



United Property & Casualty Insurance Company
 PO Box 1011
 St. Petersburg, FL 33701-1011
 1-800-861-4370

COMMERCIAL PROPERTY
 Renewal Declarations

Policy Number: CFL 8000164-02

POLICY PERIOD: 09/01/2017 to 09/01/2018

12:01 A.M. Standard Time at the address of the First Named Insured stated below.

NAMED INSURED AND MAILING ADDRESS:

Harbor Oaks Condominium Association, Inc.
 8660 Astronaut Boulevard Suite 208
 Cape Canaveral, FL 32920

PRODUCER NAME AND ADDRESS:

Sihle Insurance Group, Inc.
 1021 Douglas Ave
 Longwood, FL 32714

BUSINESS DESCRIPTION: Condominium Association

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.

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

COVERAGE CAUSE OF LOSS: Special including Theft

PROPERTY COVERAGE PART AND PREMIUM:

COVERAGE	PREMIUM
Commercial Property Coverage Part	\$ 45,144
Certified Terrorism Loss – TRIA	Rejected
Premium	\$ 45,144

FEES AND ASSESSMENTS:

Policy Fee	\$ 25
State Fire Marshall Regulatory Assessment Tax	\$ 45
Citizens Regulatory Assessment	\$ -
Emergency Management Preparedness and Assistance Trust	\$ 4
Fees and Assessments	\$ 74
Total Premium, Fees and Assessments	\$ 45,218

The portion of your Premium for:

Hurricane Coverage is: \$ 18,357

Non-Hurricane Coverage is: \$ 26,787

COINSURANCE CONTRACT: THE RATE CHARGED IN THIS POLICY IS BASED UPON THE USE OF A COINSURANCE CLAUSE ATTACHED TO THIS POLICY, WITH THE CONSENT OF THE INSURED.

FORMS AND ENDORSEMENTS MADE A PART OF THIS POLICY AT TIME OF ISSUE:

See Schedule of Forms.

Named Insured: Harbor Oaks Condominium Association, Inc.

Policy Number: CFL 8000164-02

IMPORTANT DISCLOSURES

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE 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 POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR SINKHOLE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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SCHEDULE OF FORMS

The following forms that are indicated by an "X" are part of this policy:

	<u>Form</u>	<u>Form Description</u>
X	CP 10 30 06 07	Causes of Loss Special
X	CP 00 17 06 07	Condo Association Coverage Form
	CP 00 30 06 07	Business Income and Extra Expense
X	CP 00 90 07 88	Commercial Property Conditions
X	CP 01 91 07 10	Florida Changes Condominiums
X	CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
X	CP 03 22 01 06	Florida Multiple Ded Form
X	CP 03 23 06 07	Florida Calendar Year Hurricane Percentage Deductible
	CP 03 27 06 07	Florida Percentage Deductible - Each Hurricane
X	CP 04 05 04 02	Ordinance or Law
X	CP 10 32 08 08	Water Exclusion Endorsement
	CP 10 54 06 07	Windstorm or Hail Exclusion
	CP 10 55 06 07	Vandalism Exclusion
	CP 10 56 06 07	Sprinkler Leakage Exclusion
	CP 12 18 06 07	Loss Payable Provisions
	CP 14 40 06 07	Outside Signs
	CP 14 50 10 00	Radio or Television Antennas
X	IL 01 75 09 07	Florida Changes Legal Action Against Us
X	IL 02 55 02 12	Florida Changes - Cancellation and Nonrenewal
X	IL 04 15 04 98	Protective Safeguards
	IL 09 32 07 02	Insureds Consent to Excess Rate
X	IL 09 35 07 02	Exclusion of Certain Computer- Related Losses
	IL 09 52 03 08	Cap on Losses from Certified Acts of Terrorism
X	IL 09 53 01 08	Exclusion of Certified Acts of Terrorism
	IL 09 85 01 08	Disclosure Pursuant to Terrorism Risk Insurance Act
X	UPCC 701 09 14	Florida Changes
X	UPCC 702 09 14	Property Enhancement Endorsement
X	UPCC 703 09 14	Existing Damage Exclusion
X	UPCC 704 09 14	Florida - Claim Payment Provision / Condominium
X	UPCC 705 09 14	Florida Changes Med. or Appr. and Neut. Eval.
	UPCC 706 09 14	Limited Ordinance or Law - Extension of Coverage
X	UPCC 707 09 14	Additional Property Not Covered
	UPCC 708 09 14	Roof / Actual Cash Value Endorsement
X	UPCC 709 09 14	Outdoor Property
	UPCC 712 09 14	Equipment Breakdown
X	UPCC 714 09 14	Florida - Sinkhole Loss Coverage
X	UPCC 719 09 14	Table of Contents - Condominium Association
X	UPCC 724 09 14	Commercial Properties Policy Jacket
	UPCC 725 09 14	Wind or Hail Percentage Deductible
X	UPCC 726 09 14	Commercial Property Declarations

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Named Insured Harbor Oaks Condominium Association, Inc.

SCHEDULE OF LOCATIONS

(The information required to complete this schedule is shown below)

DESCRIPTION OF PREMISES

Location Number	Building Number	Location Address	Building Description
1	1	201 International Drive, Cape Canaveral, FL 32920	Condo Building
1	2	201 International Drive, Cape Canaveral, FL 32920	Condo Building
1	3	201 International Drive, Cape Canaveral, FL 32920	Condo Building
1	4	201 International Drive, Cape Canaveral, FL 32920	Condo Building
1	5	201 International Drive, Cape Canaveral, FL 32920	Condo Building
1	6	201 International Drive, Cape Canaveral, FL 32920	Condo Building
1	7	201 International Drive, Cape Canaveral, FL 32920	Condo Building
1	8	201 International Drive, Cape Canaveral, FL 32920	Garage 1
1	9	201 International Drive, Cape Canaveral, FL 32920	Garage 2
1	10	201 International Drive, Cape Canaveral, FL 32920	Pool House 1
1	11	201 International Drive, Cape Canaveral, FL 32920	Pool House 2
1	12	201 International Drive, Cape Canaveral, FL 32920	Swimming Pool
1	13	201 International Drive, Cape Canaveral, FL 32920	Swimming Pool

PROPERTY COVERAGE PART SCHEDULE

(The information required to complete this schedule is shown below)

COVERAGE PROVIDED

Location Number	Building Number	Coverage Part	Limit	Coinsurance	Premium
1	1	Building Property	\$3,394,539	90%	\$9,242
1	2	Building Property	\$3,039,397	90%	\$8,275
1	3	Building Property	\$796,167	90%	\$4,377
1	4	Building Property	\$796,167	90%	\$4,377
1	5	Building Property	\$796,167	90%	\$4,377
1	6	Building Property	\$796,167	90%	\$4,377
1	7	Building Property	\$796,167	90%	\$4,377
1	8	Building Property	\$229,850	90%	\$1,240
1	9	Building Property	\$229,850	90%	\$1,240
1	10	Building Property	\$87,319	90%	\$497
1	11	Building Property	\$54,564	90%	\$311
1	12	Building Property	\$55,000	90%	\$448
1	13	Building Property	\$42,500	90%	\$346

FLORIDA - MULTIPLE DEDUCTIBLE FORM - CP 03 22 01 06

(Fixed Dollar Deductible)

(The information required to complete this schedule is shown below)

SCHEDULE

Location Number	Building Number	Deductible	Covered Causes of Loss
All	All	\$2,500	(1) All covered causes of loss except as noted on CP 03 23 06 07

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FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS) - CP 03 23 06 07

(The information required to complete this schedule is shown below)

SCHEDULE

Location Number	Building Number	Hurricane Deductible Percentage
All	All	2%

Subject to minimum \$1,000 per calendar year

OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION

(The information required to complete this schedule is shown below)

SCHEDULE

Description

Building and Contents - Replacement Cost	All Locations / All Buildings
Property Enhancement Endorsement	Included
Sinkhole Loss Coverage	Included - 3% Deductible
Catastrophic Ground Coverage Collapse (CGCC)	Included
Inflation Guard - 0%	All Locations / All Buildings
Equipment Breakdown	Not Included
Vandalism	Included - All Locations / All Buildings
Theft	Included - All Locations / All Buildings

MORTGAGE LIENHOLDERS AND ADDITIONAL INTERESTS

(The information required to complete this schedule is shown below)

SCHEDULE

MORTGAGE HOLDER(S):	ADDITIONAL INTEREST(S):

OUTDOOR SIGNS CP 14 40 06 07 (Type of Property listed as Signs)

RADIO OR

TELEVISION ANTENNAS CP 14 50 10 00 (Type of Property listed as Receiving Antennas (Radio, TV, Satellite Dish))

OUTDOOR PROPERTY - UPCC 709 09 14

(The information required to complete this schedule is shown below)

SCHEDULE

Location Number	Building Number	Type of Property	Limit of Insurance	Loss Form Applicable	Coinsurance Percentage
1	12	Swimming Pool	\$55,000	All covered causes of loss	90%
1	13	Swimming Pool	\$42,500	All covered causes of loss	90%

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PROTECTIVE SAFEGUARDS - IL 04 15 04 98

(The information required to complete this schedule is shown below)

SCHEDULE

Location Number	Building Number	Protective Safeguards Symbol Application
1	1	P-9 Smoke Detectors
1	2	P-9 Smoke Detectors
1	3	P-9 Smoke Detectors
1	4	P-9 Smoke Detectors
1	5	P-9 Smoke Detectors
1	6	P-9 Smoke Detectors
1	7	P-9 Smoke Detectors
1	8	P-9 Smoke Detectors
1	9	P-9 Smoke Detectors
1	10	P-9 Smoke Detectors
1	11	P-9 Smoke Detectors

ORDINANCE OR LAW COVERAGE - CP 04 05 04 02

(The information required to complete this schedule is shown below)

SCHEDULE

Location Number	Building Number	Coverage A	Coverage B Limit of Insurance	Coverage C Limit of Insurance	Coverages B and C Combined Limit of Insurance
1	1	Full			2.5%
1	2	Full			2.5%
1	3	Full			2.5%
1	4	Full			2.5%
1	5	Full			2.5%
1	6	Full			2.5%
1	7	Full			2.5%
1	8	Full			2.5%
1	9	Full			2.5%
1	10	Full			2.5%
1	11	Full			2.5%

FLORIDA CHANGES – CONDOMINIUMS – CP 01 91 01 04

(The information required to complete this schedule is shown below)

SCHEDULE

Location Number	Building Number	Additional Covered Property
All	All	N/A