



INSURANCE

Underwritten By:
Frontline Insurance Unlimited

COMMERCIAL PROPERTY POLICY
RENEWAL DECLARATIONS

TRANSACTION DATE: 09/01/2026

DATE ISSUED: 07/28/2026

DATE PRINTED: 07/28/2026

POLICY NUMBER	POLICY PERIOD	
9969960614	From:	To:
	09/01/2026	09/01/2027
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 727-441-9911.

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

NAMED INSURED & MAILING ADDRESS:		AGENT:	523-24-20303
CRYSTAL BAY MOBILE HOME CLUB INC 24701 US HWY 19 N STE 102 C/O AMERITECH PROPERTY MANAGEMENT CLEARWATER, FL 33763		COLEMAN INSURANCE AGENCY, INC. - CL 4831 RUEN DR STE 200 PALM HARBOR, FL 34685-1800	
TELEPHONE:	616-901-0098	TELEPHONE:	727-441-9911

DESCRIPTION OF LOCATION(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	1 SCHOONER DR, PALM HARBOR, FL 34683-3448	295 COMMUNITY REC FACILITY-NON-GOV'T - CLUBHOUSE
1	2	1 SCHOONER DR, PALM HARBOR, FL 34683-3448	295 COMMUNITY REC FACILITY-NON-GOV'T - POOL STORAGE BUILDING
1	3	1 SCHOONER DR, PALM HARBOR, FL 34683-3448	295 COMMUNITY REC FACILITY-NON-GOV'T - STORAGE BUILDING

POLICY LEVEL COVERAGES:	COVERED CAUSES OF LOSS:	SPECIAL
COVERAGE	LIMIT OF INSURANCE	
TERRORISM (TRIA)	EXCLUDED	
PROPERTY EXTENSION PLUS (BROADENING ENDORSEMENT) - DELUXE	SEE SCHEDULE	

INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN					
COVERAGES PROVIDED:					
AGREED VALUE EXPIRATION DATE:			N/A		
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	1	BUILDING COVERAGE	\$324,786	RCV	80%
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	\$35,000	RCV	80%
1	2	BUILDING COVERAGE	\$5,100	RCV	80%

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COVERAGES PROVIDED:					
AGREED VALUE EXPIRATION DATE:			N/A		
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	3	BUILDING COVERAGE	\$2,100	RCV	80%
1	3	BUSINESS PERSONAL PROPERTY - CONTENTS	\$3,500	RCV	80%

DEDUCTIBLES:					
LOC NO	BLDG NO	COVERAGE	AOP	WIND/HAIL	OTHER
1	1	BUILDING COVERAGE	\$1,000	3%	
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	\$1,000	3%	
1	1	SPECIAL CLASS ITEM 1 (1 SWIMMING POOL IN-GROUND - POOL & POOL EQUIPMENT)	\$1,000	3%	
1	2	BUILDING COVERAGE	\$1,000	3%	
1	3	BUILDING COVERAGE	\$1,000	3%	
1	3	BUSINESS PERSONAL PROPERTY - CONTENTS	\$1,000	3%	

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 IN-GROUND - POOL & POOL EQUIPMENT)	\$50,000	RCV	80%

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TOTAL COVERAGE PREMIUM	\$5,004.00
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POLICY TAXES AND FEES:	
POLICY FEE	\$50.00
FSLSO FEE	\$1.52
FLORIDA TAX	\$249.67
EMPA	\$4.00
TOTAL TAXES AND FEES	\$305.19

TOTAL POLICY PREMIUM	\$5,309.19
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PROPERTY ENHANCEMENT ENDORSEMENT:	DELUXE
COVERAGE DESCRIPTION	LIMIT OF INSURANCE
REAL PROPERTY OF OTHERS REQUIRED BY CONTRACT	\$10,000
ELECTRONIC DATA	\$10,000
DEBRIS REMOVAL	\$50,000
FIRE DEPARTMENT SERVICE CHARGE	\$10,000
POLLUTANT CLEANUP AND REMOVAL	\$25,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$20,000
VALUABLE PAPERS AND RECORDS (OTHER THAN ELECTRONIC DATA)	\$25,000
PROPERTY OFF-PREMISES (INCLUDING WHILE IN TRANSIT)	\$25,000
OUTDOOR PROPERTY	\$10,000
ACCOUNTS RECEIVABLE	\$25,000
ARSON REWARD	\$10,000
BACK-UP OF SEWERS OR DRAINS	\$10,000

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PROPERTY ENHANCEMENT ENDORSEMENT:	DELUXE
COVERAGE DESCRIPTION	LIMIT OF INSURANCE
FINE ARTS	\$10,000
FIRE PROTECTIVE DEVICES	\$5,000
SPOILAGE	\$15,000
COMPUTER EQUIPMENT	\$25,000
LAPTOP/PORTABLE COMPUTERS	\$10,000
LOCK REPLACEMENT	\$2,500
MONEY AND SECURITIES INSIDE THE PREMISES	\$25,000
MONEY AND SECURITIES OUTSIDE THE PREMISES	\$25,000
OFF-PREMISES SERVICES INTERRUPTION	\$20,000
CONSEQUENTIAL LOSS	\$10,000
SIGNS	\$25,000

FORMS/ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-FL-DEC	08 24	DECLARATIONS PAGE
FIU FL SLD	01 22	SURPLUS LINES DISCLOSURE - FLORIDA
IL P 001	01 04	OFAC ADVISORY NOTICE
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	03 24	CAUSES OF LOSS - SPECIAL FORM

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FORMS/ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
IL 00 17	11 98	COMMON POLICY CONDITIONS
CP 01 25	05 24	FLORIDA CHANGES
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 03 21	10 12	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP 10 32	08 08	WATER EXCLUSION ENDORSEMENT
CP 10 35	06 95	WATERCRAFT EXCLUSION
FIU 10 26	04 15	EXCLUSION OF COSMETIC DAMAGE TO ROOF SURFACING
FIU 626	06 14	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
FIU ASB	04 21	ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT
FIU BE 02	02 23	PROPERTY EXTENSION PLUS (BROADENING) ENDORSEMENT - DELUXE
FIU CD	08 22	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT
FIU DC	08 14	DEDUCTIBLE CLAUSE
FIU FC APNR	04 24	FLORIDA CHANGES - APPRAISAL (COMMERCIAL NON-RESIDENTIAL PROPERTY)
FIU MEPE	06 24	MINIMUM EARNED PREMIUM ENDORSEMENT
FIU PRLS	04 21	PRIOR LOSS OR DAMAGE EXCLUSION
FIU REM	07 24	ADDITIONAL COVERAGE - REASONABLE EMERGENCY MEASURES ENDORSEMENT
IL 00 03	09 08	CALCULATION OF PREMIUM
IL 01 75	03 24	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

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FORMS/ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIUTRIAOPT	12 20	TRIA REJECTION/ELECTION DISCLOSURE

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WIND RELATED 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.

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.

AUTHORIZED SIGNATURE:

DATE SIGNED:

07/28/2026

Surplus Lines Agent's Name: David Allaire

Surplus Lines Agent License:

A003734

Frontline Website: www.frontlineinsurance.com

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