

ST AUGUSTINE OCEAN & RACQUET  
120 SEA GROVE MAIN STREE  
SAINT AUGUSTINE, FL 32080

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**AVENUES WORKERS COMPENSATION AND EMPLOYER'S LIABILITY INSURANCE POLICY  
WORKERS COMPENSATION AMENDED INFORMATION PAGE**

03

ENDORSEMENT EFFECTIVE 02/23/2024 NUMBER 01

REASON AMENDED: AMD EXP MOD EFF 02/23/24

SUPERSEDES ANY PREVIOUS DECLARATIONS BEARING THE SAME NO. FOR THIS POLICY PERIOD

**CARRIER CODE NO. 10006**

Policy Number	Policy Period From To	Coverage is Provided in the	Agency Code
WDY-H941992-02	02/23/2024 02/23/2025	MASSACHUSETTS BAY INSURANCE COMPANY	4109020

**ITEM 1. Named Insured and Address**

ST AUGUSTINE OCEAN & RACQUET  
120 SEA GROVE MAIN STREE  
SAINT AUGUSTINE, FL 32080

**Agent Telephone: 201-661-2493**

TRIVEDI-CAPACITY ASSOC LLC  
PO BOX 104  
SPRING HOUSE, PA 19477

**Federal ID No.**

**Bureau File No. 094034930**

SEE ATTACHED SCHEDULE OF ADDITIONAL LOCATIONS FOR OTHER WORKPLACES NOT SHOWN ABOVE.

IF APPLICABLE SEE CONTINUATION OF NAMED INSURED SCHEDULE.

ENTITY OF INSURED - ASSOC LABOR UNION RELIG ORG

ITEM 2. POLICY PERIOD- 02/23/24 TO 02/23/25 12:01 AM STANDARD TIME AT THE ADDRESS OF THE INSURED AS STATED HEREIN.

ITEM 3A. PART ONE OF THIS POLICY APPLIES TO THE WORKERS' COMPENSATION LAW AND ANY OCCUPATIONAL DISEASE LAW OF EACH OF THE FOLLOWING STATES- FL.

B. PART TWO OF THIS POLICY APPLIES TO EMPLOYERS' LIABILITY INSURANCE FOR WORK IN EACH STATE LISTED IN ITEM 3A:

BODILY INJURY BY ACCIDENT	\$500,000	EACH ACCIDENT
BODILY INJURY BY DISEASE	\$500,000	EACH EMPLOYEE
BODILY INJURY BY DISEASE	\$500,000	POLICY LIMIT

C. PART THREE OF THIS POLICY APPLIES TO OTHER STATES INSURANCE FOR THE FOLLOWING STATES- ALL STATES EXCEPT ND,OH,WA,WY, AND THOSE STATES SPECIFICALLY NAMED IN ITEM 3A.

D. SEE ATTACHED SCHEDULE FOR LIST OF ENDORSEMENTS AND SCHEDULES FORMING PART OF THIS POLICY.

ITEM 4. THE PREMIUM FOR THIS POLICY WILL BE DETERMINED BY OUR MANUALS OF RULES, CLASSIFICATIONS, RATES, AND RATING PLANS. ALL INFORMATION REQUIRED BELOW IS SUBJECT TO VERIFICATION AND CHANGE BY AUDIT. ADJUSTMENT OF PREMIUM SHALL BE MADE ANNUALLY.

CLASSIFICATION OF OPERATIONS

CLASSIFICATION OF OPERATIONS	EST ANNUAL PREMIUM
SEE ATTACHED SCHEDULE OF OPERATIONS	64
MINIMUM PREMIUM \$434	160
0990 REQUIRED TO BALANCE TO MP	285
FL OTHER PREMIUM ADJUSTMENTS SEE:	\$0
TOTAL ESTIMATED ANNUAL PREMIUM	\$509
DEPOSIT PREMIUM	\$509
TOTAL TAXES AND ASSESSMENTS INCLUDING AN ADJUSTMENT OF 0	\$0
THE FOREGOING AMENDMENT RESULTS IN AN ADDITIONAL PREMIUM OF	\$0
TOTAL EST ANNUAL PREMIUM INCLUDING ALL TAXES AND ASSESSMENTS	\$509

COUNTERSIGNED THIS DAY OF \_\_\_\_\_  
BRANCH OFFICE: 400 ATRIUM DRIVE FIFTH FLOOR

AUTHORIZED REPRESENTATIVE  
SOMERSET NJ 08873



**AVENUES WORKERS COMPENSATION AND EMPLOYER'S LIABILITY INSURANCE POLICY  
EXTENSION OF INFORMATION PAGE - AMENDED POLICY**

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POLICY  
PAGE 2

\*\* A D D I T I O N A L L O C A T I O N S \*\*

SCHEDULE  
PAGE 1

LOCATION  
NUMBER

ADDRESS

001	880 A1A BEACH BLVD SAINT AUGUSTINE, FL 32080
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EXTENSION OF INFORMATION PAGE - AMENDED POLICY**

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POLICY  
PAGE 3

\*\* SCHEDULE OF OPERATIONS \*\*

SCHEDULE  
PAGE 1

ITEM 4.		CLASSIFICATION OF OPERATIONS	EST TOT-ANN PER\$100 REMUNERATION	EST RATE	EST ANNUAL PREMIUM	
ST	LOCT	TYP				
Y	NO	RSK				
FL	001	9015 V	BUILDINGS-OPERATION BY OWNER OR LESSEE OR REAL ESTATE MANAGEMENT FIRM	IF ANY	2.74	\$0
			PREMIUM SUBJECT TO MODIFICATION			0
		9807	PREMIUM FOR INCREASED COV B LIMITS		.0110	0
		9848	BALANCE TO MINIMUM FOR COV B LIMITS			75
		9898	EXPERIENCE MOD, EFF 02/23/24, USING FACTOR		.860	11-
		0032	LOSS CONSTANT			0
			TOTAL FOR FLORIDA			64
			TOTAL SCHEDULE OF OPERATIONS PREMIUM			\$64
			FL WC INSURANCE GUARANTY ASSOC SURCHARGE ( 0.00%)			\$0



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POLICY \*\* ENDORSEMENT / FORM SCHEDULE \*\* SCHEDULE  
PAGE 4 PAGE 1

STATE NUMBER EFFECTIVE DATE

FL	L295 0503	CHILD LABOR LAWS AND CONTRACTORS RESPONSIBILITY	02/23/24
FL	000414A0119	NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT	02/23/24
FL	090408A0719	FLORIDA INSUFFICIENT FUNDS ENDORSEMENT	02/23/24
FL	090303 0805	FLORIDA EMPLOYERS LIABILITY COVERAGE ENDORSEMENT	02/23/24
FL	000404 0484	PENDING RATE CHANGE END.	02/23/24
FL	000311A0891	VOLUNTARY COMP. & EMPL. LIAB. COV. END.	02/23/24
FL	090407 0713	FL NON-COOPERATION WITH PREMIUM AUDIT ENDORSEMENT	02/23/24
FL	000000C0115	WORKERS COMP AND EMPLOYERS LIABILITY INS POLICY	02/23/24
FL	33102620307	FL WC & EMPLOYERS LIABILITY POLICY JACKET	02/23/24
FL	090403C0121	FL TRIPRA ENDORSEMENT	02/23/24
FL	090607A0719	FL WC INS GUARANTY ASSOC SURCHARGE ENDT	02/23/24