

POLICY COVERAGE PAGE

Insured's Name: St. Augustine Ocean & Racquet Policy # 9989500934
UMR # _____
(Lloyd's Policies Only)

Policy Dates: From: 06/01/2019 To: 06/01/2020

Surplus Lines Agent's Name: Thomas C Poppell III

Surplus Lines Agent's Address: 500 International Parkway, Lake Mary, FL 32746

Surplus Lines Agent's License #: A209654

Producing Agent's Name: Dan Alexander

Producing Agent's Physical Address: 61 Cordova St, St Augustine, FL 32084

"THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER."

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY."

Policy Premium: <u>\$ 89,510.00</u>	Policy Fee: <u>\$ 35.00</u>
Inspection Fee: <u>\$ 250.00</u>	Service Fee: <u>\$ 89.80</u>
Tax: <u>\$ 4,489.75</u>	Citizen's Assessment: <u>N/A</u>
EMPA Surcharge: <u>\$ 4.00</u>	FHCF Assessment: <u>N/A</u>

Surplus Lines Agent's Countersignature: Thomas C Poppell III Digitally signed by Thomas C Poppell III
DN: cn=Thomas C Poppell III, o, ou, email=athompson@fhi.com, c=US
Date: 2019.05.30 14:47:24 -04'00'

"THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND 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."

FRONTline

INSURANCE

COMMERCIAL PROPERTY POLICY
NEW DECLARATIONS

DATE ISSUED: 05/30/2019

Underwritten by:
Frontline Insurance Unlimited
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
9989500934	From:	To:
	06/01/2019	06/01/2020
12:01 AM Standard Time		

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 904-824-1631.

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

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-21080
ST. AUGUSTINE OCEAN & RACQUET 461 A1A BEACH BLVD ST AUGUSTINE, FL 32080-6342 TELEPHONE: 904-461-5556	THOMPSON BAKER AGENCY 61 CORDOVA ST ST AUGUSTINE, FL 32084-3630 TELEPHONE: 904-824-1631	

DESCRIPTION OF LOCATION(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0332 CONDO-RES W/O MERC-11-30 UNITS -
1	2	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0332 CONDO-RES W/O MERC-11-30 UNITS -
1	3	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0333 CONDO-RES W/O MERC-OVER 30 UNITS -
1	4	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0332 CONDO-RES W/O MERC-11-30 UNITS -
1	5	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0333 CONDO-RES W/O MERC-OVER 30 UNITS -
1	6	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0332 CONDO-RES W/O MERC-11-30 UNITS -
1	7	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0332 CONDO-RES W/O MERC-11-30 UNITS -
1	8	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0333 CONDO-RES W/O MERC-OVER 30 UNITS -
1	9	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0332 CONDO-RES W/O MERC-11-30 UNITS - OFFICE
1	10	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - CLUBHOUSE
1	11	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - POOL BUILDING
1	12	880 A1A BEACH BLVD, SAINT AUGUSTINE, FL 32080	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - GUARD HOUSE

POLICY LEVEL COVERAGES:	COVERED CAUSES OF LOSS: SPECIAL	
COVERAGE	LIMIT OF INSURANCE	PREMIUM
BROADENING ENDORSEMENT	SEE FORM	\$500.00

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

COVERAGES PROVIDED:						
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	PREMIUM
1	1	BUILDING COVERAGE	\$2,018,371	RCV	100%	\$7,111.00
1	2	BUILDING COVERAGE	\$2,018,371	RCV	100%	\$4,421.00
1	3	BUILDING COVERAGE	\$6,828,945	RCV	100%	\$14,956.00
1	4	BUILDING COVERAGE	\$2,018,371	RCV	100%	\$4,421.00
1	5	BUILDING COVERAGE	\$3,633,694	RCV	100%	\$7,961.00
1	6	BUILDING COVERAGE	\$2,018,371	RCV	100%	\$4,421.00
1	7	BUILDING COVERAGE	\$2,018,371	RCV	100%	\$4,421.00
1	8	BUILDING COVERAGE	\$2,832,985	RCV	100%	\$6,207.00
1	9	BUILDING COVERAGE	\$299,406	RCV	100%	\$656.00
1	9	BUSINESS PERSONAL PROPERTY - CONTENTS	\$66,000	RCV	100%	\$147.00
1	10	BUILDING COVERAGE	\$282,084	RCV	100%	\$994.00
1	10	BUSINESS PERSONAL PROPERTY - CONTENTS	\$32,000	RCV	100%	\$90.00
1	11	BUILDING COVERAGE	\$111,315	RCV	100%	\$393.00
1	12	BUILDING COVERAGE	\$19,837	RCV	100%	\$70.00

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TELEPHONE: 904-461-5556	TELEPHONE: 904-824-1631	

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW

OPTIONAL COVERAGES:						
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	PREMIUM
1	1	ORDINANCE OR LAW	SEE FORM		N/A	\$2,899.00
1	1	SPECIAL CLASS ITEM 1 (1 TENNIS COURTS AND OTHER SPORT COURTS; INCL BASKETBALL, SHUFFLEBOARD - RACQUETBALL COURT)	\$77,616	RCV	100%	\$164.00
1	1	SPECIAL CLASS ITEM 2 (1 SPECIAL CLASS ITEMS NOT OTHERWISE CLASSIFIED - STORAGE)	\$2,496	RCV	100%	\$3.00
1	1	SPECIAL CLASS ITEM 3 (1 TENNIS COURTS AND OTHER SPORT COURTS; INCL BASKETBALL, SHUFFLEBOARD - TENNIS PAVILLION)	\$23,500	RCV	100%	\$50.00
1	1	SPECIAL CLASS ITEM 4 (1 SWIMMING POOLS AND SPAS - SWIMMING POOL)	\$342,000	RCV	100%	\$322.00
1	1	SPECIAL CLASS ITEM 5 (1 TENNIS COURTS AND OTHER SPORT COURTS; INCL BASKETBALL, SHUFFLEBOARD - TENNIS COURTS)	\$170,000	RCV	100%	\$360.00
1	1	SPECIAL CLASS ITEM 6 (1 GAZEBOS - GAZEBO)	\$11,000	RCV	100%	\$48.00
1	2	ORDINANCE OR LAW	SEE FORM		N/A	\$2,636.00
1	3	ORDINANCE OR LAW	SEE FORM		N/A	\$8,917.00
1	4	ORDINANCE OR LAW	SEE FORM		N/A	\$2,636.00
1	5	ORDINANCE OR LAW	SEE FORM		N/A	\$4,747.00
1	6	ORDINANCE OR LAW	SEE FORM		N/A	\$2,636.00
1	7	ORDINANCE OR LAW	SEE FORM		N/A	\$2,636.00
1	8	ORDINANCE OR LAW	SEE FORM		N/A	\$3,699.00
1	9	ORDINANCE OR LAW	SEE FORM		N/A	\$392.00
1	10	ORDINANCE OR LAW	SEE FORM		N/A	\$406.00
1	11	ORDINANCE OR LAW	SEE FORM		N/A	\$161.00
1	12	ORDINANCE OR LAW	SEE FORM		N/A	\$29.00

DEDUCTIBLES:						
LOC NO	BLDG NO	COVERAGE	AOP	WIND/HAIL	HURRICANE PERCENTAGE - CALENDAR YEAR	OTHER
1	1	BUILDING COVERAGE	\$5,000		2%	
1	1	SPECIAL CLASS ITEM 1 (1 TENNIS COURTS AND OTHER SPORT COURTS; INCL BASKETBALL, SHUFFLEBOARD - RACQUETBALL COURT)	\$5,000		2%	
1	1	SPECIAL CLASS ITEM 2 (1 SPECIAL CLASS ITEMS NOT OTHERWISE CLASSIFIED - STORAGE)	\$5,000		2%	
1	1	SPECIAL CLASS ITEM 3 (1 TENNIS COURTS AND OTHER SPORT COURTS; INCL BASKETBALL, SHUFFLEBOARD - TENNIS PAVILLION)	\$5,000		2%	
1	1	SPECIAL CLASS ITEM 4 (1 SWIMMING POOLS AND SPAS - SWIMMING POOL)	\$5,000		2%	
1	1	SPECIAL CLASS ITEM 5 (1 TENNIS COURTS AND OTHER SPORT COURTS; INCL BASKETBALL, SHUFFLEBOARD - TENNIS COURTS)	\$5,000		2%	

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DEDUCTIBLES:				
1	1	SPECIAL CLASS ITEM 6 (1 GAZEBOS - GAZEBO)	\$5,000	2%
1	2	BUILDING COVERAGE	\$5,000	2%
1	3	BUILDING COVERAGE	\$5,000	2%
1	4	BUILDING COVERAGE	\$5,000	2%
1	5	BUILDING COVERAGE	\$5,000	2%
1	6	BUILDING COVERAGE	\$5,000	2%
1	7	BUILDING COVERAGE	\$5,000	2%
1	8	BUILDING COVERAGE	\$5,000	2%
1	9	BUILDING COVERAGE	\$5,000	2%
1	9	BUSINESS PERSONAL PROPERTY - CONTENTS	\$5,000	2%
1	10	BUILDING COVERAGE	\$5,000	2%
1	10	BUSINESS PERSONAL PROPERTY - CONTENTS	\$5,000	2%
1	11	BUILDING COVERAGE	\$5,000	2%
1	12	BUILDING COVERAGE	\$5,000	2%

TOTAL COVERAGE PREMIUM	\$89,510.00
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POLICY TAXES AND FEES:	
FLORIDA TAX	\$4,489.75
POLICY FEE	\$35.00
FSLSO FEE	\$89.80
INSPECTION FEE	\$250.00
EMPA	\$4.00
TOTAL TAXES AND FEES	\$4,868.55

TOTAL POLICY PREMIUM	\$94,378.55
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FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-FL-DEC	10 15	DECLARATIONS PAGE
FIU CN	06 14	CLAIMS LETTER
FIU PN	05 14	PRIVACY NOTICE
CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP 10 30	06 07	CAUSES OF LOSS - SPECIAL FORM
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
IL 00 17	11 98	COMMON POLICY CONDITIONS
FIU EP	08 14	MINIMUM EARNED PREMIUM
FIU WEP	11 18	EARNED PREMIUM ENDORSEMENT
CP 01 25	02 12	FLORIDA CHANGES
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 04 05	04 02	ORDINANCE OR LAW COVERAGE
CP 10 32	08 08	WATER EXCLUSION ENDORSEMENT

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FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
CP 14 20	07 88	ADDITIONAL PROPERTY NOT COVERED
FIU 03 23	01 15	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
FIU 10 26	04 15	EXCLUSION OF COSMETIC DAMAGE TO ROOF SURFACING
FIU 626	06 14	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
FIU ASB	01 17	ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT
FIU BE01	04 14	PROPERTY EXTENSION PLUS ENDORSEMENT
FIU DC	08 14	DEDUCTIBLE CLAUSE
FIU PRLS	08 15	PRIOR LOSS OR DAMAGE EXCLUSION
IL 00 03	09 08	CALCULATION OF PREMIUM
IL 01 75	09 07	FLORIDA CHANGES - LEGAL ACTION AGAINST US
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FIUTRIOPT	04 16	TRIA REJECTION/ELECTION DISCLOSURE

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AUTHORIZED SIGNATURE:  DATE SIGNED: 05/30/2019

Surplus Lines Agent's Name: Thomas C Poppell III Surplus Lines Agent's License: A209654
 Surplus Lines Agent's Address: 500 International Parkway, Lake Mary, FL 32746
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