Condo Owners' Reciprocal Exchange
3802 Coconut Palm Dr.
Tampa, FL 33619

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

New Business

Named Insured and Mailing Address:
Rothmoor Estates Condominium
24701 US HIGHWAY 19 N STE 102
C/O AMERITECH COMMUNITY MGMT INC.
CLEARWATER, FL 33763

Phone: (727) 726-8000

Your Agent's Information:
GERARDO MARVEZ
MARSH & MCLENNAN AGENCY LLC
PO BOX 6090
CLEARWATER, FL 33758

Phone: (727) 447-6481

Bill to: Bill Payer1

Pay Plan: Annual

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.

Coverage	**Premium**
Commercial Property Coverage	$138,053
Mandatory Fees	**Fees**
State Fire Marshal Regulatory Surcharge	$138
Emergency Management Preparedness and Assistance Trust Fund	$4
Surplus Contribution	$13,805
Annual Premium:	**$152,000**

The portion of your premium for: Hurricane Coverage is: $86,458 Non-Hurricane Coverage is: $51,595

See form CORE FES – Commercial Policy Forms and Endorsements Schedule

Additional Interest(s) / Insured(s) / Mortgagee(s) / Loss Payee(s):

Location #	Building #	Type	Name	Mailing Address	Loan #
All	All	Bill Payer	Rothmoor Estates Condominium	24701 US HIGHWAY 19 N STE 102, C/O AMERITECH COMMUNITY MGMT INC., CLEARWATER, Florida, 33763-4086	

Authorized Countersignature: Jessica L. VanHuelder

April 18, 2024 2:48 PM EDT

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 2 **Building or Special Class #:** 3 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 2 : 501 CARA CT - 1001 - 1007 Cara Court

Location Address: 501 CARA CT LARGO, FL 33771

Group I Construction:	Joisted Masonry	**Protection Class:**	1
Group II Construction:	B	**BCEGS Grade:**	99
Group I Territory:	Statewide	**Coastal Territory:**	None
Group II Territory:	Seacoast Zone 3	**Number of Units:**	7

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	$1,145,700	Basic	$1,145,700	Class	$9,567	N/A

FHCF Build-Up Premium: $541

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($57,285)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $7,803 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.

PREMIUM: $10,108

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 2 **Building or Special Class #:** 2 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 2 : 501 CARA CT - 907 - 908 Cara Court

Location Address: 501 CARA CT LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number of Units: 8

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	$1,430,100	Basic	$1,430,100	Class	$11,940	N/A

FHCF Build-Up Premium: $675

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($71,505)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $9,739 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.

PREMIUM: $12,615

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 2 **Building or Special Class #:** 4 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 2 : 501 CARA CT - 1101 - 1104 Cara Court

Location Address: 501 CARA CT LARGO, FL 33771

Group I Construction:	Joisted Masonry	**Protection Class:**	1
Group II Construction:	B	**BCEGS Grade:**	99
Group I Territory:	Statewide	**Coastal Territory:**	None
Group II Territory:	Seacoast Zone 3	**Number 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	$737,600	Basic	$737,600	Class	$6,225	N/A

FHCF Build-Up Premium: $364

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($36,880)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $5,171 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.

PREMIUM: $6,589

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 2 **Building or Special Class #:** 5 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 2 : 501 CARA CT - 1201 - 1206 Cara Court

Location Address: 501 CARA CT LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number of Units: 6

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	$1,020,900	Basic	$1,020,900	Class	$8,525	N/A

FHCF Build-Up Premium: $482

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($51,045)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $6,952 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.

PREMIUM: $9,007

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 2 **Building or Special Class #:** 6 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 2 : 501 CARA CT - 1301 - 1306 Cara Court

Location Address: 501 CARA CT LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number of Units: 6

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	$1,050,700	Basic	$1,050,700	Class	$8,774	N/A

FHCF Build-Up Premium: $496

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($52,535)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $7,155 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.

PREMIUM: $9,270

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 2 **Building or Special Class #:** 7 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 2 : 501 CARA CT - 1401 - 1407 Cara Court

Location Address: 501 CARA CT LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number of Units: 7

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	$1,295,400	Basic	$1,295,400	Class	$10,817	N/A

FHCF Build-Up Premium: $611

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($64,770)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $8,822 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.

PREMIUM: $11,428

Commercial

Condo Owners' Reciprocal Exchange

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 1 **Building or Special Class #:** 1 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 1 : 101 MINDY DR - 101-105 Mindy

Location Address: 101 MINDY DR LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number of Units: 5

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	$1,023,800	Basic	$1,023,800	Class	$8,549	N/A

FHCF Build-Up Premium: $483

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($51,190)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	Unknown	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $6,972 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.

PREMIUM: $9,032

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 1 **Building or Special Class #:** 2 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 1 : 101 MINDY DR - 201-207 Mindy

Location Address: 101 MINDY DR LARGO, FL 33771

Group I Construction:	Joisted Masonry	**Protection Class:**	1
Group II Construction:	B	**BCEGS Grade:**	99
Group I Territory:	Statewide	**Coastal Territory:**	None
Group II Territory:	Seacoast Zone 3	**Number of Units:**	7

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	$1,276,300	Basic	$1,276,300	Class	$10,657	N/A

FHCF Build-Up Premium: $602

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($63,815)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $8,692 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.

PREMIUM: $11,259

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 1 **Building or Special Class #:** 3 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 1 : 101 MINDY DR - 301-306 Mindy

Location Address: 101 MINDY DR LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number of Units: 6

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	$1,020,500	Basic	$1,020,500	Class	$8,522	N/A

FHCF Build-Up Premium: $482

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($51,025)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	Unknown	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $6,950 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.

PREMIUM: $9,004

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 1 **Building or Special Class #:** 4 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 1 : 101 MINDY DR - 401-404 Mindy

Location Address: 101 MINDY DR LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number 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	$744,300	Basic	$744,300	Class	$6,282	N/A

FHCF Build-Up Premium: $367

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($37,215)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	Unknown	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $5,217 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.

PREMIUM: $6,649

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 1 **Building or Special Class #:** 6 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 1 : 101 MINDY DR - 701 - 708 Mindy

Location Address: 101 MINDY DR LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number of Units: 8

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	$1,398,500	Basic	$1,398,500	Class	$11,677	N/A

FHCF Build-Up Premium: $660

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($69,925)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $9,524 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.

PREMIUM: $12,337

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 1 **Building or Special Class #:** 8 **CSP Code:** N/A

Business Description: Auxiliary Building

Description of Premises: 1 : 101 MINDY DR - Clubhouse

Location Address: 101 MINDY DR LARGO, FL 33771

Group I Construction:	Joisted Masonry	**Protection Class:**	1
Group II Construction:	B	**BCEGS Grade:**	99
Group I Territory:	Statewide	**Coastal Territory:**	None
Group II Territory:	Seacoast Zone 3	**Number of Units:**	1

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	$517,300	Basic	$517,300	Class	$4,366	N/A

FHCF Build-Up Premium: $255

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($25,865)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $3,626 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.

PREMIUM: $4,621

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 1 **Building or Special Class #:** 9 **CSP Code:** N/A

Business Description: Swimming Pools, Spas, Hot Tubs, Whirlpools (Inground or Above Ground - Concrete)

Description of Premises: 1 : 101 MINDY DR - Swimming Pool

Location Address: 101 MINDY DR LARGO, FL 33771

Group I Construction:	Unknown	**Protection Class:**	1
Group II Construction:	Unknown	**BCEGS Grade:**	99
Group I Territory:	Statewide	**Coastal Territory:**	None
Group II Territory:	Seacoast Zone 3	**Number 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	$140,000	Basic	$140,000	Class	$639	N/A

FHCF Build-Up Premium: $26

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($7,000)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Unknown	**Opening Protection:**	None
Building Type:	Unknown	**Roof Cover:**	Unknown	**FBC Wind Speed:**	N/A
Year Built:	1972	**Roof Deck:**	Unknown	**FBC Wind Design:**	N/A
SWR:	Unknown	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $0 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.

PREMIUM: $665

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 2 **Building or Special Class #:** 1 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 2 : 501 CARA CT - 501 - 504 Cara Court

Location Address: 501 CARA CT LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number 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	$675,400	Basic	$675,400	Class	$5,700	N/A

FHCF Build-Up Premium: $333

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($33,770)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $4,736 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.

PREMIUM: $6,033

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 1 **Building or Special Class #:** 7 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 1 : 101 MINDY DR - 801 - 804 Mindy

Location Address: 101 MINDY DR LARGO, FL 33771

Group I Construction: Joisted Masonry
Group II Construction: B
Group I Territory: Statewide
Group II Territory: Seacoast Zone 3

Protection Class: 1
BCEGS Grade: 99
Coastal Territory: None
Number 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	$772,500	Basic	$772,500	Class	$6,521	N/A

FHCF Build-Up Premium: $381

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($38,625)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	No	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $5,415 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.

PREMIUM: $6,902

Policy Number: 18-6300909-01

Policy Effective Date: June 22, 2024 12:01 AM EDT
Policy Expiration Date: June 22, 2025 12:01 AM EDT

Insured Name: Rothmoor Estates Condominium

Location #: 1 **Building or Special Class #:** 5 **CSP Code:** 0331

Business Description: Condominiums - residential (association risk only) without mercantile occupancies - Up to 10 units

Description of Premises: 1 : 101 MINDY DR - 601-608 Mindy

Location Address: 101 MINDY DR LARGO, FL 33771

Group I Construction:	Joisted Masonry	**Protection Class:**	1
Group II Construction:	B	**BCEGS Grade:**	99
Group I Territory:	Statewide	**Coastal Territory:**	None
Group II Territory:	Seacoast Zone 3	**Number of Units:**	8

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	$1,420,700	Basic	$1,420,700	Class	$11,864	N/A

FHCF Build-Up Premium: $670

Optional Coverages – Applicable only when entries are made in the schedule below.

Coverage	Premium		Replacement Cost
		Building	Yes

Deductible:

All Other Perils Deductible	Calendar Year Hurricane Deductible	Sinkhole Loss Deductible
$5,000	Building: 5% ($71,035)	No Coverage

Windstorm Mitigation Features

Terrain:	B	**Roof Shape:**	Other	**Opening Protection:**	None
Building Type:	Type I	**Roof Cover:**	FBC Equivalent	**FBC Wind Speed:**	N/A
Year Built:	1971	**Roof Deck:**	Level C	**FBC Wind Design:**	N/A
SWR:	Unknown	**Roof-Wall Connection:**	Unknown		

A premium adjustment of $9,675 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.

PREMIUM: $12,534

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

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 LOSSSES FOR AN ADDITIONAL PREMIUM

A 3% HURRICANE DEDUCTIBLE IS AVAILABLE FOR ALL POLICIES THAT INCLUDE WIND COVERAGE. ADDITIONAL DEDUCTIBLE OPTIONS MAY ALSO BE AVAILABLE.