



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

Renewal
11/15/2025

Agency Code: H6495

Policy Number: HCP010772-0

Policy Period: 11/15/2025 to 11/15/2026

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.
4670 CARDINAL WAY
Suite 302
NAPLES, FL 34112
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	\$151,333.00
TRIA	\$0
TOTAL	\$151,333.00

POLICY FEE	\$ 25
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>	\$ 151
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE	\$ 4
FIGA Assessment 4.10.2023 (1.0%)	\$ 1,513
TOTAL:	\$ 1,693

Annual Premium is : \$ 153,026

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

Countersigned By: Ernie Garateix
Ernie Garateix 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.	Renewal 11/15/2025
	Agency Code: H6495	Policy Number: HCP010772- 0
Policy Period: 11/15/2025 to 11/15/2026		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. 4670 CARDINAL WAY Suite 302 NAPLES, FL 34112 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, CP 01 40 07 06, CP 10 32 08 08, CP P 003 07 06, CP 04 05 04 02, HC 00 17 07 23, HC CP 00 01 08 14, CP 01 91 07 10, HP 05 01 10 19, HC FW 01 08 14, HP 01 75 10 19, HC 14 20 04 25, CP 01 25 03 23, CP 12 09 09 95, HC SDO 08 14, CP 03 23 03 24, HC CDB 06 23, IL 09 53 01 15, HC 00 01 05 18, HC 00 10 08 14, IL 02 55 03 24, 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 03 22 01 06		
<u>MORTGAGE HOLDER(S):</u>		
MORTGAGE HOLDER NAME AND MAILING ADDRESS		
<u>ADDITIONAL NAMED INSURED(S)</u>		
ADDITIONAL NAMED INSURED NAME AND MAILING ADDRESS		

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NAMED INSURED AND ADDRESS

Livingston Lakes Condominium Association, Inc.
4670 CARDINAL WAY
Suite 302
NAPLES, FL 34112
Phone number:

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	\$ 151,333.00

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	\$ 3,983.00

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Policy Period: 11/15/2025 to 11/15/2026 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	\$ 2,048,088	\$ 3,983.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 51,202	
Sprinkler Credit	Included		
Total			\$ 3,983.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	15126 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,983.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 2,048,088	\$ 3,983.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 51,202	
Sprinkler Credit	Included		
Total			\$ 3,983.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	15122 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,983.00

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 Renewal 11/15/2025 Policy Number: HCP010772- 0
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Policy Period: 11/15/2025 to 11/15/2026 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	\$ 2,048,088	\$ 3,983.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 51,202	
Sprinkler Credit	Included		
Total			\$ 3,983.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	15118 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,983.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 2,048,088	\$ 3,983.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 51,202	
Sprinkler Credit	Included		
Total			\$ 3,983.00

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

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY Renewal 11/15/2025
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Agency Code: H6495		Policy Number: HCP010772- 0

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DESCRIPTION OF PREMISES:

1	5	15114 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,983.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 2,048,088	\$ 3,983.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 51,202	
Sprinkler Credit	Included		
Total			\$ 3,983.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	6	15110 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,983.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 2,048,088	\$ 3,983.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 51,202	
Sprinkler Credit	Included		
Total			\$ 3,983.00

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Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	7	15106 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,983.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 2,048,088	\$ 3,983.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 51,202	
Sprinkler Credit	Included		
Total			\$ 3,983.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	8	15102 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,983.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 2,048,088	\$ 3,983.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 51,202	
Sprinkler Credit	Included		

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DESCRIPTION OF PREMISES:

	Total		\$ 3,983.00
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Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	9	15098 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,983.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 2,048,088	\$ 3,983.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 51,202	
Sprinkler Credit	Included		
Total			\$ 3,983.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	10	15184 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	

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DESCRIPTION OF PREMISES:

Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	11	15188 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	12	15137 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00

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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		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	13	15141 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	14	15145 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

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Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	15	15149 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	16	15153 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	17	15157 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	18	15156 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

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 Renewal 11/15/2025 Policy Number: HCP010772- 0
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DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	19	15152 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

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

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DESCRIPTION OF PREMISES:

1	20	15148 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 3,365.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	21	15144 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	COMMERCIAL PROPERTY Renewal 11/15/2025
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Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	22	15140 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	Included		
Total			\$ 3,365.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	23	15136 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 3,365.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,718,019	\$ 3,365.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 42,950	
Sprinkler Credit	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 Renewal 11/15/2025 Policy Number: HCP010772- 0
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	Total		\$ 3,365.00
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Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	24	15161 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	25	15165 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	

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Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	26	15169 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	27	15173 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00

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Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	28	15177 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	29	15181 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

OPTIONAL COVERAGE ON STRUCTURE:				
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Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	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.	Renewal 11/15/2025
	Agency Code: H6495	Policy Number: HCP010772- 0

Policy Period: 11/15/2025 to 11/15/2026 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	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	30	15185 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	31	15189 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

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.	Renewal 11/15/2025
	Agency Code: H6495	Policy Number: HCP010772- 0

Policy Period: 11/15/2025 to 11/15/2026 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	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	32	15193 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	33	15197 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

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.	Renewal 11/15/2025
	Agency Code: H6495	Policy Number: HCP010772- 0

Policy Period: 11/15/2025 to 11/15/2026 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	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	34	15201 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

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.	Renewal 11/15/2025
	Agency Code: H6495	Policy Number: HCP010772- 0

Policy Period: 11/15/2025 to 11/15/2026 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	\$ 2,696.00
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OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	36	15209 Butler Lake Drive, Naples, FL 34109	Hurricane	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

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.	Renewal 11/15/2025
	Agency Code: H6495	Policy Number: HCP010772- 0

Policy Period: 11/15/2025 to 11/15/2026 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	\$ 2,696.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,360,549	\$ 2,696.00
Contents			
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 34,014	
Sprinkler Credit	Included		
Total			\$ 2,696.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	38	Clubhouse, pool deck - 15190 Palmer Lake Circle, Naples, FL 34109	Hurricane	\$ 30,132.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 822,240	\$ 4,412.00
Contents		\$ 82,000	\$ 298.00
Ordinance or Law Offer Coverage - Extended Coverage A		Included	
Ordinance or Law Offer Coverage - Extended B & C Combined		\$ 20,556	

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.	Renewal 11/15/2025
		Agency Code: H6495

Policy Period: 11/15/2025 to 11/15/2026 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

	RCV		
Swimming Pools	RCV	\$ 316,710	\$ 892.00
Not otherwise excluded in HC 14 20	RCV	\$ 75,461	\$ 371.00
Not otherwise excluded in HC 14 20	RCV	\$ 35,000	\$ 172.00
Not otherwise excluded in HC 14 20	RCV	\$ 2,314	\$ 12.00
Fences	RCV	\$ 130,501	\$ 5,427.00
Fences	RCV	\$ 8,815	\$ 456.00
Not otherwise excluded in HC 14 20	RCV	\$ 13,000	\$ 70.00
Not otherwise excluded in HC 14 20	RCV	\$ 20,000	\$ 98.00
Walls	RCV	\$ 9,200	\$ 476.00
Not otherwise excluded in HC 14 20	RCV	\$ 6,300	\$ 33.00
Not otherwise excluded in HC 14 20	RCV	\$ 1,500	\$ 8.00
Not otherwise excluded in HC 14 20	RCV	\$ 15,000	\$ 81.00
Open Sided Structures	RCV	\$ 17,000	\$ 398.00
Fountains	RCV	\$ 15,000	\$ 775.00
Flag Poles	RCV	\$ 5,000	\$ 258.00
Not otherwise excluded in HC 14 20	RCV	\$ 1,400	\$ 8.00
Lights	RCV	\$ 158,356	\$ 6,585.00
Gates	RCV	\$ 74,243	\$ 3,463.00
Walls	RCV	\$ 16,968	\$ 791.00
Fountains	RCV	\$ 24,644	\$ 1,149.00
Not otherwise excluded in HC 14 20	RCV	\$ 108,010	\$ 480.00
Not otherwise excluded in HC 14 20	RCV	\$ 26,124	\$ 129.00
Not otherwise excluded in HC 14 20	RCV	\$ 9,705	\$ 52.00
Mail Kiosk	RCV	\$ 37,634	\$ 881.00
Not otherwise excluded in HC 14 20	RCV	\$ 25,000	\$ 123.00
Fountains	RCV	\$ 45,262	\$ 2,111.00
Not otherwise excluded in HC 14 20	RCV	\$ 25,000	\$ 123.00
Sprinkler Credit	Included		
Total			\$ 30,132.00