



POLICY CHANGE SUMMARY

POLICY NUMBER: 00051741 - 12 **POLICY PERIOD FROM** 01/24/2026 **TO** 01/24/2027
 at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Locations and Buildings		
1: 555 GULF WAY		
1: SEVEN STORY FOURTEEN UNIT WR UNIT CONDO BLDG		
Coverages		
Building Coverage		
Limit	4,241,000	4,406,000
Most Recent Inflation Amount Ext	4241000.00	4406000.00
Most Recent Inflation Amt TRC Ext	4241000.00	4406000.00
Building Coverage: Total Replacement Cost	\$4,241,000	\$4,406,000
Building Hurricane Deductible Amount	\$127,230	\$132,180
Building Other Windstorm Deductible Amount	\$42,410	\$44,060
Description	SEVEN STORY WR (14) UNIT CONDO	SEVEN STORY FOURTEEN UNIT WR UNIT CONDO BLDG

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.





COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 00051741 - 12	POLICY PERIOD FROM 01/24/2026 at 12:01 a.m. Eastern Time	TO 01/24/2027
Transaction: RENEWAL		CR-W
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address POINTE TOWERS CONDOMINIUM, INC. C/O AMERI-TECH COMMUNITY MANAGEMENT, INC. 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763-4086	Agent MICHAEL BRIAN CLARKSON THE HILB GROUP OF FLORIDA LLC 28100 US HIGHWAY 19 N STE 201 CLEARWATER, FL 33761	Fl. Agent Lic. # A048645_1
Telephone: 727-726-8000	Telephone: 727-446-5721	

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	\$15,341.00
Required Additional Charges:	
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$153.00
Catastrophe Financing Surcharge	\$2,301.00
Tax-Exempt Surcharge	\$268.00
TOTAL:	\$18,063.00

The portion of your premium for
 Hurricane Coverage is: \$14,359.00 Non - Hurricane Coverage is: \$982.00

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

Authorized By: MICHAEL BRIAN CLARKSON
Issued Date: 11/25/2025

Countersigned: 11/25/2025
BY:

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



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00051741 - 12

Effective Date: 01/24/2026 to 01/24/2027

Insured Name: POINTE TOWERS CONDOMINIUM, 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: 555 GULF WAY		SEVEN STORY FOURTEEN UNIT WR UNIT CONDO BLDG		
Location Address 555 GULF WAY ST PETE BEACH, FL 33706-4367		Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded	
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 14	
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)	\$4,406,000	Wind	\$4,406,000	Class	\$4,551.00	N/A
					BCEGS and Mitigation Discount Adjustment:	\$9,057
					FHCF Build-Up Premium:	\$495
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES/EXCLUSIONS Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost		Roof Covering Loss Exclusion Applied:		
		Building	Business Personal Property	No		
		Yes				
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$44,060)		Bldg: 3% (\$132,180)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1970	Roof Cover FBC Equivalent (Level B)	Roof Deck Level C (Reinforced Concrete Roof Deck)	Roof-Wall Connection N/A	SWR Yes	
Building Type Type III	Roof Shape N/A	Opening Protection Class A	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 24,316.00 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: \$14,103.00						





COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00051741 - 12

Effective Date: 01/24/2026 to 01/24/2027

Insured Name: POINTE TOWERS CONDOMINIUM, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 2	CSP Code: N/A				
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES 1: 555 GULF WAY 4 STALL CARPORT						
Location Address 555 GULF WAY ST PETE BEACH, FL 33706-4367	Group I Construction N/A	Group II Construction N/A	Protection Class N/A	BCEGS Grade 03		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 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	\$28,000	Wind	\$28,000	Class	\$341.00	N/A
					FHCF Build-Up Premium:	\$13
OPTIONAL COVERAGES/EXCLUSIONS Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost		Roof Covering Loss Exclusion Applied:		
		Building Yes	Business Personal Property	N/A		
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Bldg: (\$1,000)		Bldg: (\$1,000)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 2015	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design 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: \$354.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00051741 - 12

Effective Date: 01/24/2026 to 01/24/2027

Insured Name: POINTE TOWERS CONDOMINIUM, INC.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 3		CSP Code: N/A		
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		1: 555 GULF WAY		4 STALL CARPORT		
Location Address		Group I Construction		Group II Construction		Protection Class
555 GULF WAY		N/A		N/A		N/A
ST PETE BEACH, FL 33706-4367		Group I Territory		Group II Territory		Coastal Territory
		N/A		N/A		Pinellas - 42
						BCEGS Grade
						03
						No. of Units
						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	\$28,000	Wind	\$28,000	Class	\$341.00	N/A
					FHCF Build-Up Premium:	\$13
OPTIONAL COVERAGES/EXCLUSIONS Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost		Roof Covering Loss Exclusion Applied:		
		Building	Business Personal Property	N/A		
		Yes				
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Bldg: (\$1,000)		Bldg: (\$1,000)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	2015	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: \$354.00						





COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00051741 - 12

Effective Date: 01/24/2026 to 01/24/2027

Insured Name: POINTE TOWERS CONDOMINIUM, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 4	CSP Code: N/A				
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		1: 555 GULF WAY		6 STALL CARPORT		
Location Address	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
555 GULF WAY	N/A	N/A	N/A	03		
ST PETE BEACH, FL 33706-4367	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	N/A	N/A	Pinellas - 42	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	\$42,000	Wind	\$42,000	Class	\$511.00	N/A
					FHCF Build-Up Premium:	\$19
OPTIONAL COVERAGES/EXCLUSIONS Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost		Roof Covering Loss Exclusion Applied:		
		Building	Business Personal Property	N/A		
		Yes				
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Bldg: (\$1,000)		Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,260)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	2015	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: \$530.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00051741 - 12

Effective Date: 01/24/2026 to 01/24/2027

Insured Name: POINTE TOWERS CONDOMINIUM, 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.





**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 00051741 - 12 **POLICY PERIOD FROM** 01/24/2026 **TO** 01/24/2027
 at 12:01 a.m. Eastern Time

Named Insured POINTE TOWERS CONDOMINIUM, 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 W00 02	12 25 RV	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	CIT DOAH 03 15	12 25	ALTERNATIVE DISPUTE RESOLUTION DIVISION OF ADMINISTRATIVE HEARINGS
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
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 W10 10	12 25	CAUSES OF LOSS - WINDSTORM OR HAIL FORM
ALL	ALL	CIT W02 55	12 25	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT CRW 01 25	12 25 R	FLORIDA CHANGES
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 W14 20	12 25 R	CITIZENS CHANGES - PROPERTY NOT COVERED
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
1	1	CIT 12 09	12 23	WINDSTORM PROTECTIVE DEVICES

Issued Date: 11/25/2025

First Named Insured Copy

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