



The Village at Bentley Park HOA, Inc.

08/06/2024 - 08/06/2025

Prepared for:

Turner Insurance Advisor Group, Inc.

Kristin Recore

Prepared by:

Dawn Gordon

727.342.6781

dgordon@brcins.com

Confirmation of Coverage

INSURED:

The Village at Bentley Park HOA, Inc.

MAILING ADDRESS:C/O Ameri-Tech Property Management
24701 US HWY 19 N, Suite 102
Clearwater, FL, 33763**POLICY TERM:**

08/06/2024 - 08/06/2025

ACCOUNT#:

Not Applicable

INSURER

American Coastal Insurance Company

STATUS

Admitted

PREMIUM%

100.00

POLICY#

AMC3414607

PREMIUM BREAKDOWN:

Premium	\$	399,877.00	
Company Fee	\$	404.00	Fully earned at inception
FIGA Assessment	\$	3,999.00	
Total Gross Amount	\$	404,280.00	

COMMISSION: 10.00 % of premium excluding fees and taxes. Please see attached invoice for payment due date.

10% MINIMUM RETAINED PREMIUM IN THE EVENT OF CANCELLATION. NO FLAT CANCELLATIONS.

PERIL(S)

ISO Special

LIMIT(S)

\$27,187,935 (as per schedule attached, NOT blanket)

DEDUCTIBLE(S)

AOP Deductible: \$5,000 Per Occurrence

Sinkhole Deductible: 3% Per Occurrence

Hurricane Deductible: 3% Per Calendar Year

OPTIONS

- EB: \$1090 – Included in quoted premium
- TRIPRA: Declined

Please review carefully. Coverages provided may differ from those requested.

This Confirmation is intended for use as evidence that insurance as described has been effected, against which a Policy or Policies will be issued. This Confirmation and the insurance effected by it are subject to all terms, conditions and provisions of the Policy or Policies to be issued and in the event of any inconsistency therewith, the terms, conditions and provisions of the Policy or Policies shall prevail.

Brown & Riding has the right to cancel any binder or policy in accordance with the cancellation provisions of such binder or policy. When coverage is bound by Brown & Riding, a charge will be made in accordance with the policy terms and upon binding, all fees for the full policy term will be fully earned. Producer guarantees payment of premium for risks placed through Brown & Riding. If Producer does not make timely payment of any sums due Brown & Riding, then Brown & Riding may, without limitation of other remedies, cancel the policy for non-payment of premium.

Brown & Riding assumes no legal obligation as to the insurance applicant, insured, or known or unknown third parties regarding the suitability, adequacy, or appropriateness of limits, terms, conditions, exclusions, and other policy features. Producer shall be responsible for disclosing to Producer's customer all Brown & Riding broker fees, other fees, and charges disclosed by Brown & Riding to Producer.

Producer shall hold harmless Brown & Riding, and Brown & Riding shall hold harmless Producer, from any and all of the respective negligent or wrongful acts, omissions, or conduct that result in a financial or other obligation to the other.

In the event of a dispute between Brown & Riding and Producer, the prevailing party shall be entitled to recover its attorneys' fees, costs, and related litigation expenses in addition to any other recovery.

While we do encourage policyholders to submit all claim notices directly, Brown & Riding remains happy to assist throughout the reporting and adjustment process. Please feel free to contact us at claimdesk@brcins.com with any claim-related questions, requests, or concerns.

The responsibility for the accuracy of the information set forth in any certificate of insurance is the sole responsibility of the person or entity which issues the certificate. Although Brown & Riding may retain copies of certificates of insurance forwarded to us, Brown & Riding does so strictly without prejudice as to their accuracy. Neither the insurers, their representatives, nor Brown & Riding will be responsible for any liability resulting from your issuance any certificate of insurance. We also draw your attention to the fact that unless the policy is physically endorsed, the issuance of a certificate does not amend, extend, or alter the coverage afforded by the policy or change the person(s) or entities to whom such coverage is afforded under the policy.

Moreover, neither the underwriters, their representatives, nor Brown & Riding will be responsible for any liability resulting from the issuance of any unauthorized endorsement or the issuance of an endorsement which has been authorized by the insurers but where the authorized wording has been amended or revised in any way, without the prior written approval of the insurers.

By binding this coverage, the Retailer confirms that the prospective insured has (1) been advised of the right to receive policy documents in paper format; and (2) has consented to receive all such documents electronically.

Regards,
Dawn Gordon
727.342.6781



Account Number 1159913

NOTICE OF CHANGE IN POLICY TERMS

Notice ID: N003

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverages, duties, and conditions of your renewal policy. If you choose to accept our renewal offer, you should carefully review the changes described below along with the enclosed policy. Please contact your agent if you have any questions regarding these changes. Receipt by American Coastal Insurance Company of premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured.

Summary of Changes

The form **AC CL 1 04 23 – Declarations Page** has replaced form **AC CL 1 10 21 – Declarations Page**. The following changes apply:

- A claim or “reopened claim” for loss or damage caused by any peril is barred unless notice of the claim was given to us in accordance with the terms of the policy within one (1) year after the date of loss.
- A “supplemental claim” is barred unless notice of the “supplemental claim” was given to us in accordance with the terms of the policy within eighteen (18) months after the date of loss.
- If applicable, your AOP deductible has changed from per occurrence to per building. Please refer to the enclosed declarations page.

The form **AC 05 01 04 23 – Florida Changes – Assignment of Benefits** has replaced form **AC 05 01 10 19 – Florida Changes – Assignment of Benefits**. The following updates are now part of the policy.

- You may not assign, in whole or in part, any post-loss insurance benefit under this Policy. Any attempt to assign post-loss property insurance benefits under this Policy is void, invalid, and unenforceable.
 - This does not apply to a subsequent purchaser of the home, to a power of attorney, or to liability coverage under this policy.
- Please review the form in its entirety for the full terms and conditions.

The form **AC 01 25 04 23 – Florida Changes** has replaced form **AC 01 25 06 21 – Florida Changes**. The following updates are now part of the policy.

- This endorsement modifies insurance provided under the following:
 - Commercial Property Coverage Part
 - Causes of Loss – Special Form
 - Business Income (And Extra Expense) Coverage Form
 - Business Income (Without Extra Expense) Coverage Form
 - Extra Expense Coverage Form
 - Condominium Association Coverage Form
- Section G is amended as follows:
 - A claim or “reopened claim” for loss or damage caused by any peril is barred unless notice of the claim was given to us in accordance with the terms of the policy within 1 year after the date of loss.
 - A “supplemental claim” is barred unless notice of the “supplemental claim” was given to us in accordance with the terms of the policy within 18 months after the date of loss.
- Section H. (3), is amended as follows:
 - Within 60 days of receiving notice of an initial, “reopened” or “supplemental claim”, unless we deny the claim during that time or factors beyond our control reasonably prevent such payment. If a portion of the claim is denied, then the 60-day time period for payment of claim relates to the portion of the claim that is not denied.
 - The above paragraph applies only to the following:
 - A claim under a policy covering residential property;
 - A claim for building or contents coverage if the insured structure is 10,000 square feet or less and the policy covers only locations in Florida; or
 - A claim for contents coverage under a tenant's policy if the rented premises are 10,000 square feet or less and the policy covers only locations in Florida.



- Section J is added with the following conditions now a part of the policy:
 - CP 10 30 06 07 Exclusions B.2.f. is removed in its entirety and replaced as follows:
Constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor that occurs over a period of 14 or more days, whether hidden or not. In the event this exclusion applies, we will not pay for any damages sustained starting from the first day the constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor began;
- Section K is added with the following conditions now a part of the policy:
 - CP 10 30 06 07 Additional Coverage Extensions F.2. Water Damage, Other Liquids, Powder or Molten Material Damage is removed in its entirety and replaced as follows:
Water Damage, Other Liquids, Powder or Molten Material Damage
If loss or damage caused by or resulting from covered water or other liquid, powder or molten material damage loss occurs, we will also pay the reasonable cost you spend to tear out and replace only that particular part of the building or structure necessary to gain access to the specific point of that system or appliance from which the covered water or other substances escaped. We will not pay for the cost of repairing or replacing the system or appliance itself. This Coverage Extension does not increase the Limit of Insurance. We will not pay under this additional coverage extension until the repairs or replacement are made as soon as reasonable possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

The form **AC 01 75 04 23 – Florida Changes – Legal Action Against Us** has replaced form **AC 01 75 06 21 – Florida Changes – Legal Action Against Us**. This endorsement modifies insurance provided under the Commercial Property Conditions endorsement.



Commercial Property Quote

Named Insured The Village at Bentley Park HOA Inc

Account Number 1159913

Windstorm

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

Flood

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

Policy Cancellation

WARNING!

If your policy includes windstorm coverage and you cancel your American Coastal Insurance Company (ACIC) policy mid-term for any reason other than buildings being sold, you may not be eligible to obtain a quote or binder for a period of up to three (3) years.

American Coastal is an admitted insurance company in the state of Florida. Our filed rates are approved by the State Office of Insurance Regulation and are based on an annual term policy even though exposure from the Wind Season is primarily during the months from June through November. Short term policies undermine the rate adequacy of the rating plan filed and approved by the State. American Coastal does not want to participate in or promote practices that undermine rate adequacy and the rate approval process of the State of Florida. If an insured cancels a policy after being in force all or part of the wind season, it may not be eligible to obtain another quote or binder from AmRisc or American Coastal for a period of up to three (3) years.

You should be aware that Citizens Property Insurance Company may not be able to offer you a policy if you purchase a short term interim policy. You should check their website for details.

<https://www.citizensfla.com> We recommend you talk to your current agent before cancelling any policy mid-term.

All coverages are as per the standard forms and endorsements in use by American Coastal Insurance Company at the time of binding unless otherwise noted.

Please note that this quote or binder is based on the coverage, terms and conditions listed herein, which may be different from those requested in your original submission. It is incumbent upon you to review the terms of this quote carefully with your Insured and reconcile any differences in the terms requested in the original submission. American Coastal Insurance Company and AmRisc, LLC disclaim any responsibility for your failure to reconcile with the Insured any differences between the terms quoted herein and those terms originally requested.

Commercial Property Quote

General Information

Named Insured: The Village at Bentley Park HOA Inc	Broker: Dawn Gordon
Address: 24701 US Hwy 19 N Ste 102	Company: Brown & Riding
City, State, Zip: Clearwater FL 33763	Account No.: 1159913

Company Information

Company: American Coastal Insurance Company	Quote Date/Time: 07/30/2024 04:21:26PM EST
Effective Date: 08/06/2024	Quote ID: 559348
Expiration Date: 08/06/2025	Valid Until: 08/05/2024
	Quoted By: Alex Cheng

Policy Information

Policy Type	Commercial Property	County	PINELLAS	Location	Rest of State
Protection Class	02	BCEGS	Ungraded	EC Zone	Seacoast 3

Coverage

Perils Covered	ISO Special	Coinsurance:	80%
Building Valuation	RCV	AOP Deductible:	\$5,000 Per Occurrence
Pers. Prop Valuation	RCV	Sinkhole Deductible:	3% Per Occurrence
Roof Valuation	RCV	Hurricane Deductible:	3% Per Calendar Year
Exclusions	Existing Damage Exclusion (AC 00 10) Additional Property Not Covered Exclusion (AC 14 20)		
		Total Limits of Liability:	\$27,187,935 (as per schedule attached, NOT blanket)

Options/Endorsements/Standard Forms

Ordinance or Law Coverage - Y	Standard forms and endorsements to apply. Other options available upon request.
Coverage A Full Limit (y/n) Y	Percent deductibles are per building
Coverage B Limit \$0	10% Minimum Earned premium applies.
Coverage C Limit \$0	This quote is subject to acceptance both sides with NO COVER GIVEN
Coverage B/C Combined Limit \$1,359,394	Property Enhancement Endorsement - AC 00 01
Coverage A/B/C Combined Limit	
Any B or C or Combined Limit is sublimited to 5% per Building	Coverage explicitly excludes all flooding, including but not limited to flooding during windstorm events.
Equipment Breakdown Limit \$10,000,000	Coverage excludes all damage directly or indirectly caused by any Named Storm in existence upon receipt of written request to bind.
<u>Sinkhole Coverage</u>	
Sinkhole coverage includes catastrophic ground cover collapse (AC 01 25) and sinkhole coverage endorsement (AC SLC-03-14).	

	Policy Totals	Without TRIPRA	With TRIPRA
Premium Subtotal:	\$398,787.00	\$398,787.00	\$398,787.00
Equipment Breakdown:	\$1,090.00	\$1,090.00	\$1,090.00
TRIPRA:	\$0.00	\$0.00	\$3,997.00
Emergency Management Preparedness and Assistance Trust Fund:	\$4.00	\$4.00	\$4.00
Citizens 2005 Emergency Assessment:	\$0.00	\$0.00	\$0.00
Florida Hurricane Catastrophe Fund (FHCF) Emergency Assessment:	\$0.00	\$0.00	\$0.00
Fire College Trust Fund:	\$400.00	\$400.00	\$404.00
Florida Insurance Guaranty Association (FIGA) Assessment:	\$3,999.00	\$3,999.00	\$4,039.00
Total Premium:	\$404,280.00	\$404,280.00	\$408,321.00
Commission:	14.50%	14.50%	14.50%

*** See additional options for any available quote alternatives**

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Commercial Property Quote

Commercial Property Schedule - Building Information

Building No	BUILDINGS			CONTENTS			OTHER			Premium Subtotals
	Building Values	Premium Group I	Premium Group II	Contents Values	Premium Group I	Premium Group II	Other Values	Premium Group I	Premium Group II	
1	\$641,685	\$2,746	\$10,117	\$0	\$0	\$0	\$0	\$0	\$0	\$12,863
2	\$799,614	\$3,422	\$8,332	\$0	\$0	\$0	\$0	\$0	\$0	\$11,754
3	\$0	\$0	\$0	\$0	\$0	\$0	\$18,000	\$67	\$317	\$384
4	\$755,040	\$3,231	\$7,868	\$0	\$0	\$0	\$0	\$0	\$0	\$11,099
5	\$806,866	\$3,452	\$7,992	\$0	\$0	\$0	\$0	\$0	\$0	\$11,444
6	\$0	\$0	\$0	\$0	\$0	\$0	\$18,000	\$67	\$317	\$384
7	\$0	\$0	\$0	\$0	\$0	\$0	\$22,500	\$84	\$396	\$480
8	\$615,404	\$2,635	\$5,388	\$0	\$0	\$0	\$0	\$0	\$0	\$8,023
9	\$966,205	\$4,135	\$10,069	\$0	\$0	\$0	\$0	\$0	\$0	\$14,204
10	\$0	\$0	\$0	\$0	\$0	\$0	\$13,500	\$50	\$265	\$315
11	\$641,685	\$2,746	\$6,684	\$0	\$0	\$0	\$0	\$0	\$0	\$9,430
12	\$802,706	\$3,435	\$7,182	\$0	\$0	\$0	\$0	\$0	\$0	\$10,617
13	\$0	\$0	\$0	\$0	\$0	\$0	\$18,000	\$67	\$317	\$384
14	\$641,685	\$2,746	\$5,620	\$0	\$0	\$0	\$0	\$0	\$0	\$8,366
15	\$1,122,722	\$5,019	\$10,067	\$0	\$0	\$0	\$0	\$0	\$0	\$15,086
16	\$1,122,722	\$5,019	\$9,853	\$0	\$0	\$0	\$0	\$0	\$0	\$14,872
17	\$0	\$0	\$0	\$0	\$0	\$0	\$13,500	\$50	\$265	\$315
18	\$802,706	\$3,435	\$8,363	\$0	\$0	\$0	\$0	\$0	\$0	\$11,798
19	\$802,706	\$3,435	\$12,658	\$0	\$0	\$0	\$0	\$0	\$0	\$16,093
20	\$0	\$0	\$0	\$0	\$0	\$0	\$18,000	\$67	\$317	\$384
21	\$758,170	\$3,244	\$7,898	\$0	\$0	\$0	\$0	\$0	\$0	\$11,142
22	\$610,040	\$2,610	\$5,342	\$0	\$0	\$0	\$0	\$0	\$0	\$7,952
23	\$0	\$0	\$0	\$0	\$0	\$0	\$13,500	\$50	\$265	\$315
24	\$802,706	\$3,435	\$7,029	\$0	\$0	\$0	\$0	\$0	\$0	\$10,464
25	\$0	\$0	\$0	\$0	\$0	\$0	\$18,000	\$67	\$317	\$384
26	\$757,533	\$3,242	\$7,892	\$0	\$0	\$0	\$0	\$0	\$0	\$11,134
27	\$0	\$0	\$0	\$0	\$0	\$0	\$22,500	\$84	\$396	\$480
28	\$917,298	\$3,926	\$8,034	\$0	\$0	\$0	\$0	\$0	\$0	\$11,960
29	\$610,040	\$2,610	\$5,458	\$0	\$0	\$0	\$0	\$0	\$0	\$8,068
30	\$0	\$0	\$0	\$0	\$0	\$0	\$13,500	\$50	\$265	\$315
31	\$914,120	\$3,913	\$8,003	\$0	\$0	\$0	\$0	\$0	\$0	\$11,916
32	\$0	\$0	\$0	\$0	\$0	\$0	\$22,500	\$84	\$396	\$480
33	\$610,040	\$2,610	\$9,620	\$0	\$0	\$0	\$0	\$0	\$0	\$12,230
34	\$610,040	\$2,610	\$6,356	\$0	\$0	\$0	\$0	\$0	\$0	\$8,966
35	\$1,080,089	\$4,828	\$9,479	\$0	\$0	\$0	\$0	\$0	\$0	\$14,307
36	\$572,669	\$2,451	\$5,965	\$0	\$0	\$0	\$0	\$0	\$0	\$8,416
37	\$0	\$0	\$0	\$0	\$0	\$0	\$81,000	\$304	\$1,429	\$1,733

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Commercial Property Quote

Commercial Property Schedule - Building Information

Building No	BUILDINGS			CONTENTS			OTHER			Premium Subtotals
	Building Values	Premium Group I	Premium Group II	Contents Values	Premium Group I	Premium Group II	Other Values	Premium Group I	Premium Group II	
38	\$606,866	\$2,597	\$6,324	\$0	\$0	\$0	\$0	\$0	\$0	\$8,921
39	\$0	\$0	\$0	\$0	\$0	\$0	\$27,000	\$101	\$476	\$577
40	\$912,996	\$3,907	\$7,994	\$0	\$0	\$0	\$0	\$0	\$0	\$11,901
41	\$0	\$0	\$0	\$0	\$0	\$0	\$72,000	\$269	\$1,272	\$1,541
42	\$1,083,402	\$4,843	\$10,750	\$0	\$0	\$0	\$0	\$0	\$0	\$15,593
43	\$860,090	\$3,682	\$7,531	\$0	\$0	\$0	\$0	\$0	\$0	\$11,213
44	\$1,079,138	\$4,824	\$9,471	\$0	\$0	\$0	\$0	\$0	\$0	\$14,295
45	\$574,646	\$2,459	\$5,141	\$0	\$0	\$0	\$0	\$0	\$0	\$7,600
46	\$576,112	\$2,465	\$5,046	\$0	\$0	\$0	\$0	\$0	\$0	\$7,511
47	\$548,236	\$2,346	\$8,645	\$0	\$0	\$0	\$0	\$0	\$0	\$10,991
48	\$400,868	\$1,655	\$3,510	\$0	\$0	\$0	\$0	\$0	\$0	\$5,165
49	\$547,808	\$2,344	\$8,639	\$0	\$0	\$0	\$0	\$0	\$0	\$10,983
50	\$576,282	\$2,467	\$6,005	\$0	\$0	\$0	\$0	\$0	\$0	\$8,472
51	\$0	\$0	\$0	\$0	\$0	\$0	\$72,000	\$269	\$1,272	\$1,541
52	\$0	\$0	\$0	\$0	\$0	\$0	\$27,000	\$101	\$476	\$577
53	\$0	\$0	\$0	\$0	\$0	\$0	\$27,000	\$101	\$476	\$577
54	\$0	\$0	\$0	\$0	\$0	\$0	\$126,000	\$472	\$1,985	\$2,457
55	\$0	\$0	\$0	\$0	\$0	\$0	\$13,500	\$50	\$265	\$315

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Commercial Property Quote

The following documents are required within 30 days of binding:

- Fully Completed AmRisc SOV
- Signed Application - ACORD 125 and ACORD 140
- Prior Carrier three year loss history or signed no loss letter by corporate officer (unless the risk is a new construction or new purchase).
- Current Florida Building Code Mitigation Verification Affidavit if not on file or if out of date
- Consent to Rate Form if applicable
- Signed TRIPRA Disclosure
- Evidence of flood coverage (current DEC page or copy of quote & check) or Flood Waiver Form (Election Not To Buy Separate Flood Insurance) AC FW01
- Copy of signed Rental Occupancy Disclosure
- Copy of Signed Catastrophe Management Contact Information form

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Commercial Property Quote

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

<input type="checkbox"/>	I hereby elect to purchase coverage for acts of terrorism for a prospective premium provided in the Commercial Property Quote.
<input type="checkbox"/>	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Policyholder/Applicant's Signature	American Coastal Insurance Company
Print Name	Company
Date	Policy Number

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Commercial Property Quote

Catastrophe Management Contact Information

The Village at Bentley Park HOA Inc

Like all Florida properties, your Association is exposed to potential catastrophic losses due to hurricane. In order to provide you with the best and most prompt customer service in the event of a catastrophe, we want to make sure our contact records are complete and up-to-date

Please complete and return this form with the remaining documents required at binding.

Insured Contact 1

Contact Name		
Title	Email Address	
Office Number	Cell Number	Fax Number

Insured Contact 2

Contact Name		
Title	Email Address	
Office Number	Cell Number	Fax Number

Management Company (if applicable)

Company Name		
Contact Name	Email Address	
Office Number	Cell Number	Fax Number

Retail Agent

Company Name		
Contact Name	Email Address	
Office Number	Cell Number	Fax Number

Wholesaler (if applicable)

Company Name		
Contact Name	Email Address	
Office Number	Cell Number	Fax Number

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Commercial Property Quote

Rental Occupancy Disclosure

As a condition of binding, we need to know the total number of short term rental units (or % of total) in your association's building(s). We are aware that this percentage changes throughout the year and thus only need to verify the estimated percentage of short term rentals at the time of binding and/or at renewal.

As an admitted insurance carrier domiciled in the state of Florida, American Coastal Insurance Company is required to participate in the Florida Hurricane Catastrophe Fund (FHCF) for reinsurance coverage. However, by law the FHCF does not provide reinsurance coverage for Condominium Associations and Homeowner Associations that are primarily used for short term rentals. Short term rentals are defined by the FHCF as units that are non-owner occupied and rented for six (6) or more rental periods by different parties during the course of a twelve (12) month period. As such, our intent at American Coastal is to not provide coverage for properties that are primarily used for short term rentals. Please complete the questions below and return prior to binding.

Total Number of units _____ (rental and non-rental)

Total Percentage (%) of short term rental units (circle appropriate range)

- 1) 0% to 25% Short Term Rentals
- 2) 25.1% to 50% Short Term Rentals
- 3) 50.1% to 75% Short Term Rentals
- 4) 75.1% to 100% Short Term Rentals

Policyholder/Applicant's Signature

Date

Printed Name

Title/Position

All coverages are as per the standard forms and endorsements in use by American Coastal Insurance Company at the time of binding unless otherwise noted.

Please note that this quote or binder is based on the coverage, terms and conditions listed herein, which may be different from those requested in your original submission. It is incumbent upon you to review the terms of this quote carefully with your Insured and reconcile any differences in the terms requested in the original submission. American Coastal Insurance Company and AmRisc, LLC disclaim any responsibility for your failure to reconcile with the Insured any differences between the terms quoted herein and those terms originally requested.



Commercial Property Quote

American Coastal Insurance Company

Election Not To Buy Separate Flood Insurance

I, The Village at Bentley Park HOA Inc, have elected NOT to purchase, separate flood insurance for the property to be insured by American Coastal Insurance Company (“American Coastal”) and affirm the following:

I UNDERSTAND AMERICAN COASTAL INSURANCE COMPANY DOES NOT PROVIDE COVERAGE FOR DAMAGE CAUSED BY FLOOD.

MY PROPERTY WILL NOT BE COVERED FOR ANY LOSS CAUSED BY OR RESULTING FROM FLOOD.

I UNDERSTAND FLOOD INSURANCE MAY BE PURCHASED FROM A PRIVATE FLOOD INSURER OR THE NATIONAL FLOOD INSURANCE PROGRAM.

I WILL HAVE NO COVERAGE FOR LOSSES CAUSED BY FLOOD.

I UNDERSTAND MY APPLICATION FOR COVERAGE MAY BE DENIED IF I DO NOT SIGN THIS FORM.

I UNDERSTAND MY POLICY MAY BE NONRENEWED IN THE FUTURE IF I DO NOT SIGN THIS FORM.

The Florida Department of Financial Services, Office of Insurance Regulation and American Coastal Insurance Company strongly recommends that property owners in “Special Flood Hazard Areas” obtain flood coverage.

I have read and I understand the information above, and I chose **NOT** to purchase flood coverage.

I understand that execution of this form does **NOT** relieve me of any obligation I may have to my mortgagee to purchase flood insurance.

Application/Policy Number:

Policyholder/Applicant’s Signature

Print Name

Date

Agent’s Signature

Printed Name

Date

AC FW01 06 07

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Commercial Property Quote

Sinkhole Loss Coverage - Endorsement Request

Completion and return of this form is required when requesting AmRisc's consideration to add Sinkhole Loss Coverage to this policy. This does not apply to renewal policies.

Insured:	The Village at Bentley Park HOA Inc	Policy Number:	
		Policy Eff Date:	08/06/2024

Please answer the questions below and provide additional explanation where "Yes" is answer.

Sinkhole Loss Coverage Underwriting Information	
1. Has the Association/Insured ever made a claim for or been advised that there was damage to the Association's property due to sinkhole or sinkhole activity?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Has the Association/Insured's property ever experienced damage or loss resulting from sinkhole activity or collapse, or been the subject of any ground movement investigation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Has the Association/Insured ever made a claim for or noticed any cracking, shifting, sinking, bulging, rising, sloping, or sagging of any roofs, floors, ceiling, walls or exterior stucco in the buildings, including garage(s), carport(s), clubhouse(s), pool(s), driveway(s) or any similar structure on your property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you aware of any current or prior damage to the property resulting from cracking, shifting, sinking, bulging, rising, sloping, or sagging, of any roofs, floors ceiling, walls or exterior stucco in the buildings, including garage(s), carport(s), clubhouse(s), pool(s), driveway(s), or any similar structures on your property? If Yes, have repairs been made for these conditions?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
5. Are you aware of any current or prior ground depressions, slopes, holes or openings in your property including yards, driveways or open areas. If Yes, have repairs been made for these conditions?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
6. Are you aware of any doors or windows on the property that are difficult to open or close due to misalignment with the frame? If Yes, have repairs been made for these conditions?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are you aware of any sinkholes, sinkhole activity, claims, investigations, ground studies, soil testing, soil sampling or any inspections for sagging of roofs or cracking, shifting, sinking, bulging, sloping, depressions in other properties or buildings that are located in the area of this Association/Insured property?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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Commercial Property Quote

8. Do you have any reason to suspect that your buildings or property is experiencing cracking, shifting, sinking, bulging, sloping or staffing of any roofs, floors, ceilings or walls in your buildings, including garage(s), carport(s), clubhouse(s), pool(s), driveway(s), or any similar structure on your property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. If you have a swimming pool, does the pool have any cracks in the pool or around the pool?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered Yes to any question above, please provide details below or on separate attachment.	

PROPERTY INSPECTION:
In conjunction with this request, the applicant authorizes AmRisc and their agents, employees or authorized vendors, access to the applicant's/insured's residence premises for the limited purpose of obtaining underwriting data. An inspection may require access to the dwelling and will be scheduled in advance with the applicant. The inspection will verify the above reported information regarding any existing or repaired damage, structural integrity, and any current or proximate sinkhole activity. AmRisc is under no obligation to inspect the property and if an inspection is made, AmRisc and the inspection company in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

_____ (Insured's Initials)	I understand that this request is being submitted UNBOUND and is subject to AmRisc Underwriting Approval. The endorsement will not become effective until AmRisc has reviewed this request together with the property inspection, and has approved the change to my policy. There are no warranties, promises, agreements (whether oral or written) or any other representations made by AmRisc or any of its agents or employees which shall change or modify the requirement that no coverage shall become effective under this application without the issuance of an endorsement by AmRisc.
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Named Insured(s) Signature(s)

Date Signed

Agency Representative Signature

Date

All coverages are as per the standard forms and endorsements in use by American Coastal Insurance Company at the time of binding unless otherwise noted.

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Account ID: 1159913

Insured: The Village at Bentley Park HOA Inc

Schedule of Values / Detail

Bldg	Address	County	Num Bldgs	Year Built	Building	Contents	Other	BI/ Rents	Total Value	Num Units	Bldg SqFt	ISO Constr
1	2345-2353 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$641,685	\$0	\$0	\$0	\$641,685	3	4,418	1
2	2347-2359 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1992	\$799,614	\$0	\$0	\$0	\$799,614	4	5,646	1
3	2347-2359 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1992	\$0	\$0	\$18,000	\$0	\$18,000	1	960	3
4	2350-2362 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1987	\$755,040	\$0	\$0	\$0	\$755,040	4	5,585	1
5	2361-2373 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$806,866	\$0	\$0	\$0	\$806,866	4	5,717	1
6	2361-2373 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$0	\$0	\$18,000	\$0	\$18,000	1	960	3
7	2361-2373 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$0	\$0	\$22,500	\$0	\$22,500	1	1,200	3
8	2366-2374 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1992	\$615,404	\$0	\$0	\$0	\$615,404	3	4,216	1
9	2367-2383 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$966,205	\$0	\$0	\$0	\$966,205	5	6,980	1
10	2367-2383 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$0	\$0	\$13,500	\$0	\$13,500	1	720	3
11	2378-2386 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1992	\$641,685	\$0	\$0	\$0	\$641,685	3	4,418	1
12	2387-2399 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$802,706	\$0	\$0	\$0	\$802,706	4	5,676	1
13	2387-2399 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$0	\$0	\$18,000	\$0	\$18,000	1	1,008	3
14	2390-2398 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$641,685	\$0	\$0	\$0	\$641,685	3	4,418	1
15	2402-2422 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1992	\$1,122,722	\$0	\$0	\$0	\$1,122,722	6	8,284	1

Account ID: 1159913

Insured: The Village at Bentley Park HOA Inc

Schedule of Values / Detail

Bldg	Address	County	Num Bldgs	Year Built	Building	Contents	Other	BI/ Rents	Total Value	Num Units	Bldg SqFt	ISO Constr
16	2403-2423 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$1,122,722	\$0	\$0	\$0	\$1,122,722	6	8,284	1
17	2403-2423 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$0	\$0	\$13,500	\$0	\$13,500	1	756	3
18	2426-2438 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1992	\$802,706	\$0	\$0	\$0	\$802,706	4	5,676	1
19	2427-2439 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1992	\$802,706	\$0	\$0	\$0	\$802,706	4	5,676	1
20	2427-2439 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1992	\$0	\$0	\$18,000	\$0	\$18,000	1	1,008	3
21	2442-2454 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1987	\$758,170	\$0	\$0	\$0	\$758,170	4	5,616	1
22	2443-2451 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$610,040	\$0	\$0	\$0	\$610,040	3	4,412	1
23	2443-2451 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$0	\$0	\$13,500	\$0	\$13,500	1	720	3
24	2449-2461 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$802,706	\$0	\$0	\$0	\$802,706	4	5,676	1
25	2449-2461 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$0	\$0	\$18,000	\$0	\$18,000	1	960	3
26	2459-2471 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1987	\$757,533	\$0	\$0	\$0	\$757,533	4	5,610	1
27	2459-2471 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1987	\$0	\$0	\$22,500	\$0	\$22,500	1	1,200	3
28	2470-2486 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$917,298	\$0	\$0	\$0	\$917,298	5	6,894	1
29	2473-2481 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1989	\$610,040	\$0	\$0	\$0	\$610,040	3	4,412	1
30	2473-2481 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1989	\$0	\$0	\$13,500	\$0	\$13,500	1	720	3

Account ID: 1159913

Insured: The Village at Bentley Park HOA Inc

Schedule of Values / Detail

Bldg	Address	County	Num Bldgs	Year Built	Building	Contents	Other	BI/ Rents	Total Value	Num Units	Bldg SqFt	ISO Constr
31	2483-2499 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1987	\$914,120	\$0	\$0	\$0	\$914,120	5	6,862	1
32	2483-2499 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1987	\$0	\$0	\$22,500	\$0	\$22,500	1	1,200	3
33	2490-2498 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1987	\$610,040	\$0	\$0	\$0	\$610,040	3	4,412	1
34	2502-2510 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$610,040	\$0	\$0	\$0	\$610,040	3	4,412	1
35	2514-2534 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$1,080,089	\$0	\$0	\$0	\$1,080,089	6	8,220	1
36	2566-2574 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$572,669	\$0	\$0	\$0	\$572,669	3	4,097	1
37	2566-2574 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$0	\$0	\$81,000	\$0	\$81,000	1	4,320	3
38	2567-2575 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$606,866	\$0	\$0	\$0	\$606,866	3	4,381	1
39	2567-2575 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$0	\$0	\$27,000	\$0	\$27,000	1	1,440	3
40	2578-2594 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$912,996	\$0	\$0	\$0	\$912,996	5	6,850	1
41	2578-2594 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$0	\$0	\$72,000	\$0	\$72,000	1	3,840	3
42	2579-2599 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$1,083,402	\$0	\$0	\$0	\$1,083,402	6	8,254	1
43	2600-2616 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$860,090	\$0	\$0	\$0	\$860,090	5	6,424	1
44	2609-2629 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$1,079,138	\$0	\$0	\$0	\$1,079,138	6	8,210	1
45	2620-2628 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$574,646	\$0	\$0	\$0	\$574,646	3	4,117	1

Account ID: 1159913

Insured: The Village at Bentley Park HOA Inc

Schedule of Values / Detail

Bldg	Address	County	Num Bldgs	Year Built	Building	Contents	Other	BI/ Rents	Total Value	Num Units	Bldg SqFt	ISO Constr
46	2633-2641 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$576,112	\$0	\$0	\$0	\$576,112	3	4,131	1
47	2660-2668 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$548,236	\$0	\$0	\$0	\$548,236	3	3,911	1
48	2672-2688 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1993	\$400,868	\$0	\$0	\$0	\$400,868	5	2,678	1
49	2700-2716 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$547,808	\$0	\$0	\$0	\$547,808	5	6,906	1
50	2720-2728 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$576,282	\$0	\$0	\$0	\$576,282	3	4,133	1
51	2728 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$0	\$0	\$72,000	\$0	\$72,000	1	3,840	3
52	2599 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1986	\$0	\$0	\$27,000	\$0	\$27,000	1	1,440	3
53	2621 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$0	\$0	\$27,000	\$0	\$27,000	1	1,440	3
54	2386 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$0	\$0	\$126,000	\$0	\$126,000	1	6,720	3
55	2386 BENTLEY DRIVE PALM HARBOR FL 34684	PINELLAS	1	1985	\$0	\$0	\$13,500	\$0	\$13,500	1	720	3
					\$26,530,935	\$0	\$657,000	\$0	\$27,187,935			

Account ID: 1159913

Insured: The Village at Bentley Park HOA Inc

Schedule of Values / Detail

Bldg Num	Prot Class	AS	ACIC Class	ACIC Occupancy	Location	EC_Zone	Terrain	Group2 Constr	Roof Cover	Roof Shape	Roof Wall Attach	Roof Deck Attach	Sec Wtr	Open Prot	FBC Wind Speed	FBC Wind Des	Des Exp
1	02	N	0331	Building & Contents	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
2	02	N	0331	Building & Contents	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
3	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
4	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
5	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	Y	None	N/A	N/A	N/A
6	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
7	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
8	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
9	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
10	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
11	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A

Account ID: 1159913

Insured: The Village at Bentley Park HOA Inc

Schedule of Values / Detail

Bldg Num	Prot Class	AS	ACIC Class	ACIC Occupancy	Location	EC_Zone	Terrain	Group2 Constr	Roof Cover	Roof Shape	Roof Wall Attach	Roof Deck Attach	Sec Wtr	Open Prot	FBC Wind Speed	FBC Wind Des	Des Exp
12	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	N	None	N/A	N/A	N/A
13	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
14	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
15	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	N	None	N/A	N/A	N/A
16	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
17	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
18	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
19	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	N/A	N/A	N	None	N/A	N/A	N/A
20	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
21	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
22	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A

Account ID: 1159913

Insured: The Village at Bentley Park HOA Inc

Schedule of Values / Detail

Bldg Num	Prot Class	AS	ACIC Class	ACIC Occupancy	Location	EC_Zone	Terrain	Group2 Constr	Roof Cover	Roof Shape	Roof Wall Attach	Roof Deck Attach	Sec Wtr	Open Prot	FBC Wind Speed	FBC Wind Des	Des Exp
23	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
24	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/ Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
25	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
26	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/ Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
27	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
28	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/ Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
29	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/ Other	Clips	Level C (8d@6"/6")	N	None	N/A	N/A	N/A
30	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
31	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/ Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
32	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
33	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/ Other	N/A	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A

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Insured: The Village at Bentley Park HOA Inc

Schedule of Values / Detail

Bldg Num	Prot Class	AS	ACIC Class	ACIC Occupancy	Location	EC_Zone	Terrain	Group2 Constr	Roof Cover	Roof Shape	Roof Wall Attach	Roof Deck Attach	Sec Wtr	Open Prot	FBC Wind Speed	FBC Wind Des	Des Exp
34	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
35	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
36	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
37	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
38	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
39	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
40	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
41	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
42	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	Y	None	N/A	N/A	N/A
43	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
44	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A

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Schedule of Values / Detail

Bldg Num	Prot Class	AS	ACIC Class	ACIC Occupancy	Location	EC_Zone	Terrain	Group2 Constr	Roof Cover	Roof Shape	Roof Wall Attach	Roof Deck Attach	Sec Wtr	Open Prot	FBC Wind Speed	FBC Wind Des	Des Exp
45	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	N	None	N/A	N/A	N/A
46	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
47	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	N/A	N/A	N	None	N/A	N/A	N/A
48	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	Clips	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
49	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	FBC Equivalent	Gable/Other	N/A	Level C (8d@6"/6")	Y	None	N/A	N/A	N/A
50	02	N	0331		Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	Non FBC Equivalent	Gable/Other	Clips	Level A (6d@6"/12")	N	None	N/A	N/A	N/A
51	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
52	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
53	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
54	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A
55	02	N	1190	1190-6 Open Sided f, JM or N-C	Rest of State	Seacoast 3	Urban, Suburban, Wooded	Ordinary	N/A	Flat	N/A	N/A	N	None	N/A	N/A	N/A

Account ID: 1159913

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Schedule of Values / Detail

Bldg Num	Wind Ded	AOP Ded	Bldg Val	Roof Cover Val	AS ISO	BCEGS	Vandl Excl	Cov A	Cov BC Limit	CovA/B/C Limit
1	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$32,084	\$0.00
2	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$39,981	\$0.00
3	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$900	\$0.00
4	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$37,752	\$0.00
5	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$40,343	\$0.00
6	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$900	\$0.00
7	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$1,125	\$0.00
8	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$30,770	\$0.00
9	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$48,310	\$0.00
10	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$675	\$0.00
11	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$32,084	\$0.00
12	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$40,135	\$0.00
13	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$900	\$0.00
14	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$32,084	\$0.00
15	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$56,136	\$0.00
16	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$56,136	\$0.00
17	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$675	\$0.00
18	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$40,135	\$0.00
19	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$40,135	\$0.00
20	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$900	\$0.00
21	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$37,909	\$0.00
22	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$30,502	\$0.00

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Insured: The Village at Bentley Park HOA Inc

Schedule of Values / Detail

Bldg Num	Wind Ded	AOP Ded	Bldg Val	Roof Cover Val	AS ISO	BCEGS	Vandl Excl	Cov A	Cov BC Limit	CovA/B/C Limit
23	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$675	\$0.00
24	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$40,135	\$0.00
25	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$900	\$0.00
26	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$37,877	\$0.00
27	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$1,125	\$0.00
28	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$45,865	\$0.00
29	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$30,502	\$0.00
30	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$675	\$0.00
31	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$45,706	\$0.00
32	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$1,125	\$0.00
33	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$30,502	\$0.00
34	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$30,502	\$0.00
35	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$54,004	\$0.00
36	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$28,633	\$0.00
37	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$4,050	\$0.00
38	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$30,343	\$0.00
39	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$1,350	\$0.00
40	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$45,650	\$0.00
41	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$3,600	\$0.00
42	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$54,170	\$0.00
43	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$43,005	\$0.00
44	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$53,957	\$0.00

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Bldg Num	Wind Ded	AOP Ded	Bldg Val	Roof Cover Val	AS ISO	BCEGS	Vandl Excl	Cov A	Cov BC Limit	CovA/B/C Limit
45	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$28,732	\$0.00
46	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$28,806	\$0.00
47	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$27,412	\$0.00
48	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$20,043	\$0.00
49	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$27,390	\$0.00
50	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$28,814	\$0.00
51	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$3,600	\$0.00
52	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$1,350	\$0.00
53	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$1,350	\$0.00
54	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$6,300	\$0.00
55	.03	\$5,000	RCV	RCV	N	Ungraded	N	Y	\$675	\$0.00

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

To the best knowledge of the applicant and the producer, the above information is true and complete.

Applicant Printed Name

Title

Producer Printed Name

Title

Applicant Signature

Date

Producer Signature

Date