
HCP008113
Livingston Lakes Condominium Association, Inc.
15090 PALMER LAKE CIR
NAPLES, FL 34109

**Livingston Lakes Condominium Association, Inc.
15090 PALMER LAKE CIR
NAPLES, FL 34109**

Please read carefully
Important Information
Enclosed



1401 N Westshore Blvd
Tampa, FL 33607

If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.

COMMERCIAL PROPERTY

Endorsement
03/31/2023
Added Interest

Agency Code: H6495

Policy Number: HCP008113-2

Policy Period: 03/31/2023 to 03/31/2024

12:01 A.M. Standard Time at the address of the First Named Insured stated below.

NAMED INSURED AND ADDRESS

Livingston Lakes Condominium Association, Inc.
15090 PALMER LAKE CIR
NAPLES, FL 34109

Phone number:

PRODUCER NAME AND ADDRESS

AssuredPartners of FL - IRMS
8950 Fontana Del Sol Way
Suite 200
Naples, FL 34109
Phone number: 239-649-1444

BUSINESS DESCRIPTION: Class Code Description Condominium Associations

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 PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

Coverage Cause of Loss	Special
Platinum Preferred Savings Program	No
TRIA	Rejected
COVERAGE	PREMIUM
Commercial Property Coverage Part	\$ 169,029.00
TRIA	\$ 0
TOTAL	\$ 169,029.00

POLICY FEE	\$ 25
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>	\$ 169
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE	\$ 4
FIGA Assessment 10.11.2021 (0.7%)	\$ 1,183
FIGA Assessment 3.11.2022 (1.3%)	\$ 2,197
TOTAL:	\$ 3,578

Annual Premium is : \$ 172,607

The overall net Change in Premium is : \$0

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Countersigned By:

Kent Linder Authorized Representative

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Endorsement 03/31/2023 Added Interest
	Agency Code: H6495	Policy Number: HCP008113- 2
Policy Period: 03/31/2023 to 03/31/2024		12:01 A.M. Standard Time at the address of the First Named Insured stated below.
<u>NAMED INSURED AND ADDRESS</u>		
Livingston Lakes Condominium Association, Inc. 15090 PALMER LAKE CIR NAPLES, FL 34109 Phone number:		
<u>BUSINESS DESCRIPTION:</u> Condominium Associations		
<u>FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT TIME OF ISSUE:</u>		
HC MEP 08 14, HC 00 02 TOC 05 18, HC 00 17 08 17, HC CDB 10 20, CP 01 40 07 06, CP 10 32 08 08, CP 04 05 04 02, CP 03 23 06 07, CP P 003 07 06, HC CP 00 01 08 14, CP 01 91 07 10, HC 14 20 08 14, HC FW 01 08 14, HP 05 01 10 19, HP 01 75 10 19, CP 12 09 09 95, HC SDO 08 14, IL 09 53 01 15, HC 00 01 05 18, HC 00 10 08 14, IL 04 15 04 98, HC SLC 08 14, CP 10 30 06 07, CP 00 17 06 07, HC 00 14 08 14, HP 01 12 10 19, CP 00 90 07 88, IL 09 35 07 02, CP 01 25 02 12, CP 03 22 01 06		
<u>MORTGAGE HOLDER(S):</u>		
MORTGAGE HOLDER NAME AND MAILING ADDRESS		

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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NAMED INSURED AND ADDRESS Livingston Lakes Condominium Association, Inc. 15090 PALMER LAKE CIR NAPLES, FL 34109 Phone number:
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BUSINESS DESCRIPTION: Condominium Associations

DESCRIPTION OF PREMISES:

Loc. No.	Location Address	Construction	Co-insurance %	All Other Perils Deductible	Hurricane Deductible or Wind/Hail Deductible	Premium
1	15161 PALMER LAKE CIR NAPLES, FL 34109	Joisted Masonry	Agreed Value	\$ 5,000	3% Hurr Cal	\$ 169,029.00

OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:

Description	Limit
Ordinance or Law Offer Coverage - Extended Coverage A	
Ordinance or Law Offer Coverage - Extended B & C Combined	
Sinkhole Coverage (Deductible: 3%)	
Inflation Guard	2%
Equipment Breakdown	Included
Commercial Cyber Data Breach	\$100,000/\$100,000

COVERAGE PROVIDED: insurance at the described premises applies only to coverages for which a limit of insurance is shown.

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	1	15130 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 5,733.00

OPTIONAL COVERAGE ON STRUCTURE:

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Policy Period: 03/31/2023 to 03/31/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

Description	Option	Limit	Premium
Building	RCV	\$ 1,937,193	\$ 5,733.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 48,430	
Sprinkler Credit	Included		
Total			\$ 5,733.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	15126 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 5,733.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,937,193	\$ 5,733.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 48,430	
Sprinkler Credit	Included		
Total			\$ 5,733.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	15122 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 5,733.00

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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,937,193	\$ 5,733.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 48,430	
Sprinkler Credit	Included		
Total			\$ 5,733.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	15118 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 5,733.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,937,193	\$ 5,733.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 48,430	
Sprinkler Credit	Included		
Total			\$ 5,733.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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DESCRIPTION OF PREMISES:

1	5	15114 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 5,733.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,937,193	\$ 5,733.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 48,430	
Sprinkler Credit	Included		
Total			\$ 5,733.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	6	15110 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 5,733.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,937,193	\$ 5,733.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 48,430	
Sprinkler Credit	Included		
Total			\$ 5,733.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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DESCRIPTION OF PREMISES:

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	7	15106 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 5,733.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,937,193	\$ 5,733.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 48,430	
Sprinkler Credit	Included		
Total			\$ 5,733.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	8	15102 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 5,733.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,937,193	\$ 5,733.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 48,430	
Sprinkler Credit	Included		

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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Total	\$ 5,733.00
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Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	9	15098 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 5,733.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,937,193	\$ 5,733.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 48,430	
Sprinkler Credit	Included		
Total			\$ 5,733.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	10	15184 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607 If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. Agency Code: H6495	COMMERCIAL PROPERTY Endorsement 03/31/2023 Added Interest Policy Number: HCP008113- 2
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Policy Period: 03/31/2023 to 03/31/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	11	15188 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	12	15137 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
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DESCRIPTION OF PREMISES:

Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	13	15141 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	14	15145 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

OPTIONAL COVERAGE ON STRUCTURE:				
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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607 If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. Agency Code: H6495	COMMERCIAL PROPERTY Endorsement 03/31/2023 Added Interest Policy Number: HCP008113- 2
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DESCRIPTION OF PREMISES:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	15	15149 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	16	15153 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	17	15157 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	18	15156 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	19	15152 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium

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1	20	15148 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 4,262.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	21	15144 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

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DESCRIPTION OF PREMISES:

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	22	15140 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		
Total			\$ 4,262.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	23	15136 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 4,262.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,428,038	\$ 4,262.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 35,701	
Sprinkler Credit	Included		

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Policy Period: 03/31/2023 to 03/31/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

	Total		\$ 4,262.00
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Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	24	15161 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	25	15165 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607 If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. Agency Code: H6495	COMMERCIAL PROPERTY Endorsement 03/31/2023 Added Interest Policy Number: HCP008113- 2
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DESCRIPTION OF PREMISES:

Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	26	15169 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	27	15173 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00

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DESCRIPTION OF PREMISES:

Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	28	15177 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	29	15181 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607 If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. Agency Code: H6495	COMMERCIAL PROPERTY Endorsement 03/31/2023 Added Interest Policy Number: HCP008113- 2
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Policy Period: 03/31/2023 to 03/31/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	30	15185 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	31	15189 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Endorsement 03/31/2023 Added Interest
	Agency Code: H6495	Policy Number: HCP008113- 2

Policy Period: 03/31/2023 to 03/31/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	32	15193 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	33	15197 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Endorsement 03/31/2023 Added Interest
	Agency Code: H6495	Policy Number: HCP008113- 2

Policy Period: 03/31/2023 to 03/31/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	34	15201 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Endorsement 03/31/2023 Added Interest
	Agency Code: H6495	Policy Number: HCP008113- 2

Policy Period: 03/31/2023 to 03/31/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

1	35	15205 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	36	15209 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Endorsement 03/31/2023 Added Interest
	Agency Code: H6495	Policy Number: HCP008113- 2

Policy Period: 03/31/2023 to 03/31/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	37	15213 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,860.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,289,088	\$ 3,860.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 32,227	
Sprinkler Credit	Included		
Total			\$ 3,860.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	38	Clubhouse, pool deck - 15109 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,224.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 782,530	\$ 2,398.00
Contents		\$ 82,000	\$ 165.00
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 19,563	

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Endorsement 03/31/2023 Added Interest
	Agency Code: H6495	Policy Number: HCP008113- 2

Policy Period: 03/31/2023 to 03/31/2024 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

	RCV		
Swimming Pools	RCV	\$ 302,737	\$ 466.00
Not otherwise excluded in HC 14 20	RCV	\$ 72,368	\$ 195.00
Sprinkler Credit	Included		
Total			\$ 3,224.00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OUTDOOR PROPERTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 CONDOMINIUM ASSOCIATION COVERAGE FORM

SCHEDULE*

Prem. No.	Bldg. No.	Type of Property	Limit Of Insurance	Causes Of Loss Form Applicable	Coinsurance Percentage	Additional Premium
1	38	Swimming Pools	\$302,737.00	Special	Agreed Value%	\$466.00
1	38	Not otherwise excluded in HC 14 20	\$72,368.00	Special	Agreed Value%	\$195.00

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

A. Signs

With respect to outside signs described in the Schedule:

1. "Signs (other than signs attached to buildings)" is deleted from Property Not Covered.
2. In the Limits Of Insurance section, the provision which pertains to signs attached to buildings does not apply. The limit applicable to each sign is shown in the Schedule.
3. Outside signs are subject to all applicable provisions of the Cause Of Loss Form indicated in the Schedule. In addition, we will not pay for loss or damage caused by or resulting from any of the following:
 - a. Dampness or dryness of atmosphere;
 - b. Changes in or extremes of temperature;
 - c. Marring or scratching; or
 - d. Rain, snow, ice or sleet.

However, if the sign is attached to the building and is covered under the Supplemental Property Cause of Loss Form, then Exclusions **3.a.** through **3.d.** do not apply.

B. Fences

With respect to fences described in the Schedule:

1. "Fences" is deleted from Property Not Covered.
2. In the Limits Of Insurance section, the provision which pertains to fences does not apply. The limit applicable to each fence is shown in the Schedule.

C. Other Property

With respect to pool and patio decks described in the Schedule, walks, patios or other paved surfaces is deleted from Property Not Covered.