*A premium adjustment o construction techniques the					ing's wind loss m	itigation features o
Mortgageholder(s) & Ot	her Policyholder Inte	rest(s) - See Po	olicy Interest Sched	ule.		
PREMIUM: \$966.00						111111111111111

5
9
0
0
=
9
8
\preceq
6
=
0
0
Š
0
80
×
\tilde{c}
ŏ
Ō
0

CDEC1 10 24 R	Includes copyrighted material of Insurance Services Office, Inc.,	Page 6 of 11
	with its permission.	



Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

LOCATION NO. 1	BUILDING O	R SPECIAL CLA	ASS ITEM NO. 6	CSP C	ode: N/A	
BUSINESS DESCRIPTIO	N: Detached Open-Si	ded Structures (Sheds, Carports, Ca	banas, Mail	Kiosks)	
DESCRIPTION OF PREM	MISES 1: 650 IS	SLAND WAY	CAF	RPORT - 6 S	SPACE 64-69	
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 3		roup I Constructi N/A Group I Territory N/A	N/A		Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade N/A No. of Units N/A
COVERAGES PROVIDE	Insurance at the D	escribed Prem	ises Applies Only F	or Covera	ges For Which A L	imit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	st Rates	Premium	First Loss
Special Class Item	\$45,000	Wind	\$45,000	Class	\$685.00 FHCF Build-Up Premiu	N/A m: \$40
OPTIONAL COVERAGES	S Applicable Only V	Vhen Entries A	re Made In The Sch	edule Belo		
Coverage	Prer	nium		Replacement Cost		
			Ві	u ilding Yes	Business Pe	rsonal Property
DEDUCTIBLE						
Other Windstorm or F	lail Deductible		Year Hurricane ge Deductible			
Deductible Percentage (De	eductible Amount)	Deductible Percent	age (Deductible Amount)			
Bldg: 3% (\$1	,350)	Bldg: 3	8% (\$1,350)			
WINDSTORM MITIGATION	ON FEATURES					
Terrain C	Year Built 2000	Roof Cover N/A	Roof Deck N/A		Roof-Wall onnection N/A	SWR N/A
Building Type N/A	Roof Shape N/A	Openin	g Protection N/A	FBC Wind N/A	Speed FB0	C Wind Design N/A
*A premium adjustment o construction techniques the					ling's wind loss mit	tigation features o
Mortgageholder(s) & Otl	her Policyholder Inte	rest(s) - See Po	olicy Interest Sched	dule.		
PREMIUM: \$725.00						



Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

LOCATION NO. 1	BUILDING O	R SPECIAL CLA	SS ITEM NO. 7	CSP C	ode: N/A	
BUSINESS DESCRIPT	ION: Detached Open-Si	ded Structures (S	Sheds, Carports, Cab	anas, Mail	Kiosks)	
DESCRIPTION OF PRE	MISES 1: 650 I	SLAND WAY	CAR	PORT- 6 SI	PACE 73-78	West Transport
Location Address 650 ISLAND WAY CLEARWATER BEACH, FI		roup I Constructi N/A Group I Territory N/A	N/A		Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade N/A No. of Units N/A
COVERAGES PROVID	ED Insurance at the I	Described Premi	ses Applies Only Fo	or Coverag	es For Which A L	imit Of Insuranc
Coverage	Limit Of	Covered Causes Of Loss	Total Replacement Cost	t Rates	Premium	First Loss
Special Class Item	\$45,000	Wind	\$45,000	Class	\$685.00 FHCF Build-Up Premiur	N/A m: \$40
OPTIONAL COVERAG	ES Applicable Only V	When Entries Ar	e Made In The Sche	dule Belov	W	
Coverage Premium Replacement Cost						
				i lding Yes	Business Per	sonal Property
DEDUCTIBLE						
Other Windstorm or	Hail Deductible		ear Hurricane ge Deductible			
Deductible Percentage (I	Deductible Amount)	Deductible Percenta	age (Deductible Amount)			
Bldg: 3% (\$	\$1,350)	Bldg: 3	% (\$1,350)			
WINDSTORM MITIGAT	ION FEATURES					
Terrain C	Year Built 2000	Roof Cover N/A	Roof Deck N/A		oof-Wall onnection N/A	SWR N/A
Building Type N/A	Roof Shape N/A		Protection F N/A	BC Wind S	Speed FBC	Wind Design N/A
*A premium adjustment construction techniques					ng's wind loss miti	igation features o
Mortgageholder(s) & C	Other Policyholder Inte	rest(s) - See Po	licy Interest Schedu	ule.		h
PREMIUM: \$725.00						

CDEC1 10 24 R	Includes copyrighted material of Insurance Services Office, Inc.,
	with its permission.



Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

LOCATION NO. 1	BUILDING OF	R SPECIAL CL	ASS ITEM NO. 8	CSP C	ode: N/A			
BUSINESS DESCRIPTION	l: Detached Open-Sid	led Structures	Sheds, Carports, Caba	anas, Mail	Kiosks)			
DESCRIPTION OF PREMI	SES 1: 650 IS	SLAND WAY	CARP	ORT - 6 S	SPACE - 80-85			
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33		roup I Construct N/A Group I Territor N/A	. N/A		Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade N/A No. of Units N/A		
COVERAGES PROVIDED	Insurance at the D	escribed Pren	nises Applies Only Fo	r Coverag	jes For Which A I	_imit Of Insuran		
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss		
Special Class Item	\$43,000	Wind	\$43,000	Class	\$655.00	N/A		
					FHCF Build-Up Premiu	im: \$38		
OPTIONAL COVERAGES	Applicable Only W	/hen Entries A	re Made In The Sched	dule Belo	w			
Coverage	Pren	nium		R	Replacement Cost			
			III	lding 'es	Business Pe	rsonal Property		
DEDUCTIBLE								
Other Windstorm or Ha	ail Deductible		Year Hurricane ge Deductible					
Deductible Percentage (Ded	uctible Amount)	Deductible Percer	tage (Deductible Amount)					
Bldg: 3% (\$1,2	290)	Bldg:	3% (\$1,290)					
WINDSTORM MITIGATIO	N FEATURES							
Terrain C	Year Built 2000	Roof Cover N/A	Roof Deck N/A		coof-Wall onnection N/A	SWR N/A		
Building Type N/A	Roof Shape N/A	Openin	g Protection FE N/A	BC Wind S N/A	Speed FB	C Wind Design N/A		
*A premium adjustment of construction techniques the					ing's wind loss mi	tigation features		
Mortgageholder(s) & Oth	er Policyholder Inter	est(s) – See P	olicy Interest Schedu	ıle.				
PREMIUM: \$693.00								





Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

LOCATION NO. 1	BUILDING O	R SPECIAL CL	ASS ITEM NO. 9	CSP Code: N/A	
BUSINESS DESCRIPTION	ON: Detached Open-Si	ded Structures	(Sheds, Carports, Caba	anas, Mail Kiosks)	
DESCRIPTION OF PRE	MISES 1: 650 IS	SLAND WAY	CARP	PORT - 3 SPACE 86-8	8
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL		roup I Construct N/A Group I Territor N/A	N/A	N/A	N/A ritory No. of Units
COVERAGES PROVIDE	Insurance at the D	escribed Pren	nises Applies Only Fo	r Coverages For Whi	ch A Limit Of Insurance
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates Pre	mium First Loss
Special Class Item	\$21,000	Wind	\$21,000	Class \$3	20.00 N/A
110		347, E. T		FHCF Build-Up	Premium: \$19
OPTIONAL COVERAGE	S Applicable Only V	Vhen Entries A	re Made In The Sche	dule Below	
Coverage	Prei	mium		Replacement	t Cost
				lding Busine 'es	ess Personal Property
DEDUCTIBLE		riana		O HENNIN	IDMEDIA.
Other Windstorm or	Hail Deductible		Year Hurricane ige Deductible		
Bldg: (\$1,	000)	Bldç	g: (\$1,000)		
WINDSTORM MITIGATI	ON FEATURES	Outside			
Terrain C	Year Built 2000	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A
Building Type N/A	Roof Shape N/A	Openir	ng Protection FI N/A	BC Wind Speed N/A	FBC Wind Design N/A
*A premium adjustment construction techniques	of \$ 0.00 is included to that exist. Adjustments	reflect building range from a 1°	code enforcement and % surcharge to a 65%	d the building's wind lo	oss mitigation features o
Mortgageholder(s) & O	ther Policyholder Inte	rest(s) – See P	olicy Interest Schedu	ıle.	
PREMIUM: \$339.00					

6
0
ā
CO
č
Ó
_
O.
7
0
0
\overline{A}
ci.
$\overline{\infty}$
\sim
\approx
\approx
=
\simeq
$^{\circ}$





Policy Number: 09918499 - 3 Effective Date: 05/01/2025 to 05/01/2026

Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS INCLUDE, FOR EXAMPLE, A LIMIT OF UP TO THE GREATER OF \$15,000 OR 3% OF A SEPARATE BUILDING LIMIT OF INSURANCE, FOR EMERGENCY MEASURES INCLUDING BUT NOT LIMITED TO TEMPORARY REPAIRS, TARPING, SHRINK WRAP, WATER MITIGATION, BOARD-UP, AND SIMILAR MEASURES, OF THAT BUILDING.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.



COMMERCIAL PROPERTY POLICY FORMS AND ENDORSEMENTS SCHEDULE

POLICY NUMBER 09918499 - 3

POLICY PERIOD FROM 05/01/2025

TO 05/01/2026

at 12:01 a.m. Eastern Time

Named Insured

650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

		An entry below of	f "All" indicates th	e form applies to all items scheduled in the policy
Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CIT W00 02	10 24	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	CIT W02 55	10 24	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT W10 10	10 24	CAUSES OF LOSS - WINDSTORM OR HAIL FORM
ALL	ALL	CIT CRW 01 25	10 24	FLORIDA CHANGES
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT 01 91	10 24	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER- RELATED LOSSES
ALL	ALL	CIT W14 20	10 24	CITIZENS CHANGES - PROPERTY NOT COVERED
ALL	ALL	CIT 03 23	12 23	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 07/25/2025

First Named Insured Copy

CDEC-FE-SCH 01 14	Includes copyrighted material of Insurance Services Office, Inc.,	Page 1 of 1
	with its permission.	





POLICY INTEREST SCHEDULE

POLICY NUMBER

09918499 - 3

POLICY PERIOD FROM 05/01/2025

TO 05/01/2026

at 12:01 a.m. Eastern Time

Named Insured

650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

Location No.

Building No.

Interest Type

Name and Mailing Address

No Additional Interests.

Issued Date: 07/25/2025

First Named Insured Copy