

R.V. JOHNSON AGENCY, INC.
400 N CYPRESS DR #24
TEQUESTA FL 33469



Renewal Premium Invoice

Invoice date: April 26, 2022

BILLED TO:

JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.
PO BOX 3642
TEQUESTA, FL 33469-1010

Invoice Summary

Amount Due	\$174,981.00
Payment Due	June 15, 2022
Current Payment Plan	Full Pay

See reverse side for payment options

Policy Information

Insured: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.
Primary address: 825 CENTER ST
JUPITER, FL 33458-4114

Policy number: 05066569 **Term:** 2
Policy period: 04/30/22 to 04/30/23
Renewal premium: \$174,981.00

Payment Plans At-a-Glance

	Initial Payment	Installment	Installment	Installment
Quarterly*	\$69994	\$34995	\$34995	\$34997
Semiannual*	\$104991		\$69990	
Payment Due	06/15/22	08/01/22	10/31/22	01/30/23

*A 4 percent installment fee will be added to each installment following the initial payment

These payment plan amounts will differ if changes are made to your policy that increase or decrease premium.



Contact your agent with questions or to change your payment plan

R.V. JOHNSON AGENCY, INC.
772-287-3366
(address at top of page)



Please detach and submit this portion with your payment.



Payment Due: June 15, 2022
Policy Number: 05066569 Term: 2
Insured: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

Remit payment to:
Citizens Property Insurance Corporation
P.O. Box 17850
Jacksonville, FL 32245-7850

Amount Due \$174,981.00

Total Payment Enclosed

Make check payable to Citizens Property Insurance Corporation, and include your policy number on the check.

\$	
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Payment Options

Pay Online**

See www.citizensfla.com/payments for more information.

Pay by Phone**

866.411.2742

Only for issued Personal Lines policies

Pay by Mail

P.O. Box 17850
Jacksonville, FL
32245-7850

Pay by Overnight Mail

c/o Payment Processing
Department
301 West Bay Street,
Ste 1300
Jacksonville, FL 32202

Phone: 866.411.2742

**Checking and saving account ACH payments only.

Online or Phone Payment Terms

When making payment to Citizens Property Insurance Corporation by phone or online, you authorize your financial institution to deduct the amount entered as a one-time payment from your bank account. Citizens Property Insurance Corporation will note this transaction as a pending payment until funds are secured from your financial institution. If Citizens Property Insurance Corporation is unable to secure funds from your bank account for any reason, including but not limited to insufficient funds in your account or inaccurate information provided by you when you submit your electronic payment, further collection action may be undertaken by Citizens Property Insurance Corporation, including application of returned check fees to the extent permitted by law.



Acknowledgement of Potential Surcharge and Assessment Liability

We are required by law to send you this notice to inform you about the potential for surcharges and assessments to be applied to your policy.

1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

More information regarding assessments and surcharges is available under the *Policyholder* section of our website, www.citizensfla.com.

Citizens Property Insurance Corporation

POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$25,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	\$25,000	\$25,000
Tier 1: Potential Citizens Policyholder Surcharge (one-time assessment up to 45% of premium)	\$11,250	N/A
Tier 2: Potential Regular Assessment (one-time assessment up to 2% of premium) ¹	N/A	\$500
Tier 3: Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) ²	\$7,500	\$7,500
Potential Annual Assessment:	\$18,750	\$8,000

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law.

Assessment tiers are triggered based on the severity of the deficit.

Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

Notes:

1 - Tier 2 additional assessments may be incurred for other property/casualty policies that are subject to assessment.

2 - Tier 3 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.

Notice of Change in Policy Terms

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverage, duties and conditions of your renewal policy. If you choose to accept our renewal offer, you should carefully review the changes described below along with the enclosed policy. Please consult your agent if you have any questions about the changes or the coverage provided. Receipt by Citizens of the premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured.

Commercial Residential Multiperil

DECLARATIONS

The coverage descriptions shown in your Declarations, such as your coverage limits, rating/underwriting information or deductibles, may be stated differently. If a description of your coverage has changed, or if other information has changed, please consult with your Agent.

The Coinsurance and Agreed Value provisions and forms have been deleted from your policy. These and other changes have been made as follows:

FLORIDA CHANGES, form CIT CR 01 25 02 22, (Former CIT CR 01 25 02 20).

- Paragraph **A.4.** Additional Coverages **a.(5)** “The following examples assume that there is no coinsurance penalty” is deleted.
- Paragraph **B.** Coverage Extensions **5.** – “If a Coinsurance percentage of 80% or more, Agreed Value, or a Value Reporting period symbol, is shown in the Declarations” is deleted.
- Paragraph **E.2.b.** Alternative Dispute Resolution, **b.** Appraisal, paragraphs **b.(2)** through **(5)** are amended to bolster conditions regarding appraiser qualifications when appraising complex commercial loss and preparing estimates of dispute. Additional time frames are introduced. Parameters surrounding examination of the damages claimed and failure to agree upon the amount of loss are introduced. Paragraph **b.(9)** is amended to provide that the parties are responsible to pay the reasonable fees and reasonable expenses of the appraisal and the umpire equally.
- Paragraph **Q.** Claim, Supplemental Claim, Or Reopened Claim is amended to:
 - Change the time within which a claim or reopened claim (but not a supplemental claim) must be reported to Citizens from within 3 years after the date of loss to within 2 years after the date of loss (otherwise the claim or reopened claim is barred). A supplemental claim must be reported to Citizens within 3 years after the date of loss.
 - Revise the definitions of “reopened claim” and “supplemental claim”;
 - Provide a mechanism to determine the date of loss for claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events.
- Paragraph **S.** “Additional Condition Coinsurance is deleted in its entirety” is added.
- Paragraph **T.** is deleted and subsequent paragraphs have been re-lettered.
- Paragraph **U.** is deleted and subsequent paragraphs have been re-lettered.
- Paragraph **CC.** Existing Damage paragraph **j.(3)**. The meaning of “Existing Damage” is amended to also provide that any unrepaired part or portion of a loss to property for which you have made an insurance claim, whether or not paid by insurance, is “Existing Damage”.
- Paragraph **HH.** The Concealment, Misrepresentation Or Fraud condition is renamed to Incorrect Statements Or Representations, Concealment Or Fraudulent Conduct and is amended to express we do not provide coverage to you, any insureds or any other claimant on any basis, if, before, during or after a loss:
 - (1) You or any insured separately or in any manner in conjunction with each other or any third parties;
 or

(2) Any other claimant, or other claimants separately or in any manner in conjunction with each other, you, any insureds or any third parties:

Have, relating to this insurance made one or more material incorrect statements or representations, concealed any material fact or circumstance or engaged in fraudulent conduct.

Additionally, we do not provide coverage to you or any insureds when you or any insured had knowledge of, but failed to disclose that any claimant, or agent or representative of you, any insured, or any claimant made one or more material incorrect statements or representations, concealed any material fact or circumstance, or engaged in fraudulent conduct.

- “Assignor” definition is deleted.
- References to provisions within the endorsement are also edited as applicable.

Disclosure Pursuant To Terrorism Risk Insurance Act, form IL 09 85 12 20 (Former form IL 09 85 01 15).

- The “Federal share of terrorism losses” is amended to 80%.

AGREED VALUE, form CIT 16 15 12 15, If this form is part of your policy, the form has been changed as follows:

- This form has been withdrawn.

This Notice of Change in Policy Terms is a summary of changes in your renewal policy and does not include all specific changes made to the coverages, exclusions, limitations, reductions, deductibles, renewal, cancellation and other provisions found in the policy. Refer to the policy for exact coverage description and specifics. This Notice of Change in Policy Terms is for informational purposes only and does not amend or change any of the actual provisions of the insurance contract, nor does it imply there is coverage other than as specified in the actual policy, its Declarations and its endorsements.



POLICY CHANGE SUMMARY

POLICY NUMBER: 05066569 - 2 **POLICY PERIOD FROM** 04/30/2022 **TO** 04/30/2023
 at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Billing Contact: IPFS CORPORATON	Added	Deleted
Contact Address (First Named Insured: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.)		
Address Line 1	825 CENTER ST	PO BOX 3642
City	JUPITER	TEQUESTA
Postal Code	33458-4114	33469-1010
Policy Coverages		
Common Building Terms		
Coinsurance	100%	
Locations and Buildings		
1: 825 CENTER ST		
10: Building 8: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
11: Building 9: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
12: Building 10: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
13: Building 11: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
14: Building 12: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
15: Building 13: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
16: Building 14: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
17: Building 15: 4 Units		
Coverages		
Building Coverage		

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
18: Building 16: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
19: Building 17: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
1: Building 1: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
20: Building 18: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Building Sinkhole Deductible Amount	\$89,480	\$108,090
21: Building 19: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
22: Building 20: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
23: Building 21: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
24: Building 22 : 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
25: Building 23: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
26: Building 24: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
27: Building 25: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
28: Building 26: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
29: Building 27: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
2: Maintenance Building		

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Coverages		
Building Coverage		
Limit	44,200	53,400
Most Recent Inflation Amount Ext		53400.00
Most Recent Inflation Amt TRC Ext		53400.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$44,200	\$53,400
Building Hurricane Deductible Amount	\$1,326	\$1,602
Building Sinkhole Deductible Amount	\$4,420	\$5,340
30: Building 28: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
31: Building 29: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
32: Building 30: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
33: Building 31: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
34: Building 32: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
35: Building 33: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
36: Building 34: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
37: Building 35: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
38: Building 36: 4 Units		
Coverages		
Building Coverage		

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
39: Building 37: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
40: Building 38: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
41: Building 39: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
42: Building 40: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427

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.



POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Building Sinkhole Deductible Amount	\$89,480	\$108,090
43: Building 41: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
44: Building 42 : 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
45: Building 43: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
46: Building 44: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
47: Building 45: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
48: Building 46: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
49: Building 47: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
4: Building 2: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
50: Building 48: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
51: Building 49: 4 Units		

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
52: Building 50: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
53: Building 51: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
54: Building 52: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
55: Building 53: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
56: Building 54: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
57: Building 55: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
58: Building 56: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
59: Building 57: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
5: Building 3: 4 Units		
Coverages		
Building Coverage		

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POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
60: Clubhouse		
Coverages		
Building Coverage		
Limit	125,000	151,000
Most Recent Inflation Amount Ext		151000.00
Most Recent Inflation Amt TRC Ext		151000.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$125,000	\$151,000
Building Hurricane Deductible Amount	\$3,750	\$4,530
Building Sinkhole Deductible Amount	\$12,500	\$15,100
6: Building 4: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
7: Building 5: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090
8: Building 6: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427

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.



POLICY CHANGE SUMMARY

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Item	Prior Policy Information	Amended Policy Information
Building Sinkhole Deductible Amount	\$89,480	\$108,090
9: Building 7: 4 Units		
Coverages		
Building Coverage		
Limit	894,800	1,080,900
Most Recent Inflation Amount Ext		1080900.00
Most Recent Inflation Amt TRC Ext		1080900.00
Inflation Factor Override Ext	Yes	No
Building Coverage: Total Replacement Cost	\$894,800	\$1,080,900
Building Hurricane Deductible Amount	\$26,844	\$32,427
Building Sinkhole Deductible Amount	\$89,480	\$108,090

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.



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 05066569 - 2 POLICY PERIOD FROM 04/30/2022 TO 04/30/2023
at 12:01 a.m. Eastern Time

Transaction: RENEWAL CR-M

Pay Plan: Citizens Full Pay Bill: Insured Billed

Named Insured and Mailing Address Agent Fl. Agent Lic. #
JUPITER PLANTATION HOMEOWNERS ASSOCIATION, MARTHA DALTON
INC. R.V. JOHNSON AGENCY, INC.
PO BOX 3642 400 N CYPRESS DR #24
TEQUESTA, FL 33469-1010 TEQUESTA, FL 33469

Telephone: 561-575-6090 Telephone: 561-745-8894

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.

Table with 2 columns: Coverage Description and PREMIUM. Includes Commercial Property Coverage (\$170,626.00) and Required Additional Charges (Emergency Management Preparedness and Assistance Trust Fund (EMPA) \$4.00, 2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment \$1,194.00, State Fire Marshal Regulatory Surcharge \$171.00, Tax-Exempt Surcharge \$2,986.00). Total: \$174,981.00

The portion of your premium for Hurricane Coverage is: \$63,093.00 Non - Hurricane Coverage is: \$107,533.00

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

Authorized By: MARTHA DALTON

Issued Date: 04/26/2022

Countersigned: 04/26/2022

BY:

Handwritten signature of Barry J. Gilway

Barry J. Gilway
President/CEO and Executive Director
Citizens Property Insurance Corporation



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 1: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1979	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 2	CSP Code: 0311				
BUSINESS DESCRIPTION: Fully Enclosed Maintenance Building						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Maintenance Building						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Frame	Group II Construction B	Protection Class 2	BCEGS Grade 02		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	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
Building (Bldg)	\$53,400	Basic	\$53,400	Class	\$360.00	N/A
					FHCF Build-Up Premium:	\$22
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage Sinkhole Loss Coverage	Premium \$19.00			Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible	Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible			
\$1,000	Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,602)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$5,340)			
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1996	Roof Cover FBC Equivalent	Roof Deck Level B	Roof-Wall Connection Single Wraps	SWR Unknown	
Building Type Type I	Roof Shape Hip	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 849.00 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: \$401.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 3		CSP Code: N/A			
BUSINESS DESCRIPTION: Swimming Pool (Inground Concrete or Metal)						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Pool & Equipment						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction N/A Group I Territory Statewide	Group II Construction N/A Group II Territory Seacoast Zone 1	Protection Class 2 Coastal Territory None	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	\$72,000	Basic	\$72,000	Class	\$653.00	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						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$2,160)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	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: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 4	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 2: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 5	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 3: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$497.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Calendar Year Hurricane Percentage Deductible	Sinkhole Loss Deductible				
	Deductible Percentage (Deductible Amount)	Deductible Percentage (Deductible Amount)				
\$1,000	Bldg: 3% (\$32,427)	Bldg: 10% (\$108,090)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1979	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 6	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 4: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1979	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 7	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 5: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1979	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 8	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 6: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1979	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 9	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 7: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 10	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 8: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 11	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 9: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1979	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 12	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 10: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 13	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 11: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 14	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 12: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 15	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 13: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1979	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 16	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 14: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1979	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck	N/A		
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 17	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 15: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 18	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 16: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 19	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 17: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1979	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 20	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 18: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 21	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 19: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 22	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 20: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 23	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 21: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
	\$1,000	Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck	N/A		
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 24	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 22 : 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 25	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 23: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 26	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 24: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 27	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 25: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 28	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 26: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 29	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 27: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 30	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 28: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 31	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 29: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 32	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 30: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 33	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 31: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 34	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 32: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 35	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 33: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 36	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 34: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 37	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 35: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
	\$1,000	Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 38	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 36: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck	N/A		
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 39	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 37: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 40	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 38: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 41	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 39: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 42	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 40: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 43	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 41: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 44	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 42 : 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 45	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 43: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 46	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 44: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 47	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 45: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 48	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 46: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
	\$1,000	Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 49	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 47: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 50	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 48: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 51	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 49: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



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Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 52	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 50: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 53	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 51: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 54	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 52: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 55	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 53: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 56	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 54: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 57	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 55: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 58	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 56: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 59	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 1: 825 CENTER ST Building 57: 4 Units						
Location Address 825 CENTER ST JUPITER, FL 33458-4114	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 2	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 1	Coastal Territory None	No. of Units 4		
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)	\$1,080,900	Basic	\$1,080,900	Class	\$2,356.00	N/A
					FHCF Build-Up Premium:	\$95
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$497.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$32,427)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$108,090)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1980	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 4,636.00 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: \$2,948.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 60		CSP Code: 0311		
BUSINESS DESCRIPTION: Fully Enclosed Maintenance Building						
DESCRIPTION OF PREMISES		1: 825 CENTER ST		Clubhouse		
Location Address		Group I Construction		Group II Construction		Protection Class
825 CENTER ST		Joisted Masonry		B		2
JUPITER, FL 33458-4114		Group I Territory		Group II Territory		Coastal Territory
		Statewide		Seacoast Zone 1		None
						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/BPP Actual Cash Value	Rates	Premium	First Loss
Building (Bldg)	\$151,000	Basic	\$151,000	Class	\$1,134.00	N/A
Business Personal Property (BPP)	\$33,000	Basic	\$33,000	Class	\$218.00	N/A
					FHCF Build-Up Premium:	\$78
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$66.00			Building	Business Personal Property	
				Yes	No	
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible			Sinkhole Loss Deductible	
\$1,000		Bldg: 3% (\$4,530) BPP: (\$1,000)			Deductible Percentage (Deductible Amount) Bldg: 10% (\$15,100) BPP: 10% (\$3,300)	
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
B	1979	FBC Equivalent	Level B	Single Wraps	Unknown	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Flat	None	N/A	N/A		
*A premium adjustment of \$ 2,240.00 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: \$1,496.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 05066569 - 2

Effective Date: 04/30/2022 to 04/30/2023

Insured Name: JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

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.

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF YOU HAVE QUESTIONS ABOUT YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT (800) 537-7335.



**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 05066569 - 2 **POLICY PERIOD FROM** 04/30/2022 **TO** 04/30/2023
 at 12:01 a.m. Eastern Time

Named Insured JUPITER PLANTATION HOMEOWNERS 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	CIT 14 20	02 19	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	CIT CR 01 25	02 22	FLORIDA CHANGES
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT 02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT 01 75	02 20	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	CIT 00 01	02 22	TABLE OF CONTENTS - BUILDING AND PERSONAL PROPERTY
ALL	ALL	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	CIT 03 23	01 14	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
1	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
1	ALL	CIT 04 01	02 20	FLORIDA - SINKHOLE LOSS COVERAGE

Issued Date: 04/26/2022

First Named Insured Copy

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**COMMERCIAL PROPERTY POLICY
POLICY INTEREST SCHEDULE**

POLICY NUMBER 05066569 - 2 **POLICY PERIOD FROM** 04/30/2022 **TO** 04/30/2023
at 12:01 a.m. Eastern Time

Named Insured JUPITER PLANTATION HOMEOWNERS ASSOCIATION, INC.

Location No.	Building No.	Interest Type	Name and Mailing Address
No Additional Interests.			



NOTICE OF PRIVACY POLICY

FACTS	WHAT DOES CITIZENS PROPERTY INSURANCE CORPORATION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number - Information you provide on your application for insurance coverage such as your name, address, telephone number, date of birth, and occupation - Information gathered from you as our insured – your payment history, type of coverage you have, underwriting information and claims information - Credit card or bank account information - Mortgage information - Information from your visits to <i>www.citizensfla.com</i> <p>When you are no longer our customer, your information will be retained in accordance with Citizens' records retention schedule. While your information is retained, it may continue to be shared as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citizens chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens share?	Can you limit this sharing?
For our everyday business purposes – We share with nonaffiliates to assist us to process your transactions, underwrite and/or rate your policy, service your policy, administer claims, comply with authorized depopulation programs, respond to court orders and legal investigations, and when permitted by federal or state law.	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share.
For joint marketing with other financial companies	No	We don't share.
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share.
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share.
For nonaffiliates to market to you	No	We don't share.
Questions?	Call 866.411.2742; Deaf/Hard of Hearing: 800.955.8771 (TTY) or 800.955.8770 (Voice); or go to www.citizensfla.com	

What we do	
How does Citizens protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees and vendors are authorized to access information only for valid business reasons. They must agree in writing to maintain the confidentiality of nonpublic personal information. We do not share medical information unless authorized by you or as required by law.
How does Citizens collect my personal information?	<p>We collect your personal information, for example, when:</p> <ul style="list-style-type: none"> - You apply for insurance - We process your application - You pay insurance premiums - You give us your contact information - You give information to your agent or property inspector - You file an insurance claim (or if a claim is made against you) - You show us your government-issued ID or driver's license - You visit Citizens' website if you voluntarily provide the information <p>We also collect information, such as your loss history, from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> - Sharing for affiliates' everyday business purposes – information about your creditworthiness - Affiliates from using your information to market to you - Sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>These are companies related by common ownership or control. They can be financial and nonfinancial companies:</p> <p>Citizens has no affiliates.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial company. Nonaffiliates we share with can include:</p> <ul style="list-style-type: none"> - Independent insurance agents and agencies - Independent adjusters or claims representatives - Inspection companies - Auditors - Insurance support organizations - Attorneys, courts and government agencies
Joint marketing	<p>This is a formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Citizens does not jointly market</p>
Other important information	
<p>State law: The Florida public records law requires that all information received by a state entity be made available to anyone upon request, including e-mail addresses, unless the information is subject to a specific statutory exemption.</p>	

Notice of Collection and Use of Social Security Numbers

Introduction	Section 119.071(5), Florida Statutes, governs the collection of Social Security numbers by certain government entities, including Citizens. Citizens collects Social Security numbers only in cases where it is specifically authorized to do so or when it is imperative for performance of Citizens' duties. To protect your identity, Citizens secures your Social Security number from unauthorized access and strictly prohibits the release of your Social Security number to unauthorized parties contrary to state or federal law.
How are Social Security numbers used to underwrite and service my policy?	<p>Social Security numbers are collected from prospective policyholders during the underwriting process for the following purposes:</p> <ul style="list-style-type: none"> - Obtaining loss history reports for underwriting purposes - Implementing the enhanced Property Insurance Clearinghouse application authorized by paragraph 627.3518(3)(e), Florida Statutes - Reporting unclaimed property to state government agencies - Processing insurance claims - Ensuring compliance with US Department of Treasury Office of Foreign Asset Control requirements

Table of Laws and Regulations

The table below summarizes the purposes for which Citizens collects Social Security numbers and the laws and regulations under which collection is authorized or required. It also identifies whether collection is authorized by statute or mandatory for the performance of that agency's duties and responsibilities as prescribed by law.

Purpose for Collection	Law or Regulation	Authorized by Statute	Mandatory for Performance of Agency Duties
Obtaining Loss History Reports	627.351(6)(n), Florida Statutes		✓
Implementing the enhanced clearinghouse application	627.3518(3)(e), Florida Statutes		✓
Reporting unclaimed property	Chapter 717, Florida Statutes	✓	
Processing insurance claims	627.351(6)(k)		✓
Office of Foreign Asset Control requirements	31 CFR 501 et seq		✓

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE
COMMERCIAL PROPERTY CONDITIONS
COMMON POLICY CONDITIONS

A. Additional Coverages **4.a., Debris Removal**, is deleted and replaced by the following:

4. Additional Coverages

a. Debris Removal

(1) Subject to Paragraphs **(3)** and **(4)**, we will pay your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period.

The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.

(2) Debris Removal does not apply to costs to:

- (a)** Extract "pollutants" from land or water; or
- (b)** Remove, restore or replace polluted land or water.

(3) Subject to the exceptions in Paragraph **(4)**, the following provisions apply:

- (a)** The most we will pay for the total of direct physical loss or damage plus debris removal expense is the Limit of Insurance applicable to the **(5)** Covered Property that has sustained loss or damage.
- (b)** Subject to **(a)** above, the amount we will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

(4) We will pay up to an additional \$5,000 for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:

(a) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.

(b) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if **(4)(a)** and/or **(4)(b)** apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus \$5,000.

Examples

Example #1

Limit of Insurance	\$ 90,000
Amount of Deductible	\$ 500
Amount of Loss	\$ 50,000
Amount of Loss Payable	\$ 49,500
	(\$50,000-\$500)
Debris Removal Expense	\$ 10,000
Debris Removal Expense Payable	\$ 10,000
	(\$10,000 is 20% of \$50,000)

The debris removal expense is less than 25% of the sum of the loss payable plus the deductible.

The sum of the loss payable and the debris removal expense (\$49,500 + \$10,000 = \$59,500) is less than the Limit of Insurance.

Therefore the full amount of debris removal expense is payable in accordance with the terms of Paragraph (3).

Example #2

Limit of Insurance	\$ 90,000
Amount of Deductible	\$ 500
Amount of Loss	\$ 80,000
Amount of Loss Payable	\$ 79,500
	(\$80,000 - \$500)
Debris Removal Expense	\$ 30,000
Debris Removal Expense Payable	
	Basic Amount \$ 10,500
	Additional Amount \$ 5,000

The basic amount payable for debris removal expense under the terms of Paragraph (3) is calculated as follows: \$80,000 (\$79,500 + \$500) x .25 = \$20,000; capped at \$10,500.

The cap applies because the sum of the loss payable (\$79,500) and the basic amount payable for debris removal expense (\$10,500) cannot exceed the Limit of Insurance (\$90,000).

The additional amount payable for debris removal expense is provided in accordance with the terms of Paragraph (4), because the debris removal expense (\$30,000) exceeds 25% of the loss payable plus the deductible (\$30,000 is 37.5% of \$80,000), and because the sum of the loss payable and debris removal expense (\$79,500 + \$30,000 = \$109,500) would exceed the Limit of Insurance (\$90,000).

The additional amount of covered debris removal expense is \$5,000, the maximum payable under Paragraph (4). Thus the total payable for debris removal expense in this example is \$19,500; \$10,500 of the debris removal expense is not covered.

B. Coverage Extensions 5. (First two paragraphs) is deleted and replaced by the following:

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises.

You may extend the insurance provided by this Coverage Part as follows:

C. Coverage Extensions 5.e. Outdoor Property is deleted and replaced by the following:

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas (including satellite dishes), signs (other than signs attached to buildings), trees, shrubs and plants (other than "stock" of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

The most we will pay for loss or damage under this Extension is \$1,000, but not more than \$250 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

D. Limits Of Insurance C. is deleted and replaced by the following:

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

The most we will pay for loss or damage to outdoor signs attached to a building is \$1,000 per sign in any one occurrence.

The amounts of insurance stated in the following Additional Coverages apply in accordance with the terms of such coverages and are separate from the Limit(s) of Insurance shown in the Declarations for any other coverage:

- 1. Fire Department Service Charge;
- 2. Pollutant Clean-up And Removal; and
- 3. Electronic Data.

Payments under the Preservation Of Property Additional Coverage will not increase the applicable Limit of Insurance.

E. Loss Condition **Appraisal** is deleted and replaced by the following:

2. Alternative Dispute Resolution.

a. Mediation.

If you, or an “assignee” of the policy benefits, and we are in dispute regarding a claim under this policy, either you, an “assignee” of the policy benefits or we may request a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services.

We are not, however, required to participate in any mediation requested by an “assignee” of the policy benefits.

- (1) If the dispute is mediated the settlement in the course of the mediation is binding only if both parties agree, in writing, on a settlement.

However, you may rescind the settlement within 3 business days after reaching settlement, unless you have cashed or deposited any settlement check or draft we disbursed to you for the disputed matters as a result of the mediation conference.

- (2) We will pay the cost of conducting any mediation conferences.

If you fail to appear at the conference, the conference must be rescheduled upon your payment of the costs of a rescheduled conference.

- (3) However, if we fail to appear at a mediation conference requested by you without good cause, we will pay:

(a) The actual cash expenses you incurred while attending the conference; and

(b) Also pay the mediator’s fee for the rescheduled conference.

b. Appraisal.

Appraisal is an alternative dispute resolution method to address and resolve disagreement regarding the amount of the covered loss.

- (1) If you or an “assignee” of the policy benefits, and we fail to agree on the amount of loss, either party may demand an appraisal of the loss. If you, an “assignee” of the policy benefits or we demand appraisal, the demand for appraisal must be in writing and shall include an estimate of the amount of any dispute that results from the covered cause of loss.

- (2) The estimate in **b.(1)** above shall include a description of each item of damaged property in dispute as a result of the covered loss, along with the extent of damage and the estimated amount to repair or replace each item.

- (3) Upon receipt of the written demand for appraisal, the parties shall have up to 60 calendar days from receipt of the written demand to examine all damages claimed, including the right to re-inspect the property, before commencing the formal Appraisal process.

The start of the formal Appraisal process will not begin until the earlier of:

- (a) The day the parties mutually agree in writing to commence the formal appraisal process; or

- (b) The 6¹st calendar day after the receipt of the written demand for appraisal;

- (4) Upon commencement of the formal Appraisal process as outlined above in **2.b.(3)** above each party will choose a competent appraiser within 20 days from the date of commencement.

In order to be deemed competent, each appraiser must be experienced and proficient in preparation of commercial property damage estimates, conducting on-site examination of commercial property damages and reviewing commercial engineering reports, regarding repair and replacement of commercial property multi-story and high-rise commercial building damage and business personal property damage.

(5) The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss.

(6) If the appraisers fail to agree within 60 days from the commencement of the formal appraisal process, the two appraisers will choose a competent and impartial umpire.

If the two appraisers cannot agree upon an umpire within 15 days, you, an "assignee" of the policy benefits or we may request that the choice be made by a judge of a court of record located in the county corresponding to the applicable LOCATION NO. and its DESCRIPTION OF PREMISES address shown in the Declarations in accordance with the following:

(7) The two appraisers will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.

(8) The appraisal award will be in writing and shall include the following:

(a) A detailed list, including the amount to repair or replace, of each specific item included in the award from the appraisal findings;

(b) The agreed amount of each item, its replacement cost value and corresponding actual cash value; and

(c) A statement of "This award is made subject to the terms and conditions of the policy."

(9) Each party will:

(a) Pay its own appraiser, including their costs associated with producing the estimate described in **b.(1)** above; and

(b) Pay the reasonable fees and the reasonable expenses of the appraisal and umpire equally.

(10) You, we, the appraisers and the umpire shall be given reasonable and timely access to inspect the damaged property, in accordance with the terms of the policy.

(11) If, however, we requested the mediation in **2.a.** above and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss.

(12) If, however, you or any party other than us requested the mediation in **2.a.** above, we may still demand appraisal.

F. Loss Condition E.3. Duties In The Event Of Loss Or Damage is deleted and replaced by the following:

3. Duties In The Event Of Loss Or Damage

An "assignment agreement" does not change the obligations to perform the duties required under this policy.

a. Duties Of An Insured

In case of a loss to covered property, we have no duty to provide coverage under this policy to you or any other insured seeking coverage, if there is failure to comply with any of the following duties. These duties must be performed either by you, any other insured seeking coverage, or by a representative of either.

(1) Give us prompt notice of the loss or damage. Include a description of the property involved.

(2) As soon as possible, give us or any person authorized to act on our behalf a description of how, when and where the loss or damage occurred.

(3) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim.

This will not increase the Limit of Insurance.

However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss.

To the degree reasonably possible, damaged property must be retained for us or any person authorized to act on our behalf, to inspect.

(4) Keep an accurate record of expenses.

- (5) As soon as reasonably possible, notify the police if a law may have been broken and provide us a copy of the police report.
- (6) Send to us, within 60 days after our request, a signed, sworn statement in a Proof of Loss form provided by us and completed in its entirety, which sets forth, to the best of your knowledge and belief:
 - (a) The description of the loss, including the date and time of the loss, the cause of the loss, a description of how the loss occurred, when the loss was discovered, and who discovered the loss;
 - (b) The names of all persons who resided at the insured location at the time of loss;
 - (c) The interests of all insureds, "assignees" if any, and all others in the property involved and all liens on the property;
 - (d) Other insurance which may cover the loss;
 - (e) Changes in title or occupancy of the property during the term of the policy; and
 - (f) Specifications of the damage to the building; including:
 - (i) Detailed descriptions of the damage to the property;
 - (ii) Repair estimates which show the extent of damage to each item or property;
 - (iii) Estimated amount(s) to repair or replace each item of property; and
 - (iv) Amount(s) of payment made for any temporary or permanent repairs.
 Photographs and any other supporting documentation that exists should be included to the extent it is reasonable and practical to obtain.
- (7) The inventory of damaged Business Personal Property described in **a.(14)** below.
- (8) Produce any updates to the documents and information in **a.(1)** through **a.(7)** above, including revised descriptions of loss, scope of loss, estimates or other supporting information:
 - (a) As this information becomes available, and if additional loss or damage is discovered or incurred; and
 - (b) If you are provided with new estimates or invoices regarding the losses submitted or not submitted in the proof of loss.
- (9) Cooperate with us or any person authorized to act on our behalf, in the investigation or settlement of the claim. This includes speaking and sharing information with us or any person authorized to act on our behalf, and providing documents which can be reasonably obtained by you, to facilitate our investigation of the claim.

A representative of an insured:

 - (a) Must cooperate with our investigation;
 - (b) Must not act in any manner that prevents us or any person acting on our behalf, from investigating the claim; and
 - (c) May not act in any manner to obstruct our investigation.
- (10) As often as we reasonably require, allow us or any person authorized to act on our behalf:
 - (a) Access to the location insured;
 - (b) To inspect the location insured, and to inspect subject to **a.(17)** and **a.(18)** below all damaged property prior to its removal from the insured location;
 - (c) Examine your books and records; and
 - (d) To require an insured or their representative, or both if reasonably possible, to be present at our inspection and to assist in identifying the damaged property during the inspection.

At our request, identify the person or persons with knowledge of how the loss occurred and the extent of damage.

- (11) At our request, identify all person(s) with knowledge of the facts of the loss.
- (12) Execute all work authorizations and allow contractors and related parties entry to the property.
- (13) Keep an accurate record of repair expenses.
- (14) At our request, give us or any person authorized to act on our behalf, complete inventories of the damaged and undamaged property. Include descriptions, quantities, costs, values and amount of loss claimed.
Attach all bills, receipts and related documents that justify the figures in the inventory.
- (15) As often as we or any person authorized to act on our behalf, reasonably require:
 - (a) Show the damaged property retained as required by this policy; and
 - (b) Provide requested records and documents, including all updates to the revised documentation, and permit us or any person authorized to act on our behalf, to make copies.
- (16) Cooperate in obtaining and executing any necessary municipal, county or other governmental documentation or permits for repairs to be made and any necessary work authorizations, as required by these entities.
- (17) To the degree reasonably possible, retain the damaged property and any photographs of the damaged property.
Allow us or any person authorized to act on our behalf, to inspect the retained property and make copies of the photographs.
- (18) To the degree reasonably possible, prior to materially altering, destroying, trenching or excavating any part of the property or structure insured, allow us or any person authorized to act on our behalf, the opportunity to inspect the property.
- (19) To the degree reasonably possible, you must permit us or any person authorized to act on our behalf, to take samples of the damaged and undamaged property for inspection, testing and analysis and permit us or any person acting on our behalf, to make copies from your books and records.

(20) As often as we or any person authorized to act on our behalf reasonably require:

- (a) You or any insured;
- (b) Any member, officer, director, partner or similar representative of the association, corporation or other entity, if you are the association, corporation or other entity, who is an insured; and
- (c) Any agent or representative, including any public adjuster, engaged on behalf of you or any insured, or any member, officer, director, partner or similar representative of an association, corporation, or other entity, described in **20.(b)** above;

must:

- (a) Submit to examinations under oath and recorded statements, at the location insured or other reasonable location designated by us, while not in the presence of each other or any other insured;
- (b) Provide government issued photo identification. If you do not possess government issued photo identification, a signed sworn statement identifying who you are may be provided; and
- (c) Sign any transcript of the examinations under oath and recorded statements.

Such examinations and recorded statements must be either in-person or utilize video and audio technology, or both, as determined by us; and

Such examinations and recorded statements may be about any matter relating to this insurance or the claim, including an insured's books and records.

b. Duties Of An "Assignee"

In case of a loss to covered property, we have no duty to provide coverage under this policy to an "assignee" if there is failure by the "assignee" to comply with any of the following duties. These duties must be performed by the "assignee".

Pursuant to Florida law, in a claim arising under an "assignment agreement", an "assignee" has the burden to demonstrate that we are not prejudiced by the "assignee's" failure to perform the duties in (1) through (4) below.

- (1) Cooperate with us in the investigation of a claim.
- (2) Maintain records of all services provided under the "assignment agreement".
- (3) Provide us requested records and documents related to the services provided, and permit us to make copies of such records and documents.

This includes providing accurate and up-to-date revised estimates of the scope of work to be performed as supplemental or additional repairs are required.
- (4) Deliver a copy of the executed "assignment agreement" to us within 3 business days after executing the "assignment agreement" or when the work has begun, whichever is earlier.
- (5) Must perform the work in accordance with accepted industry standards.

c. Application Of Duties

The duties above apply regardless of whether a person retains or is assisted by a party who provides legal advice, insurance advice or expert claim advice, regarding an insurance claim under this policy.

G. The Loss Payment Condition dealing with the number of days within which we must pay for covered loss or damage is replaced by the following:

Provided you have complied with all the terms of this Coverage Part, we will pay for covered loss or damage upon the earliest of the following:

- (1) Within 20 days after we receive the sworn proof of loss and reach written agreement with you;
- (2) Within 30 days after we receive the sworn proof of loss and:
 - (a) There is an entry of a final judgment; or
 - (b) There is a filing of an appraisal award with us; or
- (3) Within 90 days of receiving notice of an initial, reopened, or supplemental property insurance claim, unless we deny the claim during that time or factors beyond our control reasonably prevent such payment.

If a portion of the claim is denied, then the 90-day time period for payment of claim relates to the portion of the claim that is not denied.

Paragraph (3) above does not form the sole basis for a private cause of action against us.

Paragraph (3) applies only to the following:

- (a) A claim under a policy covering residential property;
- (b) A claim for building or contents coverage if the insured structure is 10,000 square feet or less and the policy covers only locations in Florida; or
- (c) A claim for contents coverage under a tenant's policy if the rented premises are 10,000 square feet or less and the policy covers only locations in Florida.

The Loss Condition **Loss Payment**, paragraph 4.a.(4) is deleted and replaced by the following:

- (4) Repair, rebuild or replace any part or item of the damaged property with material or property of like kind and quality, subject to b. below.

I. The Loss Condition Loss Payment, paragraph 4.a.(5) is added:

- (5) If an identical replacement is not available, we may, at our option, substitute replacement of equal or greater features, functions or capacities of the damaged property, subject to b. below.

J. The Loss Condition Loss Payment, paragraph 4.c. is deleted and replaced by the following:

- c. We will give the first Named Insured, mail to the first Named Insured at the address shown in the Declarations, or "electronically transmit" to the first Named Insured, written notice of our intentions within 30 days after we receive the signed, sworn proof of loss.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

K. The Loss Condition Loss Payment, paragraph 4.i. is added:

- i. In the event of a Catastrophic Ground Cover Collapse to a "principal building," you must repair the damage or loss in accordance with the recommendations of our professional engineer.

If our professional engineer selected or approved by us determines that the repairs cannot be completed within the applicable Limit of Insurance, we will at our option; either:

- (1) Pay to complete our professional engineer's recommended repairs; or
- (2) Pay the policy limits of the applicable building.

L. The following is added to the **Loss Payment Condition**:

Payment of a portion of the claim(s) being asserted in a loss under this policy does not act as a waiver of our right to dispute or deny any unpaid portion of any claim(s) that you may assert arose from a loss.

M. The following is added to the **Loss Payment Condition**:

In no event will we make duplicate payments for the same element of loss because of the insured's failure to notify us of termination of the "assignment agreement".

N. In form **CP 00 17**, Loss Condition **Valuation**, paragraph **8.d.** is added:

- d. "Stock" you have sold but not yet delivered at the selling price less discounts and expenses you otherwise would have had.

O. In the Loss Conditions, the following is added:

Salvage

We may permit you to keep damaged insured property after a loss. If we permit you to keep damaged insured property, we will reduce the amount of loss proceeds payable to you under the policy by the value of the salvage.

P. In the Loss Conditions, the following is added:

Notice

A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on behalf of us that needs access to an insured or the claimant or to the insured property that is the subject of a claim must provide at least 48 hours' notice to the insured or the claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an onsite inspection of the insured property.

The insured or the claimant may deny access to the property if notice has not been provided. The insured or the claimant may waive the 48-hour notice.

Q. In the Loss Conditions, the following is added:

Claim, Supplemental Claim, Or Reopened Claim

- a. A claim or reopened claim is barred unless notice of the claim is given to us in accordance with the terms of the Policy within 2 years after the date of loss.

A reopened claim means a claim that we have previously closed, but that has been reopened upon an insured's request for additional costs for loss or damage previously disclosed to us.

- b. A supplemental claim is barred unless notice of the supplemental claim is given to us in accordance with the terms of the Policy within 3 years after the date of loss.

A supplemental claim means a claim for additional loss or damage from the same peril which we have previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to us.

- c. For claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the hurricane made landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

R. Additional Condition **Mortgageholders**, paragraph **2.a.** is deleted and replaced by the following:

- a. The term mortgageholder includes trustee and lienholder.

S. Additional Condition **Coinsurance** is deleted in its entirety.

T. In the Additional Conditions, the following is added:

Adjustment of Limits and Amounts

If this policy is a renewal with us, the Limit of Insurance for your Covered Property may be adjusted.

Any change in the Limit of Insurance does not, in any way, represent, warrant, or guarantee to any person or entity, that:

- a. These adjustments will keep pace with inflation; or
- b. The amounts of coverage are adequate to repair or rebuild any specific building or structure.

U. In form **CP 00 17**, Optional Coverages, **Replacement Cost**, paragraph **3.b.(4)** is added:

(4) "Stock", unless the Including "Stock" option is shown in the Declarations.

V. The following is added to **H. Definitions** part of this policy:

"Assignee" means a person who is assigned post-loss benefits through an "assignment agreement".

"Assignment agreement" means any instrument by which post-loss benefits under a commercial property insurance policy are assigned or transferred, or acquired in any manner, in whole or in part, to or from a person providing services to protect, repair, restore, or replace property or to mitigate against further damage to the property.

"Assumption insurer" means an insurer who assumes contractual liability of your Citizens policy under an assumption agreement or take out plan pursuant to Sections 627.351(6) and 627.3511, Florida Statutes.

"Diminution in value" means any reduction in the value of any covered property as compared to the value of that property immediately before the loss.

"Electronic transmittal" means:

- a. The electronic transmittal of any document or notice to the designated Primary Email Address shown in your Declarations; or
- b. The electronic posting of any document or notice, with notification to you of the posted document or notice, by electronic transmittal to the designated Primary Email Address shown in your Declarations.

(Hereafter referred to as "electronically transmitted", "electronic transmittal", "electronically transmit" or "electronically transmitting")

"Principal building":

- a. If we are insuring your Business Personal Property located within a building we do not insure under this policy, "principal building" means:

The building including any attached garage located at the Business Personal Property's insured location shown in Declarations.

"Principal building" does not include property described in paragraphs **b.(1)** through **b.(7)** below.

- b. If we are insuring a building or structure under this policy, "principal building" means each building shown in the Declarations, including any attached garage.

"Principal building" does not include:

- (1) Appurtenant structures connected to the "principal building" by a fence, utility line, open space, or breezeway;
- (2) Structures whose foundation is not part of or connected to the applicable "principal building" foundation.

These structures include, but are not limited to, screen enclosures, porches, lanais, carports, pools, pool decks, spas, gazebos, buildings that are not fully enclosed, buildings or structures constructed to be open to the weather, and other open sided or ancillary structures;

- (3) Driveways, sidewalks, decks or patios; including, but not limited to, walkways, pavement, fences and other similar property;
- (4) Structures and other property excluded or not covered elsewhere in your policy;
- (5) Materials, equipment, supplies and temporary structures on or within 100 feet of the described premises used for making additions, alterations or repairs to property other than the "principal building";
- (6) Temporary structures on or within 100 feet of the described premises used for making additions, alterations or repairs to the "principal building"; or
- (7) Other buildings or garages whose foundation is not part of or connected to the applicable "principal building" foundation.

"Primary structural member" means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.

"Primary structural system" means an assemblage of "primary structural members."

"Structural damage" means a "principal building," regardless of the date of its construction, has experienced the following:

- a. Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement related damage to the interior such that the interior building structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code;

- b. Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement related damage to the “primary structural members” or “primary structural systems” that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those “primary structural members” or “primary structural systems” exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;
- c. Damage that results in listing, leaning or buckling of the exterior load bearing walls or other vertical “primary structural members” to an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;
- d. Damage that results in the building, or any portion of the building containing “primary structural members” or “primary structural systems,” being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined within the Florida Building Code; or
- e. Damage occurring on or after October 15, 2005, that qualifies as “substantial structural damage” as defined in the Florida Building Code.

W. In Form **CP 00 17**, the following definition is added to **H. Definitions** part of this policy:

“**Stock**” means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

X. Sinkhole Collapse Coverage Removed.

Sinkhole Collapse coverage is removed and coverage for Catastrophic Ground Cover Collapse is added instead as set forth in Part **V.** below.

In the Causes Of Loss – Basic Form, **Sinkhole Collapse** is deleted from the Covered Causes of Loss.

Further, this policy does not insure against Sinkhole Loss as defined in Florida law unless an endorsement for Sinkhole Loss is made part of this policy. However, if Sinkhole Loss causes Catastrophic Ground Cover Collapse, coverage is provided for the resulting Catastrophic Ground Cover Collapse even if an endorsement for Sinkhole Loss is not made part of this policy.

Y. The following is added to this policy as a Covered Cause of Loss:

Catastrophic Ground Cover Collapse.

We will pay for direct physical loss or damage to the “principal building” caused by or resulting from Catastrophic Ground Cover Collapse, meaning geological activity that results in all of the following:

- a. The abrupt collapse of the ground cover;
- b. A depression in the ground cover clearly visible to the naked eye;
- c. “Structural damage” to the “principal building,” including the foundation; and
- d. The “principal building” being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that “principal building.”

However, damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute loss or damage resulting from a Catastrophic Ground Cover Collapse.

Direct physical loss from Catastrophic Ground Cover Collapse does not apply to the costs to repair the depression or hole, or to stabilize the land on the premises. However:

- a. If our professional engineer selected or approved by us determines that the repairs cannot be completed within the applicable Limit of Insurance, and we at our option pay to complete our professional engineer’s recommended repairs, our payments will include payment for stabilization of the applicable land in accordance with our professional engineer’s recommended repairs.
- b. The total of our payments in (a) above will not exceed the applicable Limit of Insurance.

Business Personal Property:

We will pay for direct physical loss or damage to Business Personal Property shown in the Declarations, when the following apply:

- a. The Business Personal Property is located within a “principal building,” and
- b. The direct physical loss or damage results from or is caused by Catastrophic Ground Cover Collapse that occurs during the policy period, as described above.

The Earth Movement And Settlement Exclusion does not apply to coverage for Catastrophic Ground Cover Collapse.

Coverage for Catastrophic Ground Cover Collapse does not increase the applicable Limit of Insurance.

Regardless of whether loss or damage attributable to Catastrophic Ground Cover Collapse also qualifies as Sinkhole Loss or Earthquake (if either or both of those causes of loss are covered under this Coverage Part), only one Limit of Insurance will apply to such loss or damage.

- Z. In the Causes Of Loss – Basic Form, the Earth Movement Exclusion **B.1.b.** is deleted and replaced by the following:

b. Earth Movement And Settlement

- (1) Earthquake and settlement, including any earth sinking, rising or shifting related to such event;
- (2) Landslide, mudslide, and mudflow, including any earth sinking, rising or shifting related to such event;
- (3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
- (4) Earth sinking (other than catastrophic ground cover collapse), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty.

Soil conditions include contraction, expansion, freezing, thawing, erosion, scouring, improperly compacted soil, clay shrinkage or other expansion or contraction of soils or organic materials and the action of water under the ground surface;

Whether caused by or resulting from human or animal forces or any act of nature.

But if Earth Movement, as described in **b.(1)** through **(4)** above, results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

- (5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire or Volcanic Action, we will pay for the loss or damage caused by that fire or Volcanic Action.

- AA. In the Causes Of Loss – Basic Form, the Water Exclusion **B.1.g.** is deleted and replaced by the following:

g. Water

- (1) Flood, surface water, waves, including tidal waves and tsunamis, tides, tidal water, wave wash, storm surge, overflow of any body of water, or spray from any of these, all whether or not driven by wind including storm surge;
- (2) Mudslide or mudflow;
- (3) Water that backs up or overflows or is otherwise discharged from a sewer, drain, septic tank and system, sump, sump pump or related equipment;
- (4) Water under the ground surface pressing on, or flowing, leaking or seeping through:
 - (a) Buildings, foundations, walls, floors, driveways, sidewalks, patios, swimming pools, paved surfaces, or other structures;
 - (b) Basements, whether paved or not;
 - (c) Doors, windows or other openings; or
- (5) Waterborne material carried or otherwise moved by any of the water referred to in **g.(1)**, **g.(3)** or **g.(4)** or material carried or otherwise moved by mudslide or mudflow.

This Exclusion **g.** applies regardless of whether any of the above in **g.(1)** through **g.(5)** is caused by or resulting from human or animal forces or by an act of nature or is otherwise caused.

An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or any other boundary or containment system fails in whole or in part, for any reason, to contain the water or waterborne material.

But if any of the above, as described in **g.(1)** through **g.(5)** above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

BB.In the Causes Of Loss – Basic Form, the following paragraph **i.** is added to **B.1.** Exclusions:

i. Windstorm Exterior Paint And Waterproofing Exclusion

If windstorm is a Covered Cause of Loss and loss or damage to Covered Property is caused by or results from windstorm, the following exclusion applies:

We will not pay for loss or damage caused by windstorm to:

- (1) Paint; or
- (2) Waterproofing material, including stain; applied to the exterior of any building or structure.

CC.In the Causes Of Loss – Basic Form, the following paragraph **j.** is added to **B.1.** Exclusions:

j. Existing Damage

- (1) Any damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or occurring at a later date;
- (2) Damages existing prior to the time of loss: or
- (3) Any unrepaired part or portion of a loss to property for which you have made an insurance claim, whether or not paid by insurance.

Paragraph (3) above does not apply, for the same loss, to a reopened claim or a supplemental claim described under Loss Conditions Part **Q.**, Claim, Supplemental Claim, Or Reopened Claim.

However, under this Exclusion **j.** any ensuing loss to property described in Coverages not otherwise excluded or excepted in this policy is covered.

This provision applies to all coverages in this policy.

DD.In the Causes Of Loss – Basic Form, the Utility Services exclusion **B.2.e.** is deleted and replaced by the following:

- c.** Leakage or discharge of water or steam from any part of a system or appliance containing water or steam (other than an Automatic Sprinkler System), unless the leakage or discharge occurs because the system or appliance was damaged by a Covered Cause of Loss.

In no event will we pay for loss or damage caused by or resulting from continuous or repeated seepage or leakage of water or steam, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of time, whether hidden or not and results in damage such as wet or dry rot, "fungi," deterioration, rust, decay or other corrosion.

EE.In the Common Policy Conditions, the Inspections And Surveys Condition **D.** is deleted and replaced by the following:

D. Inspections And Surveys.

1. We have the right to:
 - a.** Make inspections and surveys at any time;
 - b.** Give you reports on the conditions we find; and
 - c.** Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged.

We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public.

And we do not warrant that conditions:

 - a.** Are safe or healthful; or
 - b.** Comply with laws, regulations, codes or standards.
3. This condition applies not only to us, but also to any rating, advisory, inspection service or similar organization which makes insurance inspections, surveys, reports or recommendations.

FF.In the Common Policy Conditions, the following is added:

Renewal Notification

If we elect to renew this policy, we will let the first Named Insured know, in writing:

1. Of our decision to renew this policy; and
2. The amount of renewal premium payable to us.

This notice will be delivered to the first Named Insured, mailed to the first Named Insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first Named Insured, at least 45 days before the expiration date of this policy.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

GG.In the Common Policy Conditions, the following is added:

Document Transmittal

Upon affirmative election by you for Citizens to deliver policy documents by electronic means in lieu of delivery by mail, we may "electronically transmit" any document or notice to you.

Proof of "electronic transmittal" is sufficient proof of notice.

HH.In the Commercial Property Conditions, the Concealment, Misrepresentation Or Fraud Condition **A.** is deleted and replaced by the following:

A. Incorrect Statements Or Representations, Concealment Or Fraudulent Conduct.

1. We do not provide coverage under this Policy to you or any insureds who, before, during or after a loss, separately or in any manner in conjunction with each other or in conjunction with any third parties, have, relating to this insurance:
 - a. Made one or more material incorrect statement or representations;
 - b. Concealed any material fact or circumstance; or
 - c. Engaged in fraudulent conduct.
2. We do not provide coverage under this Policy to you or any insureds, when you or any insured had knowledge of, but failed to disclose that any claimant, or agent or representative of you, any insured, or any claimant, engaged in any of the behavior described in **3.a.** through **3.c.** below.
3. We do not provide coverage under this Policy to any other claimant or other claimants seeking benefits under the policy on any basis who, before, during or after a loss, separately or in any manner in conjunction with each other, you, any insureds or any third parties, have, relating to this insurance:
 - a. Made one or more material incorrect statement or representations;
 - b. Concealed any material fact or circumstance; or
 - c. Engaged in fraudulent conduct.

If this policy covers a residential structure or its contents, then in the Commercial Property Conditions, the following is added to **A.** Incorrect Statements Or Representations, Concealment Or Fraudulent Conduct:

However, if this policy has been in effect for more than 90 days, we may not deny a claim filed by you or an insured on the basis of credit information available in public records.

II. The following is added to this policy:

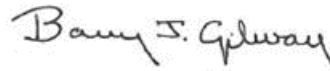
AGREEMENT

This policy is issued on behalf of the Citizens Property Insurance Corporation and by acceptance of this policy you agree:

This policy does not include, does not insure, and we will not pay for, any "diminution in value".

JJ. The following is added to this policy:

IN WITNESS WHEREOF, Citizens Property Insurance Corporation has executed and attested these presents.



Citizens Property Insurance Corporation