



**COMMERCIAL PROPERTY POLICY DECLARATIONS**

<b>POLICY NUMBER:</b> 10158324 - 1	<b>POLICY PERIOD FROM</b> 04/22/2023 at 12:01 a.m. Eastern Time	<b>TO</b> 04/22/2024
<b>Transaction:</b> AMENDED DECLARATIONS	<b>Effective:</b> 09/11/2023	CR-M
<b>Pay Plan:</b> Citizens Full Pay	<b>Bill:</b> Insured Billed	
<b>Named Insured and Mailing Address</b>	<b>Agent</b>	<b>Fl. Agent Lic. #</b>
Chateau Belleair Condominium Association Inc. 24701 US HWY 19 N STE 102 C/O AMERI-TECH MGMT CLEARWATER, FL 33763-4086	TODD GEORGE MARSH AND MCLENNAN AGENCY LLC 101 STARCREST DRIVE CLEARWATER, FL 33765	D040733_1
<b>Telephone:</b> 727-726-8000	<b>Telephone:</b> 844-848-9373	

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.  
 THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

	PREMIUM
<b>COMMERCIAL PROPERTY COVERAGE</b>	\$190,367.00
<b>Required Additional Charges:</b>	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$2,475.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$1,333.00
State Fire Marshal Regulatory Surcharge	\$190.00
Tax-Exempt Surcharge	\$3,331.00
<b>TOTAL:</b>	<b>\$197,700.00</b>
<b>Change in Policy Premium:</b>	<b>\$0.00</b>

The portion of your premium for  
 Hurricane Coverage is: \$118,615.00      Non - Hurricane Coverage is: \$71,752.00

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

**Authorized By:** TODD GEORGE  
**Issued Date:** 09/11/2023

**Countersigned:** 09/11/2023

**BY:**

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



**POLICY CHANGE SUMMARY**

**POLICY NUMBER:** 10158324 - 1      **POLICY PERIOD FROM** 04/22/2023      **TO** 04/22/2024  
 at 12:01 a.m. Eastern Time

**Transaction:** AMENDED DECLARATIONS      **Effective:** 09/11/2023

Item	Prior Policy Information	Amended Policy Information
Locations and Buildings		
2: 2207 Belleair Road		
1: Building B - 30 Units		
Year of Last Primary Roof Update/Replacement		2023

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: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.



<b>LOCATION NO. 1</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 1</b>		<b>CSP Code: 0333</b>		
<b>BUSINESS DESCRIPTION:</b> Condominiums -residential (association risk only) - without mercantile occupancies -Over 30 units						
<b>DESCRIPTION OF PREMISES</b>		1: 2205 Belleair Road		Building A - 36 Units		
<b>Location Address</b> 2205 BELLEAIR RD CLEARWATER, FL 33764-2742		<b>Group I Construction</b> Joisted Masonry	<b>Group II Construction</b> B	<b>Protection Class</b> 1	<b>BCEGS Grade</b> Ungraded	
		<b>Group I Territory</b> Statewide	<b>Group II Territory</b> Seacoast Zone 3	<b>Coastal Territory</b> None	<b>No. of Units</b> 36	
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
		<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>
<b>Coverage</b>						<b>First Loss</b>
Building (Bldg)		\$5,295,800	Basic	\$5,295,800	Class	\$43,637.00
					FHCFC Build-Up Premium:	\$2,389
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b>	<b>Business Personal Property</b>	
				Yes		
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
		Deductible Percentage (Deductible Amount)				
\$1,000		Bldg: 5% (\$264,790)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> Non-FBC Equivalent	<b>Roof Deck</b> Level A	<b>Roof-Wall Connection</b> Clips	<b>SWR</b> No	
<b>Building Type</b> Type I	<b>Roof Shape</b> Gable	<b>Opening Protection</b> None	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> N/A		
*A premium adjustment of \$ 29,897.00 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$46,026.00</b>						

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**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 1</b>	<b>BUILDING OR SPECIAL CLASS ITEM NO. 2</b>	<b>CSP Code: N/A</b>				
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		1: 2205 Belleair Road		11 Stall Carports (A30-36, B1)		
<b>Location Address</b> 2205 BELLEAIR RD CLEARWATER, FL 33764-2742		<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide		<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3		<b>Protection Class</b> 1 <b>Coastal Territory</b> None
						<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$55,700	Basic	\$55,700	Class	\$1,130.00	N/A
					FHCF Build-Up Premium:	\$61
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes	<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,785)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$1,191.00</b>						



**COMMERCIAL PROPERTY POLICY DECLARATIONS**

**Policy Number:** 10158324 - 1

**Effective Date:** 04/22/2023 to 04/22/2024

**Insured Name:** Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 1</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 3</b>		<b>CSP Code: N/A</b>		
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		1: 2205 Belleair Road		11 Stall Carport (A19-29)		
<b>Location Address</b> 2205 BELLEAIR RD CLEARWATER, FL 33764-2742	<b>Group I Construction</b> Masonry Non-Combustible		<b>Group II Construction</b> N/A		<b>Protection Class</b> 1	<b>BCEGS Grade</b> N/A
	<b>Group I Territory</b> Statewide		<b>Group II Territory</b> Seacoast Zone 3		<b>Coastal Territory</b> None	<b>No. of Units</b> N/A
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$55,700	Basic	\$55,700	Class	\$1,130.00	N/A
FHCF Build-Up Premium: \$61						
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes	<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,785)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$1,191.00</b>						



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**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 1</b>	<b>BUILDING OR SPECIAL CLASS ITEM NO. 4</b>	<b>CSP Code: N/A</b>				
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		1: 2205 Belleair Road		8 Stall Carports (A11-13)		
<b>Location Address</b> 2205 BELLEAIR RD CLEARWATER, FL 33764-2742		<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide	<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3	<b>Protection Class</b> 1 <b>Coastal Territory</b> None	<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A	
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$40,700	Basic	\$40,700	Class	\$816.00	N/A
					FHCF Build-Up Premium:	\$44
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes	<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,035)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$860.00</b>						



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**Effective Date:** 04/22/2023 to 04/22/2024

**Insured Name:** Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 1</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 5</b>		<b>CSP Code: N/A</b>			
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)							
<b>DESCRIPTION OF PREMISES</b>		1: 2205 Belleair Road		8 Stall Carports (A3-10)			
<b>Location Address</b> 2205 BELLEAIR RD CLEARWATER, FL 33764-2742		<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide		<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3		<b>Protection Class</b> 1 <b>Coastal Territory</b> None	
						<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A	
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.							
<b>Coverage</b>		<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item		\$40,700	Basic	\$40,700	Class	\$816.00	N/A
						FHCFC Build-Up Premium:	\$44
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below							
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>			
				<b>Building</b> Yes	<b>Business Personal Property</b>		
<b>DEDUCTIBLE</b>							
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>					
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,035)					
<b>WINDSTORM MITIGATION FEATURES</b>							
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A		<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.							
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>							
<b>PREMIUM: \$860.00</b>							

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**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 2</b>	<b>BUILDING OR SPECIAL CLASS ITEM NO. 1</b>	<b>CSP Code: 0332</b>				
<b>BUSINESS DESCRIPTION:</b> Condominiums -residential (association risk only) - without mercantile occupancies -11 to 30 units						
<b>DESCRIPTION OF PREMISES</b>		2: 2207 Belleair Road		Building B - 30 Units		
<b>Location Address</b> 2207 BELLEAIR RD CLEARWATER, FL 33764-2784	<b>Group I Construction</b> Joisted Masonry	<b>Group II Construction</b> B	<b>Protection Class</b> 1	<b>BCEGS Grade</b> Ungraded		
	<b>Group I Territory</b> Statewide	<b>Group II Territory</b> Seacoast Zone 3	<b>Coastal Territory</b> None	<b>No. of Units</b> 30		
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Building (Bldg)	\$4,851,400	Basic	\$4,851,400	Class	\$39,976.00	N/A
					FHCF Build-Up Premium:	\$2,189
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>	<b>Premium</b>		<b>Replacement Cost</b>			
			<b>Building</b> Yes	<b>Business Personal Property</b>		
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$242,570)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> Non-FBC Equivalent	<b>Roof Deck</b> Level A	<b>Roof-Wall Connection</b> Clips	<b>SWR</b> No	
<b>Building Type</b> Type I	<b>Roof Shape</b> Gable	<b>Opening Protection</b> None	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> N/A		
*A premium adjustment of \$ 27,388.00 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$42,165.00</b>						





**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 2</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 2</b>		<b>CSP Code: N/A</b>		
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		2: 2207 Belleair Road		14 Stall Carports (B5-18)		
<b>Location Address</b> 2207 BELLEAIR RD CLEARWATER, FL 33764-2784		<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide		<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3		<b>Protection Class</b> 1 <b>Coastal Territory</b> None
						<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
		<b>Limit Of Insurance</b>		<b>Covered Causes Of Loss</b>		<b>Total Replacement Cost</b>
						<b>Rates</b>
						<b>Premium</b>
						<b>First Loss</b>
Special Class Item		\$70,800		Basic		\$70,800
						Class
						\$1,437.00
						FHCFC Build-Up Premium: \$77
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>			<b>Replacement Cost</b>	
					<b>Building</b>	
					Yes	
					<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>			<b>Calendar Year Hurricane Percentage Deductible</b>			
			Deductible Percentage (Deductible Amount)			
\$1,000			Bldg: 5% (\$3,540)			
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b>		<b>Year Built</b>		<b>Roof Cover</b>		<b>Roof Deck</b>
B		1972		N/A		N/A
						<b>Roof-Wall Connection</b>
						N/A
<b>Building Type</b>		<b>Roof Shape</b>		<b>Opening Protection</b>		<b>FBC Wind Speed</b>
N/A		N/A		N/A		N/A
						<b>FBC Wind Design</b>
						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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$1,514.00</b>						





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Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 2</b>	<b>BUILDING OR SPECIAL CLASS ITEM NO. 3</b>	<b>CSP Code: N/A</b>				
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b> 2: 2207 Belleair Road 5 Stall Carports (B27-30, C10)						
<b>Location Address</b> 2207 BELLEAIR RD CLEARWATER, FL 33764-2784	<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide	<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3	<b>Protection Class</b> 1 <b>Coastal Territory</b> None	<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A		
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$26,200	Basic	\$26,200	Class	\$525.00	N/A
					FHCF Build-Up Premium:	\$29
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>	<b>Premium</b>		<b>Replacement Cost</b>			
			<b>Building</b>	<b>Business Personal Property</b>		
			Yes			
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$1,310)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$554.00</b>						



**COMMERCIAL PROPERTY POLICY DECLARATIONS**

**Policy Number:** 10158324 - 1

**Effective Date:** 04/22/2023 to 04/22/2024

**Insured Name:** Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 2</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 4</b>		<b>CSP Code: N/A</b>		
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		2: 2207 Belleair Road		8 Stall Carports (B19-26)		
<b>Location Address</b> 2207 BELLEAIR RD CLEARWATER, FL 33764-2784	<b>Group I Construction</b> Masonry Non-Combustible		<b>Group II Construction</b> N/A		<b>Protection Class</b> 1	<b>BCEGS Grade</b> N/A
	<b>Group I Territory</b> Statewide		<b>Group II Territory</b> Seacoast Zone 3		<b>Coastal Territory</b> None	<b>No. of Units</b> N/A
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$40,700	Basic	\$40,700	Class	\$816.00	N/A
						FHCF Build-Up Premium: \$44
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes	<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,035)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$860.00</b>						



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**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 3</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 1</b>		<b>CSP Code: 0333</b>		
<b>BUSINESS DESCRIPTION:</b> Condominiums -residential (association risk only) - without mercantile occupancies -Over 30 units						
<b>DESCRIPTION OF PREMISES</b>		3: 2209 Belleair Road		Building C - 33 Units		
<b>Location Address</b> 2209 BELLEAIR RD CLEARWATER, FL 33764-2787		<b>Group I Construction</b> Joisted Masonry	<b>Group II Construction</b> B	<b>Protection Class</b> 1	<b>BCEGS Grade</b> Ungraded	
		<b>Group I Territory</b> Statewide	<b>Group II Territory</b> Seacoast Zone 3	<b>Coastal Territory</b> None	<b>No. of Units</b> 33	
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>		<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>
Building (Bldg)		\$4,758,900	Basic	\$4,758,900	Class	\$46,638.00
						FHCF Build-Up Premium: \$2,765
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes	<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$237,945)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> Non-FBC Equivalent	<b>Roof Deck</b> Level A	<b>Roof-Wall Connection</b> Toe Nail	<b>SWR</b> Unknown	
<b>Building Type</b> Type I	<b>Roof Shape</b> Gable	<b>Opening Protection</b> None	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> N/A		
*A premium adjustment of \$ 19,441.00 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$49,403.00</b>						



**COMMERCIAL PROPERTY POLICY DECLARATIONS**

**Policy Number:** 10158324 - 1

**Effective Date:** 04/22/2023 to 04/22/2024

**Insured Name:** Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 3</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 2</b>		<b>CSP Code: N/A</b>		
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		3: 2209 Belleair Road		14 Stall Carports (C26-36, D1-6))		
<b>Location Address</b> 2209 BELLEAIR RD CLEARWATER, FL 33764-2787		<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide		<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3		<b>Protection Class</b> 1 <b>Coastal Territory</b> None
						<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$70,800	Basic	\$70,800	Class	\$1,437.00	N/A
					FHCFC Build-Up Premium: \$77	
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes		
				<b>Business Personal Property</b>		
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$3,540)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$1,514.00</b>						



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**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 3</b>	<b>BUILDING OR SPECIAL CLASS ITEM NO. 3</b>	<b>CSP Code: N/A</b>				
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		3: 2209 Belleair Road		8 Stall Carports (C10-17))		
<b>Location Address</b> 2209 BELLEAIR RD CLEARWATER, FL 33764-2787	<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide	<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3	<b>Protection Class</b> 1 <b>Coastal Territory</b> None	<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A		
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$40,700	Basic	\$40,700	Class	\$816.00	N/A
					FHCF Build-Up Premium:	\$44
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>	<b>Premium</b>		<b>Replacement Cost</b>			
			<b>Building</b> Yes	<b>Business Personal Property</b>		
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,035)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$860.00</b>						



**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 3</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 4</b>		<b>CSP Code: N/A</b>		
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		3: 2209 Belleair Road		8 Stall Carports (C18-25)		
<b>Location Address</b> 2209 BELLEAIR RD CLEARWATER, FL 33764-2787		<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide		<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3		<b>Protection Class</b> 1 <b>Coastal Territory</b> None
						<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$40,700	Basic	\$40,700	Class	\$816.00	N/A
					FHCFC Build-Up Premium: \$44	
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes		
				<b>Business Personal Property</b>		
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,035)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$860.00</b>						



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**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 3</b>	<b>BUILDING OR SPECIAL CLASS ITEM NO. 5</b>	<b>CSP Code: N/A</b>				
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		3: 2209 Belleair Road		8 Stall Carports (C2-9)		
<b>Location Address</b> 2209 BELLEAIR RD CLEARWATER, FL 33764-2787		<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide	<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3	<b>Protection Class</b> 1 <b>Coastal Territory</b> None	<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A	
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$40,700	Basic	\$40,700	Class	\$816.00	N/A
					FHCF Build-Up Premium:	\$44
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes	<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,035)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$860.00</b>						





**COMMERCIAL PROPERTY POLICY DECLARATIONS**

**Policy Number:** 10158324 - 1

**Effective Date:** 04/22/2023 to 04/22/2024

**Insured Name:** Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 4</b>	<b>BUILDING OR SPECIAL CLASS ITEM NO. 1</b>		<b>CSP Code: 0332</b>			
<b>BUSINESS DESCRIPTION:</b> Condominiums -residential (association risk only) - without mercantile occupancies -11 to 30 units						
<b>DESCRIPTION OF PREMISES</b>		4: 2211 Belleair Road		Building D - 23 Units		
<b>Location Address</b> 2211 BELLEAIR RD CLEARWATER, FL 33764-2790		<b>Group I Construction</b> Joisted Masonry <b>Group I Territory</b> Statewide	<b>Group II Construction</b> B <b>Group II Territory</b> Seacoast Zone 3	<b>Protection Class</b> 1 <b>Coastal Territory</b> None	<b>BCEGS Grade</b> Ungraded <b>No. of Units</b> 23	
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Building (Bldg)	\$3,633,200	Basic	\$3,633,200	Class	\$35,605.00	N/A
					FHCF Build-Up Premium:	\$2,111
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes	<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$181,660)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> Non-FBC Equivalent	<b>Roof Deck</b> Level A	<b>Roof-Wall Connection</b> Toe Nail	<b>SWR</b> Unknown	
<b>Building Type</b> Type I	<b>Roof Shape</b> Gable	<b>Opening Protection</b> None	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> N/A		
*A premium adjustment of \$ 14,842.00 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$37,716.00</b>						



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**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 4</b>	<b>BUILDING OR SPECIAL CLASS ITEM NO. 2</b>	<b>CSP Code: N/A</b>				
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		4: 2211 Belleair Road		11 Stall Carports (D7-17)		
<b>Location Address</b> 2211 BELLEAIR RD CLEARWATER, FL 33764-2790	<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide	<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3	<b>Protection Class</b> 1 <b>Coastal Territory</b> None	<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A		
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$55,700	Basic	\$55,700	Class	\$1,130.00	N/A
					FHCF Build-Up Premium:	\$61
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>	<b>Premium</b>		<b>Replacement Cost</b>			
			<b>Building</b> Yes	<b>Business Personal Property</b>		
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,785)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$1,191.00</b>						



**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 4</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 3</b>		<b>CSP Code: N/A</b>		
<b>BUSINESS DESCRIPTION:</b> Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
<b>DESCRIPTION OF PREMISES</b>		4: 2211 Belleair Road		8 Stall Carports (D18-23, A1-2))		
<b>Location Address</b> 2211 BELLEAIR RD CLEARWATER, FL 33764-2790		<b>Group I Construction</b> Masonry Non-Combustible <b>Group I Territory</b> Statewide		<b>Group II Construction</b> N/A <b>Group II Territory</b> Seacoast Zone 3		<b>Protection Class</b> 1 <b>Coastal Territory</b> None
						<b>BCEGS Grade</b> N/A <b>No. of Units</b> N/A
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>		<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>
Special Class Item		\$40,700	Basic	\$40,700	Class	\$816.00
						FHCFC Build-Up Premium: \$44
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b> Yes	<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$2,035)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$860.00</b>						

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**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 5</b>	<b>BUILDING OR SPECIAL CLASS ITEM NO. 1</b>	<b>CSP Code: N/A</b>				
<b>BUSINESS DESCRIPTION:</b> Swimming Pool (Inground Concrete or Metal)						
<b>DESCRIPTION OF PREMISES</b>		5: 2205-2211 Belleair Road		Swimming Pool/Pool Deck		
<b>Location Address</b> 2205-2211 BELLEAIR RD CLEARWATER, FL 33764-2742	<b>Group I Construction</b> N/A	<b>Group II Construction</b> N/A	<b>Protection Class</b> 1	<b>BCEGS Grade</b> N/A		
	<b>Group I Territory</b> Statewide	<b>Group II Territory</b> Seacoast Zone 3	<b>Coastal Territory</b> None	<b>No. of Units</b> N/A		
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$228,300	Basic	\$228,300	Class	\$1,119.00	N/A
				FHCF Build-Up Premium:		\$37
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>	<b>Premium</b>		<b>Replacement Cost</b>			
			<b>Building</b> Yes	<b>Business Personal Property</b>		
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$11,415)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b> B	<b>Year Built</b> 1972	<b>Roof Cover</b> N/A	<b>Roof Deck</b> N/A	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A	
<b>Building Type</b> N/A	<b>Roof Shape</b> N/A	<b>Opening Protection</b> N/A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> 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.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$1,156.00</b>						



**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 10158324 - 1

Effective Date: 04/22/2023 to 04/22/2024

Insured Name: Chateau Belleair Condominium Association Inc.

<b>LOCATION NO. 5</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 2</b>		<b>CSP Code: N/A</b>		
<b>BUSINESS DESCRIPTION:</b> Swimming Pool (Inground Concrete or Metal)						
<b>DESCRIPTION OF PREMISES</b>		5: 2205-2211 Belleair Road		Spa		
<b>Location Address</b>		<b>Group I Construction</b>		<b>Group II Construction</b>		<b>Protection Class</b>
2205-2211 BELLEAIR RD		N/A		N/A		1
CLEARWATER, FL 33764-2742		<b>Group I Territory</b>		<b>Group II Territory</b>		<b>Coastal Territory</b>
		Statewide		Seacoast Zone 3		None
						<b>BCEGS Grade</b>
						N/A
						<b>No. of Units</b>
						N/A
<b>COVERAGES PROVIDED</b> Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
<b>Coverage</b>	<b>Limit Of Insurance</b>	<b>Covered Causes Of Loss</b>	<b>Total Replacement Cost</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Special Class Item	\$136,100	Basic	\$136,100	Class	\$701.00	N/A
					FHCF Build-Up Premium:	\$25
<b>OPTIONAL COVERAGES</b> Applicable Only When Entries Are Made In The Schedule Below						
<b>Coverage</b>		<b>Premium</b>		<b>Replacement Cost</b>		
				<b>Building</b>	<b>Business Personal Property</b>	
				Yes		
<b>DEDUCTIBLE</b>						
<b>All Other Perils Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
\$1,000		Deductible Percentage (Deductible Amount)				
		Bldg: 5% (\$6,805)				
<b>WINDSTORM MITIGATION FEATURES</b>						
<b>Terrain</b>	<b>Year Built</b>	<b>Roof Cover</b>	<b>Roof Deck</b>	<b>Roof-Wall Connection</b>	<b>SWR</b>	
B	1972	N/A	N/A	N/A	N/A	
<b>Building Type</b>	<b>Roof Shape</b>	<b>Opening Protection</b>	<b>FBC Wind Speed</b>	<b>FBC Wind Design</b>		
N/A	N/A	N/A	N/A	N/A		
*A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
<b>Mortgageholder(s) &amp; Other Policyholder Interest(s) – See Policy Interest Schedule.</b>						
<b>PREMIUM: \$726.00</b>						

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**COMMERCIAL PROPERTY POLICY DECLARATIONS**

**Policy Number:** 10158324 - 1

**Effective Date:** 04/22/2023 to 04/22/2024

**Insured Name:** Chateau Belleair Condominium 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.**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

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

**TO REPORT A LOSS OR CLAIM CALL 866.411.2742**

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



**COMMERCIAL PROPERTY POLICY  
 FORMS AND ENDORSEMENTS SCHEDULE**

**POLICY NUMBER** 10158324 - 1 **POLICY PERIOD FROM** 04/22/2023 **TO** 04/22/2024  
 at 12:01 a.m. Eastern Time

**Named Insured** Chateau Belleair Condominium Association Inc.

An entry below of "All" indicates the form applies to all items scheduled in the policy

Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT 01 75	03 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT CR 01 25	03 23	FLORIDA CHANGES
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)
ALL	ALL	CIT 14 20	02 23	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
ALL	ALL	CIT 00 02	03 23	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
ALL	ALL	CIT 02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
2	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
3	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
4	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 09/11/2023

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CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY ST  
JACKSONVILLE FL 32202

**COMMERCIAL PROPERTY POLICY  
POLICY INTEREST SCHEDULE**

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**POLICY NUMBER** 10158324 - 1      **POLICY PERIOD FROM** 04/22/2023      **TO** 04/22/2024  
at 12:01 a.m. Eastern Time

**Named Insured** Chateau Belleair Condominium Association Inc.

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

Issued Date: 09/11/2023

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