
HCP009747
Crystal Bay Condominium Association, Inc.
c/o Ameritech
24701 US HIGHWAY 19 N
Suite 102
CLEARWATER, FL 33763

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Suite 102
CLEARWATER, FL 33763**

Please read carefully
Important Information
Enclosed



1401 N Westshore Blvd
Tampa, FL 33607

If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.

COMMERCIAL PROPERTY

Endorsement
07/19/2024
Modify Structure Details
Others - Upd WM

Agency Code: H4583

Policy Number: HCP009747-0

Policy Period: 04/03/2024 to 04/03/2025

12:01 A.M. Standard Time at the address of the First Named Insured stated below.

NAMED INSURED AND ADDRESS

Crystal Bay Condominium Association, Inc.
c/o Ameritech
24701 US HIGHWAY 19 N
Suite 102
CLEARWATER, FL 33763
Phone number: 727-726-8000

PRODUCER NAME AND ADDRESS

USI Insurance Services, LLC - Tampa
2502 N ROCKY POINT DR, STE 400
TAMPA, FL 33411
Phone number: 813-639-3000

BUSINESS DESCRIPTION: Class Code Description Condominium Associations

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

Coverage Cause of Loss	Special
Platinum Preferred Savings Program	No
TRIA	Rejected
COVERAGE	PREMIUM
Commercial Property Coverage Part	\$ 344,943.00
TRIA	\$ 0
TOTAL	\$ 344,943.00

POLICY FEE	\$ 25
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>	\$ 342
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE	\$ 4
FIGA Assessment 4.10.2023 (1.0%)	\$ 3,420.00

TOTAL: \$ 3,791

Annual Premium is : \$ 348,734

The overall net Change in Premium is : (\$32,840)

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

Countersigned By:

Kent Linder Authorized Representative

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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BUSINESS DESCRIPTION: Condominium Associations

FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT TIME OF ISSUE:
HC MEP 08 14, IL 09 32 07 02, HC 00 02 TOC 05 18, CP 01 40 07 06, CP 10 32 08 08, HC 00 17 07 23, CP P 003 07 06, CP 01 91 07 10, HC 14 20 08 14, HC FW 01 08 14, HP 01 75 10 19, HP 05 01 10 19, HC 04 05 08 14, HC SDO 08 14, CP 03 23 03 24, HC CDB 06 23, IL 09 53 01 15, HC 00 01 05 18, HC 00 10 08 14, CP 01 25 03 23, IL 04 15 04 98, HC SLC 08 14, CP 10 30 06 07, CP 00 17 06 07, HC 00 14 08 14, HP 01 12 10 19, CP 00 90 07 88, IL 09 35 07 02, IL 02 55 03 24, CP 03 22 01 06

MORTGAGE HOLDER(S):
MORTGAGE HOLDER NAME AND MAILING ADDRESS

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BUSINESS DESCRIPTION: Condominium Associations

DESCRIPTION OF PREMISES:

Loc. No.	Location Address	Construction	Co-insurance %	All Other Perils Deductible	Hurricane Deductible or Wind/Hail Deductible	Premium
1	2333 FEATHER SOUND DR CLEARWATER, FL 33762	Modified Fire Resistive or Fire Resistive	90	\$ 10,000	5% Hurr Cal	\$ 344,943.00

OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:

Description	Limit
Ordinance or Law Offer Coverage - Full Coverage A with B & C Combined Sublimit	\$ 1,000,000.00
Sinkhole Coverage (Deductible: 3%)	
Inflation Guard	2%
Equipment Breakdown	Included
Commercial Cyber Data Breach	\$100,000/\$100,000

COVERAGE PROVIDED: insurance at the described premises applies only to coverages for which a limit of insurance is shown.

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	1	Bldg A - 2333 Feather Sound Drive, Clearwater, FL 33762	None	\$ 88,581.00

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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 13,619,476	\$ 88,287.00
Contents		\$ 35,000	\$ 294.00
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 88,581.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	Bldg B - 2333 Feather Sound Drive, Clearwater, FL 33762	None	\$ 88,581.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 13,619,476	\$ 88,287.00
Contents		\$ 35,000	\$ 294.00
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 88,581.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	Bldg C - 2333 Feather Sound Drive, Clearwater, FL 33762	None	\$ 89,792.00

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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 13,809,239	\$ 89,498.00
Contents		\$ 35,000	\$ 294.00
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 89,792.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	Bldg E - 2333 Feather Sound Drive, Clearwater, FL 33762	None	\$ 8,308.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,098,138	\$ 8,308.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 8,308.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium

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DESCRIPTION OF PREMISES:

1	5	Bldg F - 2323 Feather Sound Drive, Clearwater, FL 33762	None	\$ 55,183.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 4,973,653	\$ 55,155.00
Contents		\$ 2,500	\$ 28.00
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 55,183.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	6	Clubhouse - 2323 Feather Sound Drive, Clearwater, FL 33762	None	\$ 12,328.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,600,171	\$ 11,481.00
Contents		\$ 105,000	\$ 847.00
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 12,328.00

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DESCRIPTION OF PREMISES:

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	7	Guardhouse - 2333 Feather Sound Drive, Clearwater, FL 33762	None	\$ 1,670.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 36,935	\$ 1,670.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 1,670.00