



INSURANCE

Underwritten by:
First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

TRANSACTION TYPE: Submission
COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 04/27/2025
DECLARATIONS PAGE DATE PRINTED: 04/25/2025

POLICY NUMBER	POLICY PERIOD	
7357393596	Effective: 04/27/2025	Expiration: 04/27/2026
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 727-360-8190.

TO REPORT A CLAIM, CALL 1-800-675-0145.

NAMED INSURED & MAILING ADDRESS:	AGENT:	523-24-22079
TARPON HIGHLANDS AT LAKE TARPON SAIL & TENNIS CLUB I COA INC 24701 US HIGHWAY 19 N SUITE 102 C/O AMERI-TECH COMMUNITY MANAGEMENT CLEARWATER, FL 33763-4086	MITCHELL INSURANCE SERVICES, INC. - CL 319 5TH ST N ST PETERSBURG, FL 33701-2811 PHONE: 727-360-8190	

PREMIUM INFORMATION:	
COMMERCIAL PROPERTY:	
COMMERCIAL PROPERTY PREMIUM:	\$54,058.00
TRIA:	
TAXES AND FEES:	
EMERGENCY MANAGEMENT PREPAREDNESS FEE:	\$4.00
POLICY FEE:	\$25.00
FLORIDA INSURANCE GUARANTY ASSOCIATION (FIGA) ASSESSMENT:	\$540.58
FIRE MARSHALL REGULATORY ASSESSMENT TAX:	\$55.00
INSPECTION FEE:	\$750.00
TOTAL PREMIUM, TAXES AND FEES:	\$55,432.58
HURRICANE PREMIUM:	\$21,928.00
TOTAL INSURED VALUE:	\$16,517,056.00

DESCRIPTION OF LOCATIONS(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	2	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	3	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	4	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	5	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	6	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	7	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	8	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS



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DESCRIPTION OF LOCATIONS(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	9	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	10	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	11	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	12	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	13	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	14	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	15	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	16	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	17	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	18	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	19	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	20	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	21	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	22	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS
1	23	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	0331 CONDO-RES W/O MERC-UP TO 10 UNITS

POLICY LEVEL COVERAGES:	
COVERED CAUSE OF LOSS:	SPECIAL
COVERAGE	LIMIT OF INSURANCE
TERRORISM (TRIA)	Excluded
PROPERTY EXTENSION PLUS (BROADENING ENDORSEMENT) - DELUXE	See Schedule



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INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

COVERAGES PROVIDED:

AGREED VALUE EXPIRATION DATE:

04/27/2026

LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	1	BUILDING COVERAGE	\$702,917	Replacement Cost	Agreed Value
1	2	BUILDING COVERAGE	\$702,917	Replacement Cost	Agreed Value
1	3	BUILDING COVERAGE	\$675,920	Replacement Cost	Agreed Value
1	4	BUILDING COVERAGE	\$675,920	Replacement Cost	Agreed Value
1	5	BUILDING COVERAGE	\$675,920	Replacement Cost	Agreed Value
1	6	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value
1	7	BUILDING COVERAGE	\$702,917	Replacement Cost	Agreed Value
1	8	BUILDING COVERAGE	\$702,917	Replacement Cost	Agreed Value
1	9	BUILDING COVERAGE	\$702,917	Replacement Cost	Agreed Value
1	10	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value
1	11	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value
1	12	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value
1	13	BUILDING COVERAGE	\$702,917	Replacement Cost	Agreed Value
1	14	BUILDING COVERAGE	\$702,917	Replacement Cost	Agreed Value
1	15	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value
1	16	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value
1	17	BUILDING COVERAGE	\$702,917	Replacement Cost	Agreed Value
1	18	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value
1	19	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value



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COVERAGES PROVIDED:						
AGREED VALUE EXPIRATION DATE:			04/27/2026			
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	
1	20	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value	
1	21	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value	
1	22	BUILDING COVERAGE	\$726,335	Replacement Cost	Agreed Value	
1	23	BUILDING COVERAGE	\$675,920	Replacement Cost	Agreed Value	

DEDUCTIBLES:						
LOC NO	BLDG NO	BUILDING ADDRESS	AOP PER OCCURENCE	HURRICANE CALENDAR YEAR/ PER OCCURRENCE	OTHER WIND PER OCCURRENCE	SINKHOLE PER OCCURRENCE
1	1	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	2	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	3	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	4	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	5	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	6	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	7	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	



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DEDUCTIBLES:						
LOC NO	BLDG NO	BUILDING ADDRESS	AOP PER OCCURENCE	HURRICANE CALENDAR YEAR/ PER OCCURENCE	OTHER WIND PER OCCURENCE	SINKHOLE PER OCCURENCE
1	8	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	9	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	10	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	11	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	12	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	13	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	14	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	15	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
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DEDUCTIBLES:						
LOC NO	BLDG NO	BUILDING ADDRESS	AOP PER OCCURENCE	HURRICANE CALENDAR YEAR/ PER OCCURRENCE	OTHER WIND PER OCCURRENCE	SINKHOLE PER OCCURRENCE
1	20	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	21	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	22	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	
1	23	98 S HIGHLAND AVE, TARPON SPRINGS, FL 34689-5331	\$5,000	5% Calendar Year	\$5,000	

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW						
OPTIONAL COVERAGES:						
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	
1	1	SPECIAL CLASS ITEM 1 (1 SWIMMING POOL - SWIMMING POOL)	\$159,882	Replacement Cost	Agreed Value	
1	1	SPECIAL CLASS ITEM 2 (1 PROPERTY NOT OTHERWISE CLASSIFIED - POOL DECK)	\$28,589	Replacement Cost	Agreed Value	
1	1	SPECIAL CLASS ITEM 3 (1 FENCE - POOL FENCE)	\$11,884	Replacement Cost	Agreed Value	



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ORDINANCE OR LAW COVERAGE:						
LOC NO	BLDG NO	COV A LIMIT OF INSUR	COV B LIMIT OF INSUR	COV C LIMIT OF INSUR	COV B AND C COMBINED LIMIT OF INSUR	COV A, B & C COMBINED LIMIT OF INSUR
1	1	\$702,917			\$17,573	
1	2	\$702,917			\$17,573	
1	3	\$675,920			\$16,898	
1	4	\$675,920			\$16,898	
1	5	\$675,920			\$16,898	
1	6	\$726,335			\$18,159	
1	7	\$702,917			\$17,573	
1	8	\$702,917			\$17,573	
1	9	\$702,917			\$17,573	
1	10	\$726,335			\$18,159	
1	11	\$726,335			\$18,159	
1	12	\$726,335			\$18,159	
1	13	\$702,917			\$17,573	
1	14	\$702,917			\$17,573	
1	15	\$726,335			\$18,159	
1	16	\$726,335			\$18,159	
1	17	\$702,917			\$17,573	
1	18	\$726,335			\$18,159	
1	19	\$726,335			\$18,159	
1	20	\$726,335			\$18,159	
1	21	\$726,335			\$18,159	



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LOC NO	BLDG NO	COV A LIMIT OF INSUR	COV B LIMIT OF INSUR	COV C LIMIT OF INSUR	COV B AND C COMBINED LIMIT OF INSUR	COV A, B & C COMBINED LIMIT OF INSUR
1	22	\$726,335			\$18,159	
1	23	\$675,920			\$16,898	

PROPERTY ENHANCEMENT ENDORSEMENT:	DELUXE
COVERAGE DESCRIPTION	LIMIT OF INSURANCE
ELECTRONIC DATA	\$100,000
NEWLY ACQUIRED PROPERTY (IN DAYS)	90
DEBRIS REMOVAL	\$50,000
FIRE DEPARTMENT SERVICE CHARGE	\$100,000
POLLUTANT CLEANUP AND REMOVAL	\$150,000
PERSONAL EFFECTS - SUBLIMIT PER PERSON	\$5,000
PERSONAL EFFECTS - SUBLIMIT PER DESCRIBED PREMISES	\$25,000
PROPERTY OF OTHERS	\$25,000
VALUABLE PAPERS AND RECORDS (OTHER THAN ELECTRONIC DATA)	\$500,000
PROPERTY OFF-PREMISES (INCLUDING WHILE IN TRANSIT)	\$25,000
OUTDOOR PROPERTY - EXCEPT TREES, SHRUBS, LAWNS OR PLANTS	\$10,000
OUTDOOR PROPERTY - EXCEPT ANY ONE TREE, SHRUB OR PLANT	\$5,000
OUTDOOR PROPERTY	\$100,000
ACCOUNTS RECEIVABLE	\$500,000
BROADENED PREMISES (IN FT)	1,000



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PROPERTY ENHANCEMENT ENDORSEMENT:	DELUXE
COVERAGE DESCRIPTION	LIMIT OF INSURANCE
BACK-UP OF SEWERS OR DRAINS	\$150,000
COMPUTER EQUIPMENT	\$25,000
LAPTOP/PORTABLE COMPUTERS	\$5,000
FIRE EXTINGUISHER RECHARGE	\$10,000
OUTDOOR SIGNS	\$20,000
"FUNGUS", WET ROT, DRY ROT AND BACTERIA	\$50,000
LOCK REPLACEMENT	\$7,500
REWARD REIMBURSEMENT	\$25,000
PROPERTY IN TRANSIT	\$100,000
INVENTORY AND APPRAISALS OF LOSS	\$2,500
OFF PREMISES POWER FAILURE (SUBJECT TO A 24 HOUR DEDUCTIBLE)	\$50,000
WIND DRIVEN PRECIPITATION	\$250,000
MONEY AND SECURITIES INSIDE THE PREMISES	\$10,000
MONEY AND SECURITIES OUTSIDE THE PREMISES	\$10,000
CONSEQUENTIAL LOSS	\$10,000

FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FPIC FL DEC	09 23	DECLARATIONS PAGE
FPIC TOC CA	09 23	TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION
IL P 001	01 04	OFAC ADVISORY NOTICE



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FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
CP 10 30	06 07	CAUSES OF LOSS - SPECIAL FORM
FPIC CPC	07 23	COMMON POLICY CONDITIONS CANCELLATION AND NONRENEWAL
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 01 91	07 10	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
CP 03 22	01 06	FLORIDA - MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES)
CP 03 23	07 23	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
CP 12 09	09 95	WINDSTORM PROTECTIVE DEVICES
CP 12 70	09 96	JOINT OR DISPUTED LOSS AGREEMENT
CP 14 10	06 95	ADDITIONAL COVERED PROPERTY
FPIC ADPR	04 23	ADDITIONAL PROPERTY NOT COVERED
FPIC CGCC	03 23	CATASTROPHIC GROUND COVER COLLAPSE
FPIC CPPC	03 23	FLORIDA - CLAIM PAYMENT PROVISION - CONDOMINIUM
FPIC EDEE	03 23	EXISTING DAMAGE EXCLUSION ENDORSEMENT
FPIC FC	03 23	FLORIDA CHANGES
FPIC FC APR	01 24	FLORIDA CHANGES - APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY)
FPIC ORDLAW	03 23	ORDINANCE OR LAW COVERAGE
FPIC PE	03 23	PROPERTY ENHANCEMENT ENDORSEMENT - DELUXE
FPIC REM	12 23	ADDITIONAL COVERAGE - REASONABLE EMERGENCY MEASURES ENDORSEMENT
FPIC SOLC	03 23	ORDINANCE OR LAW COVERAGE SCHEDULE
IL 01 75	09 07	FLORIDA CHANGES - LEGAL ACTION AGAINST US



INSURANCE

Underwritten by:
First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

TRANSACTION TYPE: Submission
COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 04/27/2025
DECLARATIONS PAGE DATE PRINTED: 04/25/2025

POLICY NUMBER	POLICY PERIOD	
7357393596	Effective:	Expiration:
	04/27/2025	04/27/2026
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 727-360-8190.

TO REPORT A CLAIM, CALL 1-800-675-0145.

NAMED INSURED & MAILING ADDRESS:	AGENT:	523-24-22079
TARPON HIGHLANDS AT LAKE TARPON SAIL & TENNIS CLUB I COA INC 24701 US HIGHWAY 19 N SUITE 102 C/O AMERI-TECH COMMUNITY MANAGEMENT CLEARWATER, FL 33763-4086	MITCHELL INSURANCE SERVICES, INC. - CL 319 5TH ST N ST PETERSBURG, FL 33701-2811 PHONE: 727-360-8190	

FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FPIC TRIAOPT	07 23	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

NOTICES:
<p>THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.</p> <p>YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVERAGE COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.</p> <p>A Rate Adjustment of 0.0% is included to reflect the Building Code Endorsement Grade (BCEG) in your area. Adjustments range from 1.2% Surcharge to 12.4% Credit.</p> <p>A Rate Adjustment of 82.3% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 11.2% to 91.6%.</p>



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COUNTERSIGNED BY:

DATE SIGNED: 04/25/2025

Frontline Website: www.frontlineinsurance.com