



POLICY CHANGE SUMMARY

POLICY NUMBER: 10665755 - 3 POLICY PERIOD FROM 09/17/2025 TO 09/17/2026

at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS Effective: 09/17/2025

tem	Prior Policy Information	Amended Policy Information
Policy Info		Again the contract of the cont
First Named Insured: HICKORY GROVE CONDOMINIUM ASSOCIATION, INC.		
Company Name	Hickory Grove Condominium Association, Inc	HICKORY GROVE CONDOMINIUM ASSOCIATION, INC
Primary Address Ext		C/O AMERI-TECH PROPERTY MGMT I CLEARWATER, FL 33763-4086
Contact Address (First Named Insured: HICKORY GROVE CONDOMINIUM ASSOCIATION, INC.)		
Address Line 1	24701 US HIGHWAY 19 N STE 102	C/O AMERI-TECH PROPERTY MGMT
Address Line 2	C/O AMERI-TECH PROPERTY MGMT I	24701 US HIGHWAY 19 N STE 102
Std Status Ext Internal	Standardized	Overridder
Locations and Buildings		The state of the s
1: 9 TURNER ST		
1: 5 STORY 8 UNIT FR CONDO BUILDING		
Coverages		
Building Coverage		
Limit	2,784,300	3,046,200
Inflation Factor Override Ext	No	Yes
Building Coverage: Total Replacement Cost	\$2,784,300	\$3,046,200
Building Coverage: Valuation Amount	\$2,684,127	\$3,046,175
Building Coverage: Date of Valuation	03/26/2022	03/28/2025
Building Hurricane Deductible Amount	\$139,215	\$152,310
Description	8 Unit Condo Bldg	
Roof Construction		Suspended Concrete
Wall Construction		Masonry - Concrete Block (CMU
Floor Construction		Suspended Concrete Slat
Front Exposure and Distance	15 Ft Carports	15 FT CARPORTS
Left Exposure and Distance	20 ft Parking lot	20 FT PARKING LOT
Rear Exposure and Distance	10 Ft Pool	10 FT POOL
Right Exposure and Distance	50 ft Sidewalk	50 FT SIDEWALK
2: SWIMMING POOL EXCLUDING DECK		
Coverages		
Building Coverage		
Limit	69,200	179,100
Building Coverage: Total Replacement Cost	\$69,200	\$179,100
Building Coverage: Valuation Amount	\$69,190	\$179,134
Building Coverage: Date of Valuation	03/26/2023	03/28/2025

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.



POLICY CHANGE SUMMARY

Policy Number: 10665755 - 3 Effective Date: 09/17/2025 to 09/17/2026

em em	Prior Policy Information	Amended Policy Information
Building Hurricane Deductible Amount	\$3,460	\$8,955
Description	In-Ground Swimming Pool Excl/ Deck	SWIMMING POOL EXCLUDING DECK
3: 4 STALL CARPORT #1		
Coverages		
Building Coverage		
Limit	15,600	25,400
Building Coverage: Total Replacement Cost	\$15,600	\$25,400
Building Coverage: Valuation Amount	\$15,600	\$25,400
Building Coverage: Date of Valuation	03/26/2022	03/28/2025
Building Hurricane Deductible Amount	\$1,000	\$1,270
Description	4 Unit Carports	4 STALL CARPORT #1
4: 4 STALL CARPORT #2		
Coverages		
Building Coverage		
Limit	15,600	25,400
Building Coverage: Total Replacement Cost	\$15,600	\$25,400
Building Coverage: Valuation Amount	\$15,600	\$25,400
Building Coverage: Date of Valuation	03/26/2022	03/28/2025
Building Hurricane Deductible Amount	\$1,000	\$1,270
Description	4 Unit Carports	4 STALL CARPORT #2
2: 15 Turner St		
1: 3 STORY 6 UNIT FR CONDO		
Coverages		
Building Coverage		
Limit	1,746,400	1,914,600
Inflation Factor Override Ext	No	Yes
Building Coverage: Total Replacement Cost	\$1,746,400	\$1,914,600
Building Coverage: Valuation Amount	\$1,683,528	\$1,914,622
Building Coverage: Date of Valuation	03/26/2022	03/28/2025
Building Hurricane Deductible Amount	\$87,320	\$95,730
Description	6 Unit Condo	3 STORY 6 UNIT FR CONDO
Roof Construction		Suspended Concrete
Wall Construction		Masonry - Concrete Block (CMU
Floor Construction		Suspended Concrete Slak
Front Exposure and Distance	25 Ft Parking lot	25 FT PARKING LOT
Left Exposure and Distance	20 Ft Carports	20 FT CARPORTS
Rear Exposure and Distance	10 Ft landscaping	10 FT LANDSCAPING
Right Exposure and Distance	20 Ft Street	20 FT STREET

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POLICY NUMBER: 10665755 - 3	POLICY PERIOD FROM 09/17/2025	TO 09/17/2026
	at 12:01 a.m. Eastern Time	
Transaction: AMENDED DECLARATIONS	Effective: 09/17/2025	CR-M
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address	Agent	FI. Agent Lic. #
HICKORY GROVE CONDOMINIUM ASSOCIATION, INC. C/O AMERI-TECH PROPERTY MGMT I 24701 US HIGHWAY 19 N STE 102 CLEARWATER, FL 33763-4086	JADE WALTZ George Franklin Ins Inc. 5147 S LAKELAND DR STE 3 LAKELAND, FL 33813	A277235
Telephone: 727-726-8000 x504	Telephone: 863-682-4434	

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	\$10,842.00
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA) 2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment State Fire Marshal Regulatory Surcharge Tax-Exempt Surcharge STATUTORY INSURANCE PREMIUM DISCOUNTS:	\$4.00 \$108.00 \$11.00 \$190.00
Legislative Premium Tax Discount Legislative Fire Marshal Discount	(\$190) (\$34)
TOTAL:	\$10,931.00
Change in Policy Premium:	\$2,015.00

The portion of your premium for

Hurricane Coverage is: \$4,472.00 Non - Hurricane Coverage is: \$6,370.00

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

Countersigned: 08/04/2025

Authorized By: JADE WALTZ

Issued Date: 08/04/2025

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

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Policy Number: 10665755 - 3 Effective Date: 09/17/2025 to 09/17/2026



Policy Number: 10665755 - 3 Effective Date: 09/17/2025 to 09/17/2026

LOCATION NO. 1	BUILDING (OR SPECIAL CLA	ASS ITEM NO. 1	CSP Code: 0	331	
BUSINESS DESCRIPTION	: Condominiums -re	esidential (associa	ation risk only) - withou	ıt mercantile occ	upancies - Up	to 10 units
DESCRIPTION OF PREMIS	SES 1: 9 TL	JRNER ST	5 STC	RY 8 UNIT FR (CONDO BUILD	ING
Location Address 9 TURNER ST CLEARWATER, FL 33756-5292		Group I Constructi Fire Resistive Group I Territory Statewide	AA	ory Coasta	Protection Class 1 Ungra Coastal Territory None 8	
COVERAGES PROVIDED	Insurance at the Is Shown.	Described Prem	ises Applies Only Fo	r Coverages Fo	r Which A Lim	it Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$3,046,200	Basic	\$3,046,200	Class	\$5,330.00	N/A
				FHCF B	uild-Up Premium:	\$72
OPTIONAL COVERAGES	Applicable Only	When Entries A	e Made In The Scheo			and the Co
Coverage Premium			The state of the s	Replace	ment Cost	
				ding Bo	usiness Perso	nal Property
DEDUCTIBLE						
All Other Perils Dec	ductible		/ear Hurricane ge Deductible			
		Deductible Percent	age (Deductible Amount)			
\$1,000		Bldg: 5%	6 (\$152,310)			
WINDSTORM MITIGATION	FEATURES				los iel I	
Terrain C	Year Built 1979	Roof Cover FBC Equivalent (Level B)	Roof Deck Level C (Reinforce Concrete Roof Dec			SWR Yes
Building Type Type II	Roof Shape N/A		Protection FE	BC Wind Speed N/A	FBC W	/ind Design N/A
*A premium adjustment of \$ or construction techniques t					s wind loss mit	igation feature
Mortgageholder(s) & Othe	r Policyholder Int	erest(s) - See Po	olicy Interest Schedu	le.		
PREMIUM: \$5,402.00	-					

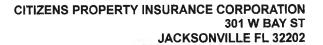
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Policy Number: 10665755 - 3 Effective Date: 09/17/2025 to 09/17/2026

LOCATION NO. 1	BUILDING	R SPECIAL CLA	ASS ITEM NO. 2	CSP C	ode: N/A	
BUSINESS DESCRIPTION	I: Swimming Pool (In	ground Concrete	or Metal)			
DESCRIPTION OF PREMIS	SES 1: 9 TUI	RNER ST	SW	IMMING PO	OL EXCLUDING	G DECK
Location Address O TURNER ST CLEARWATER, FL 33756-529		Group I Construction N/A Group I Territory Statewide		Group II Construction N/A Group II Territory Seacoast Zone 3		s BCEGS Grade Ungraded y No. of Units N/A
COVERAGES PROVIDED	Insurance at the I	Described Premi	ises Applies Only I	For Covera	ges For Which	A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	st Rates	Premiu	m First Loss
Special Class Item	\$179,100	Basic	\$179,100	Class	\$923.0	0 N/A
					FHCF Build-Up Pre	mium: \$12
OPTIONAL COVERAGES	Applicable Only \	When Entries Ar	e Made In The Sch	nedule Belo	w	
Coverage	Pre	mium		R	eplacement Co	st
			В	uilding Yes	Business	Personal Property
DEDUCTIBLE						
All Other Perils De	eductible		/ear Hurricane ge Deductible			
		Deductible Percenta	age (Deductible Amount)			
\$1,000		Bldg: 5	% (\$8,955)			
WINDSTORM MITIGATION	N FEATURES					
Terrain C	Year Built 1979	Roof Cover N/A	Roof Deck N/A	-	Roof-Wall onnection N/A	SWR N/A
Building Type N/A	Roof Shape N/A		g Protection N/A	FBC Wind N/A	Speed F	BC Wind Design N/A
*A premium adjustment of construction techniques that					ing's wind loss	mitigation features o
Mortgageholder(s) & Othe	er Policyholder Inte	rest(s) - See Po	licy Interest Sche	dule.		
PREMIUM: \$935.00						





Policy Number: 10665755 - 3 Effective Date: 09/17/2025 to 09/17/2026

LOCATION NO. 1	BUILDING O	R SPECIAL CL	ASS ITEM NO. 3	CSP C	ode: N/A	
BUSINESS DESCRIPTION	: Detached Open-Si	ded Structures (
DESCRIPTION OF PREMIS	SES 1: 9 TUF	RNER ST	4	STALL CARP	ORT #1	
Location Address 9 TURNER ST CLEARWATER, FL 33756-5292	2	roup I Construct Non-Combustible Group I Territory Statewide	Combustible N/A up I Territory Group II Territory Statewide Seacoast Zone 3		Protection Class 1 Coastal Territory None	Ungraded No. of Units N/A
COVERAGES PROVIDED	Insurance at the D Is Shown.	escribed Prem	ises Applies Onl	y For Covera	ges For Which A	Limit Of Insurance
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement C	ost Rates	Premiur	n First Loss
Special Class Item	\$25,400	Basic	\$25,400	Class	\$959.00	N/A
					FHCF Build-Up Pren	nium: \$19
OPTIONAL COVERAGES	Applicable Only V	Vhen Entries A	re Made In The S			4 1 4 Y
Coverage	Prei	mium		R	eplacement Co	st
				Building Business Personal Proper		
DEDUCTIBLE			- M.			
All Other Perils Dec	ductible		Year Hurricane ge Deductible			
		Deductible Percent	tage (Deductible Amou	nt)		
\$1,000		Bldg: 5	5% (\$1,270)			
WINDSTORM MITIGATION	FEATURES				- 111 11	
Terrain C	Year Built 1979	Roof Cover N/A	Roof Dec N/A		toof-Wall onnection N/A	SWR N/A
Building Type N/A	Roof Shape N/A	Openin	g Protection N/A	FBC Wind N/A	Speed F	BC Wind Design N/A
*A premium adjustment of s construction techniques tha	0.00 is included to texist. Adjustments	reflect building range from a 1%	code enforcement 6 surcharge to a 6	t and the build 5% credit.	ing's wind loss r	nitigation features or
Mortgageholder(s) & Othe	r Policyholder Inte	rest(s) – See P	olicy Interest Sch	nedule.		
PREMIUM: \$978.00						A TURNET
PKEIVIIUIVI: \$9/8.UU						

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Policy Number: 10665755 - 3

Effective Date: 09/17/2025 to 09/17/2026

Coverage Premium Replacement Cost Building Yes DEDUCTIBLE All Other Perils Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall C 1979 N/A N/A Roof Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig			
Cozetion Address 3 TURNER ST CLEARWATER, FL 33756-5292 Insurance at the Described Premises Applies Only For Coverages For Which A Link Shown. Coverage Limit Of Causes Total Insurance Of Loss Replacement Cost Rates Premium Special Class Item \$25,400 Basic \$25,400 Class \$959.00 FHCF Build-Up Premium: OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below Coverage Premium Replacement Cost Building Business Pers DEDUCTIBLE All Other Perils Deductible Calendar Year Hurricane Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain Calendar Year Built Calendar Year Roof Deck N/A N/A Popening Protection N/A Popening Protection N/A Popening Protection N/A Promium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigs All Observation of the protection of the building's wind loss mitigs Protection Class 1 force of Total Coastal Territory Scaccast Zone 3 Coas			
Detection Address Provided South Presentage Deductible Coverage Premium Special Class Item \$25,400 Basic \$25,400 Class \$959.00 FHCF Build-Up Premium: Coverage Premium Replacement Cost Building Business Pers DEDUCTIBLE All Other Perils Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) Building Type Roof Shape N/A N/A N/A Peremium adjustment of \$0.00 is included to reflect building code enforcement and the building's wind loss mitigs. Non-Coverage Premium Premium Premium Replacement Cost Building Premium Premium Percentage (Deductible Amount) Premium Premium Percentage (Deductible Amount) Premium Percentage (Deducti			
Is Shown. Covered Limit Of Causes Total	BCEGS Grade Ungraded No. of Units N/A		
Limit Of Insurance	mit Of Insurar		
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below Coverage Premium Replacement Cost Building Yes DEDUCTIBLE All Other Perils Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall Connection N/A Building Type Roof Shape N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig	First Loss		
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below Coverage Premium Replacement Cost Building Business Pers Personage Percentage Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall C 1979 N/A N/A N/A Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig	N/A		
Coverage Premium Replacement Cost Building Yes DEDUCTIBLE All Other Perils Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall C 1979 N/A N/A Roof Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig	\$19		
DEDUCTIBLE All Other Perils Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain C 1979 N/A N/A Roof Cover Roof Deck Roof-Wall Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig			
DEDUCTIBLE All Other Perils Deductible Calendar Year Hurricane Percentage Deductible Deductible Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain C 1979 N/A Roof Cover Roof Deck Roof-Wall Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig	placement Cost		
All Other Perils Deductible Deductible Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall Connection N/A Building Type Roof Shape N/A N/A N/A N/A Building Type Roof Shape N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig	Business Personal Property		
Percentage Deductible Deductible Percentage (Deductible Amount) \$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall Connection N/A Building Type Roof Shape N/A N/A N/A N/A Building Type Roof Shape N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitigen.	77		
\$1,000 Bldg: 5% (\$1,270) WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig			
WINDSTORM MITIGATION FEATURES Terrain Year Built Roof Cover Roof Deck Roof-Wall Connection N/A N/A Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig			
Terrain Year Built Roof Cover Roof Deck Roof-Wall C 1979 N/A N/A Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig			
C 1979 N/A N/A Connection N/A Building Type Roof Shape Opening Protection FBC Wind Speed FBC N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig			
N/A N/A N/A N/A N/A N/A *A premium adjustment of \$ 0.00 is included to reflect building code enforcement and the building's wind loss mitig	SWR N/A		
	Wind Design N/A		
construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.	gation features		
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.			
PREMIUM: \$978.00			



Policy Number: 10665755 - 3 Effective Date: 09/17/2025 to 09/17/2026

LOCATION NO. 2	BUILDING OR	SPECIAL CL	ASS ITEM NO	. 1	CSP Code: 0331		
BUSINESS DESCRIPTION	I: Condominiums -resi	dential (assoc	ation risk only) - without	mercantile occupa	ancies - Up	to 10 units
DESCRIPTION OF PREMI	SES 2: 15 Turi	ner St	CHINES.	3 STOF	RY 6 UNIT FR COM	NDO	
Location Address 15 TURNER ST CLEARWATER, FL 33756-523	,	oup I Construct Fire Resistive Group I Territor Statewide	y Grou	I Construc AA p II Territo coast Zone	1 ry Coastal Te	erritory	BCEGS Grade Ungraded No. of Units 6
COVERAGES PROVIDED	Insurance at the De	escribed Pren	nises Applies	Only For	Coverages For W	hich A Lin	nit Of Insuran
Coverage	Limit Of Insurance	Covered Causes Of Loss	Tota Replaceme		Rates P	remium	First Loss
Building (Bldg)	\$1,914,600	Basic	\$1,914,6	500		2,528.00 Up Premium:	N/A \$21
OPTIONAL COVERAGES	Applicable Only W	hen Entries A	re Made In Th	ne Schedi	ule Below		
Coverage	Prem	ium			Replaceme	nt Cost	
			BOTH 1 R	Build Yes	•	ness Pers	onal Property
DEDUCTIBLE		1-11m:		an.		EAT	
All Other Perils De	eductible		Year Hurricar ige Deductible		BUTME	et.IU	277
		Deductible Percer	tage (Deductible A	mount)			
\$1,000		Bldg: 5	5% (\$95,730)				
WINDSTORM MITIGATION	N FEATURES	AMINET	ICC & R	266	ngilid w	LICE II	nii -
Terrain C	1979	Roof Cover Reinforced crete Roof De	Roof Reinfo ck Concrete F	orced	Roof-Wall Connection N/A	OHL	SWR N/A
Building Type Type I	Roof Shape Flat	Openir	g Protection None	FB	C Wind Speed N/A	FBC \	Vind Design N/A
*A premium adjustment of or construction techniques						ind loss mi	tigation feature
Mortgageholder(s) & Oth	er Policyholder Inter	est(s) – See P	olicy Interest	Schedule).		
, , ,							

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Policy Number: 10665755 - 3 Effective Date: 09/17/2025 to 09/17/2026

Insured Name: HICKORY GROVE CONDOMINIUM ASSOCIATION, 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.

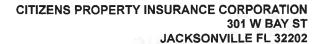
THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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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Policy Number: 10665755 - 3 Effective Date: 09/17/2025 to 09/17/2026





COMMERCIAL PROPERTY POLICY FORMS AND ENDORSEMENTS SCHEDULE

POLICY NUMBER 10665755 - 3

POLICY PERIOD FROM 09/17/2025

TO 09/17/2026

at 12:01 a.m. Eastern Time

Named Insured

HICKORY GROVE CONDOMINIUM ASSOCIATION, INC.

An entry below of "All" indicates the form applies to all items scheduled in the police							
Location No.	Building No.	Form No.	Edition Date	Description			
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS			
ALL	ALL	CIT 00 02	10 24	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION			
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS			
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	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 14 20	12 23	ADDITIONAL PROPERTY NOT COVERED			
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER- RELATED LOSSES			
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	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM			
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)			
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM			
2	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM			

Issued Date: 08/04/2025

First Named Insured Copy

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COMMERCIAL PROPERTY POLICY POLICY INTEREST SCHEDULE

POLICY NUMBER 10665755 - 3

POLICY PERIOD FROM 09/17/2025

TO 09/17/2026

at 12:01 a.m. Eastern Time

Named Insured

HICKORY GROVE CONDOMINIUM ASSOCIATION, INC.

Location No.

Building No.

Interest Type

Name and Mailing Address

No Additional Interests.

Issued Date: 08/04/2025

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