



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 09918499 - 3	POLICY PERIOD FROM 05/01/2025 at 12:01 a.m. Eastern Time	TO 05/01/2026
Transaction: AMENDED DECLARATIONS	Effective: 05/01/2025	CR-W
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC. 24701 US HIGHWAY 19 N STE 102 CLEARWATER, FL 33763-4086	Agent JULIET JACKMAN BROWN & BROWN INSURANCE SERVICES, INC. 140 FOUNTAIN PKWY N STE 600 ST PETERSBURG, FL 33716	Fl. Agent Lic. # W637189
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	\$1,893.00
Catastrophe Financing Surcharge	\$28,388.00
Tax-Exempt Surcharge	\$3,312.00
STATUTORY INSURANCE PREMIUM DISCOUNTS:	
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

Authorized By: JULIET JACKMAN

Issued Date: 07/25/2025

Countersigned: 07/25/2025

BY:

Timothy M. Cerio
President/CEO and Executive Director
Citizens Property Insurance Corporation



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

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	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.





CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 09918499 - 3

Effective Date: 05/01/2025 to 05/01/2026

Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0333		
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -Over 30 units						
DESCRIPTION OF PREMISES		1: 650 ISLAND WAY		8 STORY SEMI WIND RESISTIVE 57 UNIT CONDO		
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965		Group I Construction N/A Group I Territory N/A	Group II Construction Semi Wind Resistive Group II Territory N/A	Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade Ungraded No. of Units 57	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$10,593,000	Wind	\$10,593,000	A-Rate	\$177,231.00	N/A
					FHCF Build-Up Premium:	\$6,685
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes		
				Business Personal Property		
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 3% (\$317,790)		Bldg: 3% (\$317,790)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1988	Roof Cover Non-FBC Equivalent (Level A)	Roof Deck Unknown	Roof-Wall Connection N/A	SWR No	
Building Type Type III	Roof Shape N/A	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 15,405.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$183,916.00						





CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 09918499 - 3

Effective Date: 05/01/2025 to 05/01/2026

Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 2		CSP Code: N/A		
BUSINESS DESCRIPTION: Swimming Pools/Spas/Hot Tubs/ Whirlpools (Inground or Above ground- Concrete)						
DESCRIPTION OF PREMISES		1: 650 ISLAND WAY		IN-GROUND SWIMMING POOL WITHOUT DECK OR EQUIPMENT		
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965		Group I Construction N/A Group I Territory N/A		Group II Construction N/A Group II Territory N/A		Protection Class N/A Coastal Territory Pinellas - 42
						BCEGS Grade Ungraded No. of Units N/A
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$43,000	Wind	\$43,000	Class	\$31.00	N/A
					FHCF Build-Up Premium:	\$2
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building Yes Business Personal Property		
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 3% (\$1,290)		Bldg: 3% (\$1,290)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1988	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$33.00						



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301 W BAY ST
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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 09918499 - 3

Effective Date: 05/01/2025 to 05/01/2026

Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 3		CSP Code: N/A		
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		1: 650 ISLAND WAY		CARPORT - 11 SPACE 23-33		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
650 ISLAND WAY		N/A	N/A	N/A	N/A	
CLEARWATER BEACH, FL 33767-1965		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		N/A	N/A	Pinellas - 42	N/A	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$70,000	Wind	\$70,000	Class	\$1,066.00	N/A
					FHCF Build-Up Premium:	\$62
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
		Building Business Personal Property				
		Yes				
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	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	2000	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
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 features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$1,128.00						





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COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 05/01/2025 to 05/01/2026

Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 4		CSP Code: N/A	
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)					
DESCRIPTION OF PREMISES		1: 650 ISLAND WAY		CARPORT - 5 SPACE 43-51	
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965		Group I Construction N/A	Group II Construction N/A	Protection Class N/A	BCEGS Grade N/A
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units N/A
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.					
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium
Special Class Item	\$45,000	Wind	\$45,000	Class	\$685.00
					FHCF Build-Up Premium: \$40
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium		Replacement Cost		
			Building Yes	Business Personal Property	
DEDUCTIBLE					
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible			
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)			
Bldg: 3% (\$1,350)		Bldg: 3% (\$1,350)			
WINDSTORM MITIGATION FEATURES					
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	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design N/A	
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.					
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.					
PREMIUM: \$725.00					



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Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 5	CSP Code: N/A				
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES	1: 650 ISLAND WAY	CARPORT - 8 SPACE - 54-61				
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965	Group I Construction N/A Group I Territory N/A	Group II Construction N/A Group II Territory N/A	Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade N/A No. of Units N/A		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$60,000	Wind	\$60,000	Class	\$913.00	N/A
					FHCF Build-Up Premium:	\$53
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost Building Yes Business Personal Property				
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,800)		Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,800)				
WINDSTORM MITIGATION FEATURES						
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	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$966.00						





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Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 6		CSP Code: N/A		
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		1: 650 ISLAND WAY		CARPORT - 6 SPACE 64-69		
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965		Group I Construction N/A	Group II Construction N/A	Protection Class N/A	BCEGS Grade N/A	
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units N/A	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$45,000	Wind	\$45,000	Class	\$685.00	N/A
					FHCF Build-Up Premium: \$40	
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building		Business Personal Property	
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 3% (\$1,350)		Bldg: 3% (\$1,350)				
WINDSTORM MITIGATION FEATURES						
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	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$725.00						



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301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 05/01/2025 to 05/01/2026

Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 7	CSP Code: N/A
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)		
DESCRIPTION OF PREMISES	1: 650 ISLAND WAY	CARPORT- 6 SPACE 73-78
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965	Group I Construction N/A Group I Territory N/A	Group II Construction N/A Group II Territory N/A
Protection Class N/A Coastal Territory Pinellas - 42	BCEGS Grade N/A No. of Units N/A	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.		
Coverage	Limit Of Insurance	Covered Causes Of Loss
Special Class Item	\$45,000	Wind
		Total Replacement Cost
		\$45,000
		Rates
		Class
		Premium
		\$685.00
		First Loss
		N/A
		FHCF Build-Up Premium:
		\$40
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below		
Coverage	Premium	Replacement Cost
		Building
		Yes
		Business Personal Property
DEDUCTIBLE		
Other Windstorm or Hail Deductible	Calendar Year Hurricane Percentage Deductible	
Deductible Percentage (Deductible Amount)	Deductible Percentage (Deductible Amount)	
Bldg: 3% (\$1,350)	Bldg: 3% (\$1,350)	
WINDSTORM MITIGATION FEATURES		
Terrain	Year Built	Roof Cover
C	2000	N/A
		Roof Deck
		N/A
		Roof-Wall Connection
		N/A
Building Type	Roof Shape	Opening Protection
N/A	N/A	N/A
		FBC Wind Speed
		N/A
		FBC Wind Design
		N/A
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.		
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.		
PREMIUM: \$725.00		





CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 09918499 - 3

Effective Date: 05/01/2025 to 05/01/2026

Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 8		CSP Code: N/A	
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)					
DESCRIPTION OF PREMISES		1: 650 ISLAND WAY		CARPORT - 6 SPACE - 80-85	
Location Address 650 ISLAND WAY CLEARWATER BEACH, FL 33767-1965		Group I Construction N/A	Group II Construction N/A	Protection Class N/A	BCEGS Grade N/A
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units N/A
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.					
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium
Special Class Item	\$43,000	Wind	\$43,000	Class	\$655.00
					FHCF Build-Up Premium: \$38
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
		Building Yes			
		Business Personal Property			
DEDUCTIBLE					
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible			
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)			
Bldg: 3% (\$1,290)		Bldg: 3% (\$1,290)			
WINDSTORM MITIGATION FEATURES					
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	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design N/A	
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.					
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.					
PREMIUM: \$693.00					



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 09918499 - 3

Effective Date: 05/01/2025 to 05/01/2026

Insured Name: 650 ISLAND WAY CONDOMINIUM ASSOCIATION, INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 9		CSP Code: N/A		
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		1: 650 ISLAND WAY		CARPORT - 3 SPACE 86-88		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
650 ISLAND WAY		N/A	N/A	N/A	N/A	
CLEARWATER BEACH, FL 33767-1965		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		N/A	N/A	Pinellas - 42	N/A	
COVERAGES PROVIDED		Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.				
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$21,000	Wind	\$21,000	Class	\$320.00	N/A
					FHCF Build-Up Premium:	\$19
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
		Building Business Personal Property				
		Yes				
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Bldg: (\$1,000)		Bldg: (\$1,000)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	2000	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
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 features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$339.00						





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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.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

**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 "All" indicates the 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

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PAA606190016700808000000





CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY
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
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No Additional Interests.

Issued Date: 07/25/2025

First Named Insured Copy

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