



INSURANCE

Underwritten By:
Frontline Insurance Unlimited

COMMERCIAL PROPERTY POLICY
RENEWAL DECLARATIONS

TRANSACTION DATE: 06/30/2025
DATE ISSUED: 05/26/2025
DATE PRINTED: 05/26/2025

| POLICY NUMBER | POLICY PERIOD | |
|---------------|------------------------|-------------------|
| 8727787218 | From: 06/30/2025 | To: 06/30/2026 |
| | 12:01 AM Standard Time | |

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 727-521-4253.
TO REPORT A CLAIM CALL: 1-800-675-0145.

| NAMED INSURED & MAILING ADDRESS: | | AGENT: | | 523-24-21294 |
|--|--------------|--|--------------|--------------|
| APARTMENT OWNERS OF CARRIAGE HOUSE INC 321 INTERSTATE BLVD SARASOTA, FL 34240-8409 | | NORTHEAST UNDERWRITERS, INC - CL 4790 1ST ST N SAINT PETERSBURG, FL 33703-3000 | | |
| TELEPHONE: | 941-377-1234 | TELEPHONE: | 727-521-4253 | |

| DESCRIPTION OF LOCATION(S): | | | |
|-----------------------------|---------|--|------------------------------------|
| LOC NO | BLDG NO | BUILDING ADDRESS | OCCUPANCY |
| 1 | 1 | 701 BARCELONA AVE, VENICE, FL 34285-1641 | 014 CONDO-RES W/O MERC-11-30 UNITS |

| POLICY LEVEL COVERAGES: | COVERED CAUSES OF LOSS: | SPECIAL |
|---|-------------------------|---------|
| COVERAGE | LIMIT OF INSURANCE | |
| TERRORISM (TRIA) | EXCLUDED | |
| PROPERTY EXTENSION PLUS (BROADENING ENDORSEMENT) - DELUXE | SEE SCHEDULE | |

| INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN | | | | | |
|---|---------|-------------------|--------------------|-----------|-------------|
| COVERAGES PROVIDED: | | | | | |
| AGREED VALUE EXPIRATION DATE: | | N/A | | | |
| LOC NO | BLDG NO | COVERAGE | LIMIT OF INSURANCE | VALUATION | COINSURANCE |
| 1 | 1 | BUILDING COVERAGE | \$2,021,635 | RCV | 80% |

| DEDUCTIBLES: | | | | | | |
|--------------|---------|-------------------|---------|--------------------------------------|-----------|-------|
| LOC NO | BLDG NO | COVERAGE | AOP | HURRICANE PERCENTAGE - CALENDAR YEAR | WIND/HAIL | OTHER |
| 1 | 1 | BUILDING COVERAGE | \$5,000 | 5% | 1% | |



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| DEDUCTIBLES: | | | | | | |
|--------------|---------|---|---------|---|-----------|-------|
| LOC NO | BLDG NO | COVERAGE | AOP | HURRICANE PERCENTAGE - CALENDAR YEAR | WIND/HAIL | OTHER |
| 1 | 1 | SPECIAL CLASS ITEM 1 (1 SWIMMING POOL IN-GROUND - POOL) | \$5,000 | 5% | 1% | |

| APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW | | | | | | |
|---|---------|---|--------------------|-----------|-------------|--|
| OPTIONAL COVERAGES: | | | | | | |
| LOC NO | BLDG NO | COVERAGE | LIMIT OF INSURANCE | VALUATION | COINSURANCE | |
| 1 | 1 | SPECIAL CLASS ITEM 1 (1 SWIMMING POOL IN-GROUND - POOL) | \$39,915 | RCV | 80% | |

| | |
|-------------------------------|--------------------|
| TOTAL COVERAGE PREMIUM | \$21,345.00 |
|-------------------------------|--------------------|

| POLICY TAXES AND FEES: | |
|-----------------------------|-------------------|
| INSPECTION FEE | \$250.00 |
| POLICY FEE | \$100.00 |
| FLSO FEE | \$13.02 |
| FLORIDA TAX | \$1,071.73 |
| EMPA | \$4.00 |
| TOTAL TAXES AND FEES | \$1,438.75 |



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| | |
|-----------------------------|--------------------|
| TOTAL POLICY PREMIUM | \$22,783.75 |
|-----------------------------|--------------------|

| PROPERTY ENHANCEMENT ENDORSEMENT: | DELUXE |
|--|--------------------|
| COVERAGE DESCRIPTION | LIMIT OF INSURANCE |
| REAL PROPERTY OF OTHERS REQUIRED BY CONTRACT | \$10,000 |
| ELECTRONIC DATA | \$10,000 |
| DEBRIS REMOVAL | \$50,000 |
| FIRE DEPARTMENT SERVICE CHARGE | \$10,000 |
| POLLUTANT CLEANUP AND REMOVAL | \$25,000 |
| PERSONAL EFFECTS AND PROPERTY OF OTHERS | \$20,000 |
| VALUABLE PAPERS AND RECORDS (OTHER THAN ELECTRONIC DATA) | \$25,000 |
| PROPERTY OFF-PREMISES (INCLUDING WHILE IN TRANSIT) | \$25,000 |
| OUTDOOR PROPERTY | \$10,000 |
| ACCOUNTS RECEIVABLE | \$25,000 |
| ARSON REWARD | \$10,000 |
| BACK-UP OF SEWERS OR DRAINS | \$10,000 |
| FINE ARTS | \$10,000 |
| FIRE PROTECTIVE DEVICES | \$5,000 |
| SPOILAGE | \$15,000 |
| COMPUTER EQUIPMENT | \$25,000 |
| LAPTOP/PORTABLE COMPUTERS | \$10,000 |
| LOCK REPLACEMENT | \$2,500 |
| MONEY AND SECURITIES INSIDE THE PREMISES | \$25,000 |
| MONEY AND SECURITIES OUTSIDE THE PREMISES | \$25,000 |
| OFF-PREMISES SERVICES INTERRUPTION | \$20,000 |



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| PROPERTY ENHANCEMENT ENDORSEMENT: | DELUXE |
|-----------------------------------|--------------------|
| COVERAGE DESCRIPTION | LIMIT OF INSURANCE |
| CONSEQUENTIAL LOSS | \$10,000 |
| SIGNS | \$25,000 |

| FORMS/ENDORSEMENTS APPLICABLE: | | |
|--------------------------------|--------------|--|
| FORM NUMBER | EDITION DATE | FORM NAME |
| FIU-FL-DEC | 08 24 | DECLARATIONS PAGE |
| FIU FL SLD | 01 22 | SURPLUS LINES DISCLOSURE - FLORIDA |
| FIU FL NOCPT | 03 24 | NOTICE OF CHANGE IN POLICY TERMS |
| FIU NOCPT | 02 24 | NOTICE OF CHANGE IN POLICY TERMS |
| FIU NOCPT | 05 24 | NOTICE OF CHANGE IN POLICY TERMS |
| FIU NOCPT | 07 24 | NOTICE OF CHANGE IN POLICY TERMS |
| IL P 001 | 01 04 | OFAC ADVISORY NOTICE |
| FIU CN | 06 14 | CLAIMS LETTER |
| FIU PN | 05 14 | PRIVACY NOTICE |
| CP 00 17 | 06 07 | CONDOMINIUM ASSOCIATION COVERAGE FORM |
| CP 10 30 | 03 24 | CAUSES OF LOSS - SPECIAL FORM |
| CP 00 90 | 07 88 | COMMERCIAL PROPERTY CONDITIONS |
| IL 00 17 | 11 98 | COMMON POLICY CONDITIONS |
| CP 01 25 | 05 24 | FLORIDA CHANGES |
| CP 01 40 | 07 06 | EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA |
| CP 01 91 | 07 10 | FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS |



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FORMS/ENDORSEMENTS APPLICABLE:

| FORM NUMBER | EDITION DATE | FORM NAME |
|-------------|--------------|---|
| CP 03 21 | 10 12 | WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE |
| CP 03 22 | 01 06 | FLORIDA - MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES) |
| CP 03 23 | 06 07 | FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS) |
| CP 10 32 | 08 08 | WATER EXCLUSION ENDORSEMENT |
| CP 10 35 | 06 95 | WATERCRAFT EXCLUSION |
| CP 14 10 | 06 95 | ADDITIONAL COVERED PROPERTY |
| CP 17 99 | 10 12 | CONDOMINIUM ASSOCIATION CHANGES - STANDARD PROPERTY POLICY |
| FIU 10 26 | 04 15 | EXCLUSION OF COSMETIC DAMAGE TO ROOF SURFACING |
| FIU 626 | 06 14 | FLORIDA CHANGES - CANCELLATION AND NONRENEWAL |
| FIU ASB | 04 21 | ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT |
| FIU BE 02 | 02 23 | PROPERTY EXTENSION PLUS (BROADENING) ENDORSEMENT - DELUXE |
| FIU CD | 08 22 | COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT |
| FIU DC | 08 14 | DEDUCTIBLE CLAUSE |
| FIU FC APR | 01 24 | FLORIDA CHANGES - APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY) |
| FIU MEPE | 06 24 | MINIMUM EARNED PREMIUM ENDORSEMENT |
| FIU PRLS | 04 21 | PRIOR LOSS OR DAMAGE EXCLUSION |
| FIU REM | 07 24 | ADDITIONAL COVERAGE - REASONABLE EMERGENCY MEASURES ENDORSEMENT |
| IL 00 03 | 09 08 | CALCULATION OF PREMIUM |
| IL 01 75 | 03 24 | FLORIDA CHANGES - LEGAL ACTION AGAINST US |
| IL 09 35 | 07 02 | EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES |
| IL 09 53 | 01 15 | EXCLUSION OF CERTIFIED ACTS OF TERRORISM |

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| FORM NUMBER | EDITION DATE | FORM NAME |
| FIUTRIAOPT | 12 20 | TRIA REJECTION/ELECTION DISCLOSURE |

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WIND RELATED 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.

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

AUTHORIZED SIGNATURE:



DATE SIGNED:

05/26/2025

Surplus Lines Agent's Name: David Allaire

Surplus Lines Agent License:

1413331

Frontline Website: www.frontlineinsurance.com