



CITIZENS PROPERTY INSURANCE CORPORATION
 301 W BAY ST
 JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 10450534 - 3	POLICY PERIOD FROM 08/22/2025 at 12:01 a.m. Eastern Time	TO 08/22/2026
Transaction: AMENDED DECLARATIONS	Effective: 09/18/2025	CR-M
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address Seville Condominium 8, inc. 24701 US HWY 19 N STE 102 C/O AMERI-TECH COMMUNITY MGMT CLEARWATER, FL 33763-4086	Agent KIMBERLY ANN CARRINGTON MARSH AND MCLENNAN AGENCY LLC 12485 28TH ST N FL 2 ST PETERSBURG, FL 33716	Fl. Agent Lic. # A041643_1
Telephone: 727-726-8000	Telephone: 727-327-7070	

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
COMMERCIAL PROPERTY COVERAGE	\$20,022.00
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$200.00
State Fire Marshal Regulatory Surcharge	\$20.00
Tax-Exempt Surcharge	\$350.00
STATUTORY INSURANCE PREMIUM DISCOUNTS:	
Legislative Premium Tax Discount	(\$350)
Legislative Fire Marshal Discount	(\$54)
TOTAL:	\$20,192.00
Change in Policy Premium:	\$0.00

The portion of your premium for
 Hurricane Coverage is: \$8,714.00 Non - Hurricane Coverage is: \$11,308.00

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

Authorized By: KIMBERLY ANN CARRINGTON
Issued Date: 09/18/2025

Countersigned: 09/18/2025

BY:

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

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10450534 - 3

Effective Date: 08/22/2025 to 08/22/2026

Insured Name: Seville Condominium 8, inc.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0333				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -Over 30 units						
DESCRIPTION OF PREMISES 1: 2612 PEARCE DR Residential building						
Location Address 2612 PEARCE DR CLEARWATER, FL 33764-1194	Group I Construction Fire Resistive	Group II Construction AA	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 32		
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 (Bldg)	\$7,688,800	Basic	\$7,688,800	Class	\$11,131.00	N/A
				FHCF Build-Up Premium:		\$117
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
		Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$230,664)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1971	Roof Cover Reinforced Concrete Roof Deck	Roof Deck Reinforced Concrete Roof Deck	Roof-Wall Connection N/A	SWR N/A	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 15,426.00 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.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$11,248.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10450534 - 3

Effective Date: 08/22/2025 to 08/22/2026

Insured Name: Seville Condominium 8, inc.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 3		CSP Code: N/A	
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)					
DESCRIPTION OF PREMISES		1: 2612 PEARCE DR		Carport - 8 Stall	
Location Address 2612 PEARCE DR CLEARWATER, FL 33764-1194		Group I Construction Masonry Non-Combustible Group I Territory Statewide		Group II Construction N/A Group II Territory Seacoast Zone 3	
				Protection Class 1 Coastal Territory None	
				BCEGS Grade Ungraded No. 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
Special Class Item	\$108,700	Basic	\$108,700	Class	\$2,186.00
					FHCF Build-Up Premium: \$41
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage		Premium		Replacement Cost	
				Building Yes	
				Business Personal Property	
DEDUCTIBLE					
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible			
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$3,261)			
WINDSTORM MITIGATION FEATURES					
Terrain C	Year Built 1971	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A
Building Type N/A	Roof Shape N/A	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design 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.					
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.					
PREMIUM: \$2,227.00					

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COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 08/22/2025 to 08/22/2026

Insured Name: Seville Condominium 8, inc.

WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

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

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS INCLUDE, FOR EXAMPLE, A LIMIT OF UP TO THE GREATER OF \$15,000 OR 3% OF A SEPARATE BUILDING LIMIT OF INSURANCE, FOR EMERGENCY MEASURES INCLUDING BUT NOT LIMITED TO TEMPORARY REPAIRS, TARPING, SHRINK WRAP, WATER MITIGATION, BOARD-UP, AND SIMILAR MEASURES, OF THAT BUILDING.

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.

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**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 10450534 - 3 **POLICY PERIOD FROM 08/22/2025 TO 08/22/2026**
 at 12:01 a.m. Eastern Time

Named Insured Seville Condominium 8, 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	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	12 23	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
ALL	ALL	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
ALL	ALL	CIT 02 55	10 24	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT CR 01 25	10 24	FLORIDA CHANGES
ALL	ALL	CIT 01 91	10 24	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT 14 20	12 23	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	CIT 00 02	10 24	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 09/18/2025

First Named Insured Copy

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POLICY CHANGE SUMMARY

POLICY NUMBER: 10450534 - 3	POLICY PERIOD FROM 08/22/2025	TO 08/22/2026
at 12:01 a.m. Eastern Time		
Transaction: AMENDED DECLARATIONS	Effective: 09/18/2025	

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Agent Code of Record	A080485_1	A041643_1
Agent Code	A080485_1	A041643_1

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.