



3000 00000 HOA NSBG NEW BUSINESS

**BUSINESSOWNERS POLICY
 COMMON POLICY DECLARATIONS**

Page 1 of 5
 Date of Issue
 6/26/17

Policy Number
09 0075001911 0 00

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 6/20/17 To: 6/20/18 12:01 Standard Time	12 mos	6/20/17 12:01 AM	00-0081751	(727) 521-2100

Insured
 ALAFIA COVE HOA INC
 208 LAKE PARSONS GRN
 BRANDON FL 33511-6057

COMEGYS INSURANCE CORNER
 PO BOX 1438
 ST PETERSBURG FL 33731

FORM OF BUSINESS:

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.

Policy Limits (Coverage provided only where limits are indicated)

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM IS SUBJECT TO ADJUSTMENT

COVERAGE SECTIONS

BUSINESSOWNERS PROPERTY COVERAGES	\$439
BUSINESSOWNERS LIABILITY COVERAGES	\$715
SUMMARY OF ENDORSEMENTS	\$192

ANNUAL PREMIUM SUBTOTAL \$1,346

EMPATF	\$4.00
STATE FIRE MARSHALL REGULATORY ASSESSMENT	\$1.00

MANAGING GENERAL AGENT	\$25
TOTAL FEES	\$30

*See Assessment Fee Detail Notice

TOTAL ANNUAL PREMIUM \$1,376

HURRICANE COVERAGE PREMIUM	\$339
WIND/OTHER THAN HURRICANE	\$50
NON HURRICANE COVERAGE PREMIUM	\$957

This policy contains a separate deductible for hurricane losses, which may result in high out-of-pocket expenses to you.

This document forms a part of, completes, and executes the referenced policy. The declarations or information pages, together with the common policy conditions, coverage parts, forms and endorsements, if any, issued to form a part thereof, completes the policy. In witness thereof, the Company attests these documents as the entire contract of insurance; and executes same on behalf of the company.

This policy shall not be valid unless also countersigned by the duly authorized Agent of this company at the agency hereinbefore mentioned, if required by state law.

Deborah S Brcka
 Countersigned by Authorized Representative

6/26/17
 Date



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**BUSINESSOWNERS POLICY
 PROPERTY DECLARATIONS**

Policy Number
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SECTION I - PROPERTY

Coverage Provided - Insurance at the described premises applies only for coverage for which a limit of insurance and/or premium is shown.

DESCRIPTION OF BUSINESS

PREM. NO.	CLASS CODE	CLASS DESCRIPTION
1	65001	HOA with No Scheduled Bldgs

DESCRIPTION OF LOCATION

PREM. NO.	ADDRESS
1	8808 ALAFIA COVE DR RIVERVIEW, FL 33569-9202

DEDUCTIBLES (APPLY PER LOCATION, PER OCCURRENCE)

PREM. NO.	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE
1	\$1000	2%





FIRST COMMUNITY INSURANCE COMPANY BBOP99.001 0109 0109
 PO BOX 33060 00-0081751
 ST. PETERSBURG, FL 33733-8060 6/26/17
 800-627-0000

3000 00000 HOA NSBG NEW BUSINESS

**BUSINESSOWNERS POLICY
 PROPERTY DECLARATIONS**

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ADDITIONAL COVERAGE/COVERAGE EXTENSIONS/OPTIONAL COVERAGES

POLICY LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS

COVERAGE	LIMIT OF INSURANCE
*** NONE ***	

LOCATION LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS
 PREM.

NO.	COVERAGE	DESCRIPTION	LIMIT OF INSURANCE
1	Sinkhole		INCLUDED
1	Fences/Walls/Gates;Metal;Mason	ENTRY GATE	\$32,000





FIRST COMMUNITY INSURANCE COMPANY BBOP99.001 0109 0109
 PO BOX 33060 00-0081751
 ST. PETERSBURG, FL 33733-8060 6/26/17
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3000 00000 HOA NSBG NEW BUSINESS

**BUSINESSOWNERS POLICY
 LIABILITY DECLARATIONS**

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SECTION II - LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements.

COVERAGE	LIMIT OF INSURANCE
General Liability	
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Personal And Advertising Injury Limit	INCLUDED
Each Occurrence Limit	\$1,000,000
Medical Expenses Limit	\$5,000 (Per Person)

LOCATION LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS PREM.

NO.	COVERAGE	DESCRIPTION	LIMIT OF INSURANCE
1	Other Than Swimming Exposure	POND	INCLUDED





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**BUSINESSOWNERS POLICY
 SUMMARY OF ENDORSEMENTS**

Policy Number
09 0075001911 0 00

POLICY LEVEL ENDORSEMENTS

BBOP99.436 1011	Physical And Sexual Abuse Exclusion
BP 00 03 0106	BOP Coverage Form
BP 04 12 0106	Limitation to Designated Premises
BBOP09.428 1110	Supplemental Dec - HOA Program
BP 04 17 0702	Employment-Related Practices Exclusion
BBOP99.343 0307	Absolute Asbestos Exclusion
BBOP09.463 1015	Florida Changes
BBOP99.309 0308	Fine Arts Coverage Form
BP 05 77 0106	Fungi or Bacteria Exclusion
BBOP99.248 0212	HOA - Amendatory Endorsement
BP 04 04 0106	Hired/Non-Owned
BPIN 01 0106	Businessowners Coverage Form Index
BBOP99.342 0307	Absolute Lead Contamination Exclusion
BBOP99.426 1110	Directors and Officers Liability Covrg
BXXX99.206 1207	Privacy Statement
BP 04 15 0106	Spoilage Cov
BP 01 59 0808	Water Exclusion Endorsement
BP 04 59 0106	Equipment Breakdown Protection Coverage
BP 05 15 0115	Disclo.Pursuant to Terror Risk Ins. Act
BP 05 17 0106	Exclusion - Silica/Dust
BP 05 24 0115	Exclusion Certified Acts of Terrorism
BP 06 01 0107	Exclusion of Loss Due to Virus or Bacter
BP 06 24 1106	FL Changes - Mediation or Appraisal-Comm
BP 10 41 0505	FL Special Duties After a Loss-Report

LOCATION LEVEL ENDORSEMENTS

PREM.

1	BP 04 12 0106	Limitation to Designated Premises
1	BBOP09.464 1015	FL Sinkhole Loss Coverage
1	BP 03 14 0106	FL Calendar Year Hurrrican Percentage Ded





First Community Insurance Company
P.O. Box 33060
St. Petersburg, FL 33733
1-800-627-0000

BXXX09.208 0310 0109
00-0081751
6/26/17

Policy Number

09 0075001911 0 00
3000 00000 HOA NSBG
HOMEOWNERS ASSOCIATION

Date

6/26/17

Assessment Fee Detail Notice

The devastating losses of the 2004-2005 hurricane seasons continue to render a number of insurance carriers insolvent. Florida Citizens Property Insurance Corporation was left with an enormous debt, the reserves in the Florida Hurricane Catastrophe Fund were almost depleted, and the Florida Insurance Guaranty Association was faced with the task of paying the outstanding claims to the policyholders of the insolvent insurers.

In order to cover these deficits, replenish the Florida Hurricane Catastrophe Fund, and pay the claims from insolvent insurance companies, over the course of the last few years the Office of Insurance Regulation has approved several assessments. In effect, we are all helping our neighbors and ourselves with these fees. We would like you to be prepared for these assessments so we have included the following details to make it a little easier to understand. These assessments will be levied on all new policies, endorsements, and at the time of renewal on existing policies.

Florida Citizens Property Insurance Corporation Assessment www.citizensfla.com

It is required by law that Florida Citizens Property Insurance Corporation remains solvent. Emergency assessments are levied to cover any deficits (the 2005 Citizens High Risk Account deficit was \$1.7 billion). These assessments are collected from policyholders upon policy issuance, endorsement, and renewal and can be collected for as many years as necessary to cover the deficit. It is important to understand that, while we have been very fortunate, Citizens' deficit from the 2005 season still remains.

We are pleased to inform you that the \$ 0 surcharge in your premium for the assessment by Citizens Property Insurance Corporation has been reduced by \$ 0 due to an appropriation by the Florida Legislature.

Florida Hurricane Catastrophe Fund Assessment www.sbafla.com/fhcf

The Florida Hurricane Catastrophe Fund (FHCF), a tax-exempt state trust fund that is financed by all Florida property and casualty insurance companies, has exhausted nearly all of the reserves accumulated since its inception in 1993, causing the Office of Insurance Regulation to levy an assessment on all insurance premiums from January 1, 2007 forward, for a duration of up to 10 years.

Florida Insurance Guaranty Association Assessment www.figafacts.com

The Florida Insurance Guaranty Association (FIGA), which was created by the legislature to handle claims from insolvent property and casualty insurance companies, has levied an assessment. The purpose is to secure funds to handle, adjust, and pay covered claims.

Total Fees: \$0

