



POLICY NUMBER: PB7584316

COMMON POLICY DECLARATIONS

Insured Name & Mailing Address:

Curlew Landings HOA, Inc.
 c/o Ameri-Tech Community Management
 24701 US Highway 19N, #102
 Clearwater, FL33763

Agency Name

Statewide Commercial Insurance
 1425 20th St
 Vero Beach, FL32960

Broker Name

All Risks, LTD.
 275 Scientific Dr. Ste 1500
 Norcross, GA 30092

Effective Date: 12/30/2016

Expiration Date: 12/30/2017

Business Description:

Property Location: 629-645 Duchess Blvd, Dunedin, FL 34698
 Date of Construction: 1992
 Flood Zone: AE
 Elevated Type: N/A
 Elevation Difference: N/A

Number of Units: 98
 Grandfathered: No
 Pre-Firm Construction: No
 Post Firm Construction: No

Schedule of Values:

Building	Units	Value	Building	Units	Value
1	5	250,000	9	6	250,000
2	4	250,000	10	7	250,000
3	6	250,000	11	6	250,000
4	6	250,000	12	4	250,000
5	8	250,000	13	4	250,000
6	8	250,000	14	4	250,000
7	7	250,000	15	8	250,000
8	7	250,000	16	Clubhouse	251,100
16 buildings			98 units		\$ 4,001,100

Replacement Cost/Total Insured Value: \$ 4,001,100

Deductible: \$ 10,000

Premium Summary:

In return for the payment of the premium indicated below, and subject to all the terms of this policy, we agree to provide the Residential Condominium Association Flood Insurance as stated in this policy.

<u>Coverage</u>	<u>Premium</u>
Flood	\$19,000.00
Surplus Lines Tax	\$951.75
Stamp Fee	\$28.55
Policy Fee	\$35.00
Total Premium Due	\$20,015.30

Minimum Retained Premium \$4,750.00

Coverage Forms Applicable: Coverage form schedule as more specifically outlined in Aspen Form ASPPR006, *Schedule of Applicable Forms*

Authorized Representative



RESIDENTIAL CONDOMINIUM ASSOCIATION FLOOD INSURANCE COVERAGE PART DECLARATIONS

NAMED INSURED: Curlew Landings HOA, Inc.

EFFECTIVE DATE: 12/30/2016

DESCRIPTION OF PREMISES

Prem No.	Bldg No.	Location Address
1	1	629-645 Duchess Blvd, Dunedin, FL 34698
1	2	613-625 Duchess Blvd, Dunedin, FL 34698
1	3	531-549 Walden Court, Dunedin, FL 34698
1	4	514-534 Walden Court, Dunedin, FL 34698

COVERAGES PROVIDED (Insurance at the described premises applies only for coverages for which a limit of insurance is shown)

Prem No.	Bldg No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins. %	Deductible
1	1	Building	250,000	Flood		10,000
1	2	Building	250,000	Flood		10,000
1	3	Building	250,000	Flood		10,000
1	4	Building	250,000	Flood		10,000

Replacement Cost (X)

OPTIONAL COVERAGES (Applicable only when entries are made in the schedule below Replacement Cost (X))

Prem No.	Bldg No.	Exp. Date	Coverage	Agreed Value		Replacement Cost (X)		
				Amount		Building	Personal Property	Including "Stock"
1								
1								
1								
1								

Prem No.	Bldg No.	Inflation Guard Percentage		*Monthly Limit Indemnity (Fraction)	*Max. Period Of Indemnity (X)	*Ext. Period Indemnity (Days)
		Building	Personal Property			
1	1					
1	2					
1	3					
1	4					

*Applies to Business Income Only

Deductible Description: Applies Per building Per Occurrence

MORTGAGE HOLDER(S)

Prem No.	Bldg No.	Mortgage Holder Name	Mailing Address
1	1		
1	2		
1	3		
1	4		

FORMS AND ENDORSEMENTS

Forms and Endorsements applying to this Coverage Part and made part of this policy at time of issue: Refer to ASPPR006 SCHEDULE OF FORMS AND ENDORSEMENTS.

THESE DECLARATIONS ARE PART OF THE POLICY CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

AUTHORIZED REPRESENTATIVE



RESIDENTIAL CONDOMINIUM ASSOCIATION FLOOD INSURANCE COVERAGE PART DECLARATIONS

NAMED INSURED: Curlew Landings HOA, Inc.

EFFECTIVE DATE: 12/30/2016

DESCRIPTION OF PREMISES

Prem No.	Bldg No.	Location Address
1	5	538-566 Walden Court, Dunedin, FL 34698
1	6	570-598 Walden Court, Dunedin, FL 34698
1	7	2364-2376 Hanover Drive, Dunedin, FL 34698
1	8	2382-2394 Hanover Drive, Dunedin, FL 34698

COVERAGES PROVIDED (Insurance at the described premises applies only for coverages for which a limit of insurance is shown)

Prem No.	Bldg No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins. %	Deductible
1	5	Building	250,000	Flood		10,000
1	6	Building	250,000	Flood		10,000
1	7	Building	250,000	Flood		10,000
1	8	Building	250,000	Flood		10,000

Replacement Cost (X)

OPTIONAL COVERAGES (Applicable only when entries are made in the schedule below) Replacement Cost (X)

Prem No.	Bldg No.	Exp. Date	Coverage	Agreed Value		Replacement Cost (X)		
				Amount	Amount	Building	Personal Property	Including "Stock"
1								
1								
1								
1								

Prem No.	Bldg No.	Inflation Guard Percentage		*Monthly Limit Indemnity (Fraction)	*Max. Period Of Indemnity (X)	*Ext. Period Indemnity (Days)
		Building	Personal Property			
1	5					
1	6					
1	7					
1	8					

*Applies to Business Income Only

Deductible Description: Applies Per building Per Occurrence

MORTGAGE HOLDER(S)

Prem No.	Bldg No.	Mortgage Holder Name	Mailing Address
1	5		
1	6		
1	7		
1	8		

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AUTHORIZED REPRESENTATIVE



RESIDENTIAL CONDOMINIUM ASSOCIATION FLOOD INSURANCE COVERAGE PART DECLARATIONS

NAMED INSURED: Curlew Landings HOA, Inc.

EFFECTIVE DATE: 12/30/2016

DESCRIPTION OF PREMISES

Prem No.	Bldg No.	Location Address
1	9	2387-2397 Hanover Drive, Dunedin, FL 34698
1	10	2373-2385 Hanover Drive, Dunedin, FL 34698
1	11	2361-2371 Hanover Drive, Dunedin, FL 34698
1	12	630-642 Duchess Blvd, Dunedin, FL 34698

COVERAGES PROVIDED (Insurance at the described premises applies only for coverages for which a limit of insurance is shown)

Prem No.	Bldg No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins. %	Deductible
1	9	Building	250,000	Flood		10,000
1	10	Building	250,000	Flood		10,000
1	11	Building	250,000	Flood		10,000
1	12	Building	250,000	Flood		10,000

Replacement Cost (X)

OPTIONAL COVERAGES (Applicable only when entries are made in the schedule below) Replacement Cost (X)

Prem No.	Bldg No.	Exp. Date	Coverage	Agreed Value		Replacement Cost (X)		
				Amount		Building	Personal Property	Including "Stock"
1								
1								
1								
1								

Prem No.	Bldg No.	Inflation Guard Percentage		*Monthly Limit Indemnity (Fraction)	*Max. Period Of Indemnity (X)	*Ext. Period Indemnity (Days)
		Building	Personal Property			
1	9					
1	10					
1	11					
1	12					

*Applies to Business Income Only

Deductible Description: Applies Per building Per Occurrence

MORTGAGE HOLDER(S)

Prem No.	Bldg No.	Mortgage Holder Name	Mailing Address
1	9		
1	10		
1	11		
1	12		

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AUTHORIZED REPRESENTATIVE



RESIDENTIAL CONDOMINIUM ASSOCIATION FLOOD INSURANCE COVERAGE PART DECLARATIONS

NAMED INSURED: Curlew Landings HOA, Inc.

EFFECTIVE DATE: 12/30/2016

DESCRIPTION OF PREMISES

Prem No.	Bldg No.	Location Address
1	13	2345-2357 Hanover Drive, Dunedin, FL 34698
1	14	617-645 Drake Lane, Dunedin, FL 34698
1	15	614-642 Drake Lane, Dunedin, FL 34698
1	16	601 Walden Court - Clubhouse, Dunedin, FL 34698, Clubhouse

COVERAGES PROVIDED (Insurance at the described premises applies only for coverages for which a limit of insurance is shown)

Prem No.	Bldg No.	Coverage	Limit of Insurance	Covered Causes of Loss	Coins. %	Deductible
1	13	Building	250,000	Flood		10,000
1	14	Building	250,000	Flood		10,000
1	15	Building	250,000	Flood		10,000
1	16	Building	250,000	Flood		10,000
1	16	Contents	1,100	Flood		

Replacement Cost (X)

OPTIONAL COVERAGES (Applicable only when entries are made in the schedule below) Replacement Cost (X)

Prem No.	Bldg No.	Exp. Date	Coverage	Agreed Value		Replacement Cost (X)		
				Amount		Building	Personal Property	Including "Stock"
1								
1								
1								
1								

Prem No.	Bldg No.	Inflation Guard Percentage		*Monthly Limit Indemnity (Fraction)	*Max. Period Of Indemnity (X)	*Ext. Period Indemnity (Days)
		Building	Personal Property			
1	13					
1	14					
1	15					
1	16					

*Applies to Business Income Only

Deductible Description: Applies Per building Per Occurrence

MORTGAGE HOLDER(S)

Prem No.	Bldg No.	Mortgage Holder Name	Mailing Address
1	13		
1	14		
1	15		
1	16		

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