



CITIZENS PROPERTY INSURANCE CORPORATION  
 301 W BAY ST  
 JACKSONVILLE FL 32202

**COMMERCIAL PROPERTY POLICY DECLARATIONS**

Policy Number: 00043485 - 4

Effective Date: 11/08/2017 to 11/08/2018

Insured Name: FAIRWAY PARK CONDOMINIUM ASSOCIATION, INC.

<b>LOCATION NO. 1</b>		<b>BUILDING OR SPECIAL CLASS ITEM NO. 1</b>		<b>CSP Code: 0331</b>			
<b>BUSINESS DESCRIPTION:</b> Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units							
<b>DESCRIPTION OF PREMISES</b>				8 UNITS			
<b>Location Address</b>		<b>Group I Construction</b> Modified Fire Resistive		<b>Group II Construction</b> AA		<b>Protection Class</b> 3	<b>BCEGS Grade</b> Ungraded
E		<b>Group I Territory</b> Statewide		<b>Group II Territory</b> Seacoast Zone 1		<b>Coastal Territory</b> None	<b>No. of Units</b> 8
<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>Coinsurance</b>	<b>Rates</b>	<b>Premium</b>	<b>First Loss</b>
Building (Bldg)	\$1,133,900	Basic	\$1,133,900	100%	Class FHCF Build-Up Premium:	\$2,029.00	N/A \$82
Your coverage limits have been adjusted for inflation.							
<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> Yes		<b>Business Personal Property</b>	
<b>DEDUCTIBLE</b>							
<b>All Other Perils Deductible</b>			<b>Calendar Year Hurricane Percentage Deductible</b>				
\$2,500			Deductible Percentage (Deductible Amount) Bldg: 5% (\$56,695)				
<b>WINDSTORM MITIGATION FEATURES</b>							
<b>Terrain</b> B	<b>Year Built</b> 1980	<b>Roof Cover</b> Reinforced	<b>Roof Deck</b> Reinforced	<b>Roof-Wall Connection</b> N/A	<b>SWR</b> N/A		
		Concrete Roof Deck	Concrete Roof Deck	N/A			
<b>Building Type</b> Type I	<b>Roof Shape</b> Flat	<b>Opening Protection</b> None	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> N/A			
*A premium adjustment of \$ 3,299.00 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: \$2,111.00</b>							



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<b>POLICY NUMBER:</b> 00043485 - 4		<b>POLICY PERIOD FROM</b> 11/08/2017	<b>TO</b> 11/08/2018
at 12:01 a.m. Eastern Time			
<b>Transaction:</b> RENEWAL			CR-M
<b>Pay Plan:</b> Citizens Full Pay		<b>Bill:</b> Insured Billed	
<b>Named Insured and Mailing Address</b>	<b>Agent</b>	<b>Fl. Agent Lic. #</b>	
<b>Telephone:</b> 561-734-8005		<b>Telephone:</b> 954-925-2590	

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 PART</b>	\$76,029.00
<b>Required Additional Charges:</b>	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2012 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$99.00
State Fire Marshal Regulatory Surcharge	\$76.00
Tax-Exempt Surcharge	\$1,331.00
<b>TOTAL:</b>	<b>\$77,539.00</b>

The portion of your premium for  
 Hurricane Coverage is: \$28,162.00      Non - Hurricane Coverage is: \$47,867.00

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

**Authorized By:** ANDREW SPARGO  
**Issued Date:** 09/09/2017

**Countersigned:** 09/09/2017

**BY:**

**Barry J. Gilway**  
 President/CEO and Executive Director  
 Citizens Property Insurance Corporation