



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY ST  
JACKSONVILLE FL 32202

## COMMERCIAL PROPERTY POLICY DECLARATIONS

<b>POLICY NUMBER:</b> 00043783 - 12	<b>POLICY PERIOD FROM</b> 11/10/2024 at 12:01 a.m. Eastern Time	<b>TO</b> 11/10/2025
<b>Transaction:</b> AMENDED DECLARATIONS	<b>Effective:</b> 11/10/2024	CR-M
<b>Pay Plan:</b> Citizens Full Pay	<b>Bill:</b> Insured Billed	
<b>Named Insured and Mailing Address</b> CASA PRIMA APARTMENTS ASSOCIATION INC. 24701 US HWY 19 N STE 102 C/O AMERI-TECH COMMUNITY MANAGEMENT CLEARWATER, FL 33763-4086	<b>Agent</b> ROBERT MITCHELL MITCHELL INS SRVCS, INC. 319 5TH ST N ST PETERSBURG, FL 33701	<b>Fl. Agent Lic. #</b> P169488
<b>Telephone:</b> 727-726-8000 x252	<b>Telephone:</b> 727-360-8190	

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</b>	\$22,647.00
Certified Acts of Terrorism Coverage	Included
<b>Required Additional Charges:</b>	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$226.00
State Fire Marshal Regulatory Surcharge	\$23.00
Tax-Exempt Surcharge	\$396.00
<b>STATUTORY INSURANCE PREMIUM DISCOUNTS:</b>	
Legislative Premium Tax Discount	(\$396)
Legislative Fire Marshal Discount	(\$35)
<b>TOTAL:</b>	\$22,865.00
<b>Change in Policy Premium:</b>	-\$431.00

The portion of your premium for

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

**Authorized By:** ROBERT MITCHELL

**Issued Date:** 07/25/2025

**Countersigned:** 07/25/2025

**BY:**

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



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY ST  
JACKSONVILLE FL 32202

### POLICY CHANGE SUMMARY

**POLICY NUMBER:** 00043783 - 12      **POLICY PERIOD FROM** 11/10/2024      **TO** 11/10/2025  
at 12:01 a.m. Eastern Time

**Transaction:** AMENDED DECLARATIONS      **Effective:** 11/10/2024

Item	Prior Policy Information	Amended Policy Information
No change has been made to your policy.		

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.





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301 W BAY ST  
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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00043783 - 12

Effective Date: 11/10/2024 to 11/10/2025

Insured Name: CASA PRIMA APARTMENTS ASSOCIATION INC.

Hurricane Coverage is: \$11,272.00

Non - Hurricane Coverage is: \$11,375.00





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## COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00043783 - 12

Effective Date: 11/10/2024 to 11/10/2025

Insured Name: CASA PRIMA APARTMENTS ASSOCIATION INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0332				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -11 to 30 units						
DESCRIPTION OF PREMISES	1: 1859 SHORE DR S	30 UNIT				
Location Address 1859 SHORE DR S SOUTH PASADENA, FL 33707-4714	Group I Construction Masonry Non- Combustible Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 2 Coastal Territory None	BCEGS Grade Ungraded No. of Units 30		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$5,032,900	Basic	\$5,032,900	Class	\$14,696.00	N/A
					FHCF Build-Up Premium:	\$605
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$7,046.00	Building				
Certified Acts of Terrorism	\$165.00	Business Personal Property				
DEDUCTIBLE						
All Other Perils Deductible	Calendar Year Hurricane Percentage Deductible		Sinkhole Loss Deductible			
	Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)			
\$2,500	Bldg: 3% (\$150,987)		Bldg: 10% (\$503,290)			
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1975	Roof Cover FBC Equivalent	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR No	
Building Type Type I	Roof Shape Flat	Opening Protection Class B	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 8,415.00 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.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$22,512.00						



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### COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00043783 - 12

Effective Date: 11/10/2024 to 11/10/2025

Insured Name: CASA PRIMA APARTMENTS ASSOCIATION INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 2		CSP Code: N/A		
BUSINESS DESCRIPTION: Swimming Pool (Inground Concrete or Metal)						
DESCRIPTION OF PREMISES		1: 1859 SHORE DR S		POOL/HEATER/POOL DECK		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
1859 SHORE DR S		N/A	N/A	2	Ungraded	
SOUTH PASADENA, FL 33707-4714		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		Statewide	Seacoast Zone 3	None	N/A	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Special Class Item	\$101,900	Basic	\$101,900	Class	\$131.00	N/A
					FHCF Build-Up Premium:	\$3
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
Certified Acts of Terrorism	\$1.00	Building Business Personal Property				
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
		Deductible Percentage (Deductible Amount)				
\$2,500		Bldg: 3% (\$3,057)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1977	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
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 mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$135.00						





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## COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00043783 - 12

Effective Date: 11/10/2024 to 11/10/2025

Insured Name: CASA PRIMA APARTMENTS 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.**

**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.



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY ST  
JACKSONVILLE FL 32202

**COMMERCIAL PROPERTY POLICY  
FORMS AND ENDORSEMENTS SCHEDULE**

**POLICY NUMBER** 00043783 - 12 **POLICY PERIOD FROM** 11/10/2024 **TO** 11/10/2025  
at 12:01 a.m. Eastern Time

**Named Insured** CASA PRIMA APARTMENTS ASSOCIATION INC.

An entry below of "All" indicates the form applies to all items scheduled in the policy

Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	CIT 00 02	10 24	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	IL 09 52	01 15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
ALL	ALL	IL 09 85	12 20	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
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)
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	CIT 14 20	12 23	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
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 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT CR 01 25	10 24	FLORIDA CHANGES
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
1	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
1	1	CIT 12 09	12 23	WINDSTORM PROTECTIVE DEVICES

Issued Date: 07/25/2025

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**COMMERCIAL PROPERTY POLICY**  
**POLICY INTEREST SCHEDULE**

<b>POLICY NUMBER</b>	<b>00043783 - 12</b>	<b>POLICY PERIOD FROM</b>	<b>11/10/2024</b>	<b>TO</b>	<b>11/10/2025</b>
		at 12:01 a.m. Eastern Time			

**Named Insured** CASA PRIMA APARTMENTS ASSOCIATION INC.

<b>Location No.</b>	<b>Building No.</b>	<b>Interest Type</b>	<b>Name and Mailing Address</b>
No Additional Interests.			

Issued Date: 07/25/2025

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