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HCP006864

Country Club Townhomes of Clearwater Owners Association, Inc.  
c/o Ameri-Tech Community Management  
24701 US Highway 19 N Suite 102  
Clearwater, FL 33763

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c/o Ameri-Tech Community Management  
24701 US Highway 19 N 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  
05/08/2022  
Added Interest

Agency Code: H5222

Policy Number: HCP006864-3

Policy Period: 05/08/2022 to 05/08/2023

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

**NAMED INSURED AND ADDRESS**

Country Club Townhomes of Clearwater Owners Association, Inc.  
c/o Ameri-Tech Community Management  
24701 US Highway 19 N Suite 102  
Clearwater, FL 33763  
Phone number:

**PRODUCER NAME AND ADDRESS**

The Hilb Group of Florida, LLC  
28100 US Highway 19 N  
Suite 201  
Clearwater, FL 33761  
Phone number: 727-446-5721

**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.

<b>Coverage Cause of Loss</b>	Special
<b>Platinum Preferred Savings Program</b>	Yes
<b>TRIA</b>	Rejected
<b>COVERAGE</b>	<b>PREMIUM</b>
Commercial Property Coverage Part	\$ 17,562.00
TRIA	\$ 0
<b>TOTAL</b>	<b>\$ 17,562.00</b>

POLICY FEE	\$ 25
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>	\$ 18
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE	\$ 4
FIGA Assessment Surcharge	\$ 123
<b>TOTAL:</b>	<b>\$ 170</b>

Annual Premium is : \$ 17,732      The overall net Change in Premium is : \$0

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

Countersigned By: Ernie Garateix  
Ernie Garateix Authorized Representative

<b>Heritage Property &amp; Casualty Insurance Company</b>	<b>1401 N Westshore Blvd Tampa, FL 33607</b>	<b>COMMERCIAL PROPERTY</b>
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	<b>Endorsement 05/08/2022 Added Interest</b>
	<b>Agency Code: H5222</b>	<b>Policy Number: HCP006864- 3</b>

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Phone number:

**BUSINESS DESCRIPTION:** Condominium Associations

**FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT TIME OF ISSUE:**

HC MEP 08 14, HC 00 02 TOC 05 18, HC PPS 03 14, HC 00 17 08 17, HC CDB 10 20, CP 01 40 07 06, CP 10 32 08 08, CP 04 05 04 02, CP 03 23 06 07, CP P 003 07 06, HC CP 00 01 08 14, CP 01 91 07 10, HC 14 20 08 14, HP 05 01 10 19, HP 01 75 10 19, IL 09 53 01 15, HC 00 01 05 18, HC 00 10 08 14, 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, CP 01 25 02 12, 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	1271 DREW ST CLEARWATER, FL 33755	Frame	90	\$ 2,500	3% Hurr Cal	\$ 17,562.00

**OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:**

Description	Limit
Ordinance or Law Offer Coverage - Extended Coverage A	
Ordinance or Law Offer Coverage - Extended B & C Combined	
Sinkhole Coverage (Deductible: \$ 2,500)	
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	1271-1279 Drew Street, Clearwater, FL 33755	None	\$ 2,653.00

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**DESCRIPTION OF PREMISES:**

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 507,500	\$ 2,653.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 25,375	
<b>Total</b>			\$ 2,653.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	1291-1299 Drew Street, Clearwater, FL 33755	None	\$ 2,653.00

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 507,500	\$ 2,653.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 25,375	
<b>Total</b>			\$ 2,653.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	124,126,128 N Fredrica Ave, Clearwater, FL 33755	None	\$ 1,649.00

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**DESCRIPTION OF PREMISES:**

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 315,000	\$ 1,649.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 15,750	
<b>Total</b>			\$ 1,649.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	114,116,118 N Fredrica Ave, Clearwater, FL 33755	None	\$ 1,649.00

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 315,000	\$ 1,649.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 15,750	
<b>Total</b>			\$ 1,649.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	5	1282,1284,1286,1288 Calusa Circle, Clearwater, FL 33755	None	\$ 2,186.00

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**DESCRIPTION OF PREMISES:**

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 420,000	\$ 2,186.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 21,000	
<b>Total</b>			\$ 2,186.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	6	113,115,117,119 N Betty Lane, Clearwater, FL 33755	None	\$ 2,186.00

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 420,000	\$ 2,186.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 21,000	
<b>Total</b>			\$ 2,186.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	7	1281-1287 Sawgrass St, Clearwater, FL 33755	None	\$ 2,186.00

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**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 420,000	\$ 2,186.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 21,000	
<b>Total</b>			\$ 2,186.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	8	123,125,127 N Betty Lane, Clearwater, FL 33755	None	\$ 1,649.00

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 315,000	\$ 1,649.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 15,750	
<b>Total</b>			\$ 1,649.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	9	Pool Pavilion - 1284 Sawgrass St, Clearwater, FL 33755	None	\$ 251.00



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**DESCRIPTION OF PREMISES:**

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 25,000	\$ 181.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 1,250	
	RCV		
Swimming Pools	RCV	\$ 25,000	\$ 70.00
	<b>Total</b>		\$ 251.00

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## OUTDOOR PROPERTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CONDOMINIUM ASSOCIATION COVERAGE FORM

### SCHEDULE\*

Prem. No.	Bldg. No.	Type of Property	Limit Of Insurance	Causes Of Loss Form Applicable	Coinsurance Percentage	Additional Premium
1	9	Swimming Pools	\$25,000.00	Special	90%	\$70.00
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.						

#### A. Signs

With respect to outside signs described in the Schedule:

1. "Signs (other than signs attached to buildings)" is deleted from Property Not Covered.
2. In the Limits Of Insurance section, the provision which pertains to signs attached to buildings does not apply. The limit applicable to each sign is shown in the Schedule.
3. Outside signs are subject to all applicable provisions of the Cause Of Loss Form indicated in the Schedule. In addition, we will not pay for loss or damage caused by or resulting from any of the following:
  - a. Dampness or dryness of atmosphere;
  - b. Changes in or extremes of temperature;
  - c. Marring or scratching; or
  - d. Rain, snow, ice or sleet.

However, if the sign is attached to the building and is covered under the Supplemental Property Cause of Loss Form, then Exclusions **3.a.** through **3.d.** do not apply.

#### B. Fences

With respect to fences described in the Schedule:

1. "Fences" is deleted from Property Not Covered.
2. In the Limits Of Insurance section, the provision which pertains to fences does not apply. The limit applicable to each fence is shown in the Schedule.

#### C. Other Property

With respect to pool and patio decks described in the Schedule, walks, patios or other paved surfaces is deleted from Property Not Covered.