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JUN 23 2023

CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY ST  
JACKSONVILLE FL 32202

WIND

COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 09250757 - 1      POLICY PERIOD FROM 05/30/2023 TO 05/30/2024  
at 12:01 a.m. Eastern Time

Transaction: NEW BUSINESS      CR-W

Pay Plan: Citizens Full Pay      Bill: Insured Billed

<b>Named Insured and Mailing Address</b>	<b>Agent</b>	<b>Fl. Agent Lic. #</b>
Bayshore Club Management Association, Inc. 925 N HALIFAX AVE 935 N. HALIFAX AVE DAYTONA BEACH, FL 32118-6618	MICHAEL MORT Insurance Office of America, Inc. 435 S YONGE ST STE 1 ORMOND BEACH, FL 32174	D011370_1

Telephone: 386-255-3686      Telephone: 386-671-3080

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>	\$252,133.00
<b>Required Additional Charges:</b>	
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$3,278.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$1,765.00
Catastrophe Financing Surcharge	\$37,820.00
Tax-Exempt Surcharge	\$4,412.00
<b>TOTAL:</b>	<b>\$299,408.00</b>

The portion of your premium for  
Hurricane Coverage is: \$232,125.00      Non - Hurricane Coverage is: \$20,008.00

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

Authorized By: MICHAEL MORT

Issued Date: 06/14/2023

Countersigned: 06/14/2023

BY:

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

Welcome to Citizens Property Insurance Corporation. Citizens is a not-for-profit governmental entity committed to providing the highest level of service to our customers. Here are some quick tips to help you make the most of your Citizens policy.

### Register for myPolicy

Citizens offers an online, self-service, policy management tool called myPolicy. Register for myPolicy at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy) to view claims information and report claims online. Qualified customers also can make a one-time payment through [www.citizensfla.com/payments](http://www.citizensfla.com/payments) without registering for myPolicy.

### Call Citizens First

Calling Citizens or your agent as soon as you become aware of or suspect any damage and before any emergency or permanent repairs puts you in control of your claim. You can report a claim even if you don't know the full extent of damage. Loss reporting and repair requirements affect coverage for emergency and permanent repairs.



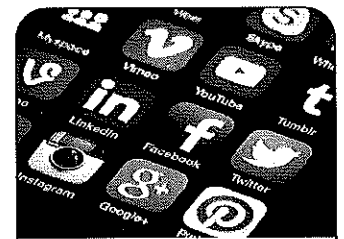
**866.411.2742**  
[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)  
Available 24/7/365

### Stop Assignment of Benefits (AOB) Abuse

When you sign an AOB contract, you give up the right to manage your claim and ensure it is resolved timely and to your complete satisfaction. Learn about assignment of benefits and how to protect yourself from AOB abuse at [www.citizensfla.com/aob](http://www.citizensfla.com/aob).

### Assessments

Citizens policyholders could be required to pay assessments if Citizens does not have the resources to pay claims following a major hurricane or series of storms in which Citizens incurs significant losses. Your potential exposure is disclosed in the *Acknowledgement of Potential Surcharge and Assessment Liability* section of your application. Learn more at [www.citizensfla.com/assessments](http://www.citizensfla.com/assessments).



### Citizens Is Social!

Find Citizens on Facebook under *Citizens Property Insurance Corporation* and on Twitter *@citizens\_fl*a for storm preparedness tips, Citizens news and insurance education. You'll also find comprehensive information and policyholder resources at [www.citizensfla.com](http://www.citizensfla.com).

### We're Here to Help

Contact your agent at the telephone number provided on your *Declarations* page, call Citizens at 866.411.2742 or online at [www.citizensfla.com/contactus](http://www.citizensfla.com/contactus).







**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 09250757 - 1

Effective Date: 05/30/2023 to 05/30/2024

Insured Name: Bayshore Club Management 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> Swimming Pools/Spas/Hot Tubs/ Whirlpools (Inground or Above ground- Concrete)						
<b>DESCRIPTION OF PREMISES</b>		1: 925 N HALIFAX AVE		IN-GROUND SWIMMING POOL		
<b>Location Address</b>		<b>Group I Construction</b>	<b>Group II Construction</b>	<b>Protection Class</b>	<b>BCEGS Grade</b>	
925 N HALIFAX AVE 935 N HALIFAX AVE DAYTONA BEACH, FL 32118-6618		N/A	N/A	N/A	Ungraded	
		<b>Group I Territory</b>	<b>Group II Territory</b>	<b>Coastal Territory</b>	<b>No. of Units</b>	
		N/A	N/A	Volusia - 74	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		\$117,000	Wind	\$117,000	Class	\$69.00
						FHCFC Build-Up Premium: \$6
<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>Other Windstorm or Hall Deductible</b>		<b>Calendar Year Hurricane Percentage Deductible</b>				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$1,170)		Bldg: 10% (\$11,700)				
<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>	
C	1974	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: \$75.00</b>						