

All Other Perils including Wind

Named Insured:

Windermere Garden Villas Homeowners Association
Inc.
800 Windermere Blvd
Inverness, FL 34453

Grand Total:

\$5,130.00

Premium:

\$4,570.00

Policy Period From:

02/27/2025 at 12:01 AM local time*

Policy Period To:

02/27/2026 at 12:01 AM local time*

Insurer Policy Fee:

\$385.00

Policy Period Term:

12 Months

Issued On:

02/25/2025

Insurer Inspection Fee:

\$175.00

Producer Name:

Hull & Company, Inc.
970 Lake Carillon Drive
Suite 200
St. Petersburg, FL 33716

TRIA:

Not Purchased

*At the Named Insured Mailing Address shown above.

This insurance policy is issued by International Catastrophe Insurance Managers, LLC ("ICAT"), on behalf of the insurers identified within the policy and in accordance with the limited authorization granted to ICAT as Correspondent / Program Administrator for such insurers. The identified insurers bind themselves severally and not jointly, each for its own part and not one for another, their Executors and Administrators. ICAT is not an insurer under this policy and is not liable to indemnify the insured under the terms of this policy.

Any inquiries regarding this policy should be addressed to ICAT at the following address:

International Catastrophe Insurance Managers, LLC
385 Interlocken Crescent, Suite 1100
Broomfield, CO 80021

COMMON POLICY CONDITIONS

In return for the payment of the premium and fees, and subject to all the terms of this Policy, We agree with You to provide the insurance as stated in this Policy.

Easily submit a claim 24 hours a day, 7 days a week for policy number 09-7590200848-S-00 using the information below:

Online: www.icat.com/claims/report-a-claim

Phone: 1-866-789-4228

Fax: 1-866-325-2142

Email: newclaims@icat.com

Policy Forms and Endorsements

This policy is comprised of the following Forms and Endorsements:

| | | | |
|-------------------------|---|--------------------------|--|
| FLNotices (10 09) | Florida Notice | ICAT SCOL 210(c) (12 13) | Sinkhole Loss Coverage |
| ICAT SCOL 50(d) (01 20) | Declarations Page | ICAT SCOL 220 (07 09) | Additions Under Construction Changes |
| ICAT 50SCH (01 23) | Insurer Participation Schedule | ICAT SCOL 221 (07 18) | Additional Property Not Covered |
| LMA5096 (03 08) | Several Liability Clause | ICAT SCOL 230 (09 20) | Aluminum Wiring Exclusion |
| ICAT 51 SUBNOT (02 22) | Subscription Policy Notice | ICAT SCOL 232 (07 09) | Asbestos and Sick Building Exclusion |
| CP 00 10 06 07 | Building and Personal Property Coverage | ICAT SCOL 233 (07 09) | Prior Loss Exclusion |
| CP 00 90 07 88 | Commercial Property Conditions | ICAT SCOL 234 (07 09) | Seepage and Pollution Exclusion |
| CP 10 30 09 17 | Causes of Loss Special Form | ICAT SCOL 238 (10 15) | Nuclear, Biological, Chemical and Radiological Hazards Exclusion |
| CP 14 10 06 95 | Additional Covered Property | ICAT SCOL 241 (10 19) | Cyber Event Exclusion |
| ICAT SCOL 125 (11 11) | Coverage Extensions Prerequisite Waived | ICAT SCOL 242FL (04 20) | Mutual Appraisal Endorsement |
| ICAT SCOL 127 (03 17) | Wind-Driven Rain Coverage | ICAT SCOL 425 (09 15) | Deductible Endorsement |
| ICAT SCOL 130 (12 11) | Sewer, Drain, and Sump Back-Up, or Overflow Cause of Loss Extension | SCOL 600FL (11 24) | Common Policy Conditions |
| ICAT SCOL 135 (05 11) | Customers' Property Coverage | ICAT SCOL 602(a) (04 08) | Earned Premium Endorsement |
| ICAT SCOL 136 (05 11) | Lock Replacement Additional Coverage | ICAT SCOL 603 (04 08) | Electronic Date Recognition Exclusion Endorsement |
| ICAT SCOL 137 (12 11) | Theft, Disappearance, or Destruction of Money & Securities Coverage | ICAT NMA 2920 (01 20) | Terrorism Exclusion |
| ICAT SCOL 138 (12 11) | Robbery of a Custodian or Safe Burglary Money and Securities Coverage | ICAT TRIA-3 (01 15) | TRIA Declination |
| ICAT SCOL 140 (12 11) | Accounts Receivable Coverage | IL 00 03 08 02 | Calculation of Premium |
| ICAT SCOL 141 (12 11) | Valuable Papers Coverage | IL 09 35 07 02 | Exclusion of Certain Computer - Related Losses |
| ICAT SCOL 142 (12 11) | Commercial Fine Arts Coverage | IL 09 53 01 15 | Exclusion of Certified Acts of Terrorism |
| ICAT SCOL 143 (05 11) | Fire Extinguisher Systems Recharge Expense Additional Coverage | NMA0464 (01 38) | War and Civil War Exclusion Clause |
| ICAT SCOL 144 (12 11) | Tenant Glass Additional Coverage | ICAT SS (01 23) | Authorized Signatures, Service of Process, and Consumer Service |
| ICAT SCOL 145 (12 11) | Perimeter Extension Endorsement | PG-IC-SER (03 20) | National Fire & Marine Service of Process and Signature Page |
| ICAT SCOL 146 (12 11) | Spoilage Coverage Extension | IL P 001 01 04 | Office of Foreign Assets Control Advisory to Policyholders |
| ICAT SCOL 147 (10 15) | Utility Services - Direct Damage | | |
| SCOL 150 (02 22) | Equipment Breakdown Enhancement Endorsement | | |
| ICAT SCOL 200 (09 15) | Occurrence Limit of Liability Endorsement | | |

Schedule A: Coverages, Limits and Deductibles

| Your Deductibles | | | | |
|--|----------------------------|---|-----------------------------------|--|
| 3% Named Windstorm Deductible by building*, minimum of \$1,000 | | | | |
| 5% All Other Windstorm and Hail Deductible by building*, minimum of \$1,000 | | | | |
| \$1,000 Equipment Breakdown Deductible by policy | | | | |
| \$2,500 All Other Causes of Loss Deductible by policy | | | | |
| *Additional Property Coverage Deductible is by location, by line of coverage | | | | |
| Location 1 - Building 1 800 Windermere Blvd Inverness, FL 34453 | Total Insured Value | Limit of Insurance | Named Windstorm Deductible | All Other Windstorm and Hail Deductible |
| Building | \$505,000 | \$505,000 | | |
| Business Personal Property (BPP) | \$25,000 | \$25,000 (Combined Limit of Insurance) | 3% (\$15,900) | 5% (\$26,500) |
| Tenant's Improvements and Betterments (TIB) | | | | |
| Location 1 Covered Property | Total Insured Value | Limit of Insurance | Named Windstorm Deductible | All Other Windstorm and Hail Deductible |
| Additional Property Coverage (APC) | | | | |
| Other Structures - Open or Not Fully Enclosed - Pool Gazebo | \$8,000 | \$8,000 | | |
| Fences, Property Line Walls, Lattice Work and Trellis - Perimeter Fence | \$112,000 | \$112,000 | | |
| Pools and Waterfalls - Swimming Pool | \$82,500 | \$82,500 | 3% (\$6,675) | 5% (\$11,125) |
| Light Poles and Unattached Signs - Entry Cement Signage | \$20,000 | \$20,000 | | |
| Total of All Additional Covered Property Limits of Insurance | \$222,500 | \$222,500 | | |
| Location 1 | Total Insured Value | Limit of Insurance | Named Windstorm Deductible | All Other Windstorm and Hail Deductible |
| Business Income and Extra Expense including Rental Value (BI) | | | No coverage | No coverage |
| Monthly Limit of Indemnity: N/A | None | None | | |
| Total Limit of Insurance | | \$752,500 | | |

Schedule A: Coverages, Limits and Deductibles

continued

| | |
|--|--|
| Coinsurance | Waived |
| Replacement Cost (Building and Personal Property) | Yes, Including "Stock" (If Personal Property is covered) |
| Limited Coverage for "Fungus", Wet Rot, Dry Rot and Bacteria | \$15,000 Annual Aggregate Limited to "specified causes of loss" |
| Property in Transit | \$10,000 |
| Additional Coverages | Additional Limits and Sublimits |
| Debris Removal | 25% of loss within limit, up to an additional \$10,000 per location in addition to limit |
| Preservation of Property | 30 Days |
| Fire Department Service Charge | \$10,000 sublimit |
| Pollutant Clean-up And Removal | \$10,000 sublimit |
| Increased Cost of Construction | Lesser of 5% of Building Limit or \$10,000 |
| Electronic Data | \$5,000 |
| Customers' Property in Your Covered Building | \$2,500 subject to a \$250 deductible |
| Lock Replacement | \$1,000, subject to a \$250 deductible |
| Fire Extinguisher Recharge | \$10,000 |
| Unscheduled Additional Property | \$10,000, subject to a \$2,500 deductible |
| Coverage Extensions | |
| Newly Acquired or Constructed Property | Lesser of Building Limit of Insurance or \$250,000 |
| Newly Acquired Business Personal Property | Lesser of BPP Limit of Insurance or \$100,000 |
| Personal Effects and Property of Others | \$5,000 (in Addition to limit) |
| Property Off Premises | \$15,000 (in Addition to limit) |
| Outdoor Property | \$10,000, Limited to \$1,500 per tree, plant, or shrub |
| Non-Owned Detached Trailers | Lesser of BPP Limit of Insurance or \$5,000 |

Schedule A: Coverages, Limits and Deductibles

continued

| Coverage Under Endorsement | |
|---|--|
| Coverage | Sublimit |
| Wind-Driven Rain | \$10,000 |
| Sewer, Drain and Sump Back-Up, or Overflow | \$10,000 |
| Perimeter Extension | Increased to 1000 feet |
| Utility Services - Direct Damage | \$10,000, Limited to "specified causes of loss" |
| Sinkhole Coverage | Included |
| The following coverages are limited to the lesser of the sublimit shown below or the BPP/TIB Total Limit of Insurance. | |
| Theft, Disappearance, or Destruction of Money and Securities | \$2,500 |
| Robbery of a Custodian or Safe Burglary | \$2,500 |
| Accounts Receivable | \$25,000 |
| Valuable Papers and Records | \$25,000 |
| Commercial Fine Arts | \$10,000 |
| Tenant Glass | \$10,000 |
| Spoilage | \$10,000 |
| Equipment Breakdown Additional Coverages and Sublimits | |
| <i>These coverages are limited to the lesser of the sublimit listed below or the Policy Limit</i> | |
| Data and Media | \$250,000 |
| Demolition and Increased Cost of Construction | \$250,000 |
| Drying Out | \$10,000 |
| Electronic Vandalism | Included |
| Expediting Expenses | \$250,000 |
| New Generation | Up to 150% of the Replacement Cost for certain efficiency or safety enhancements |
| Pollution Clean Up and Removal | \$250,000 |
| Spoilage | \$250,000 |
| Utility Interruption | Included if coverage for BI/EE is shown above |
| Water Damage | \$25,000 |

General Provisions

1. Correspondent / Program Administrator Not Insurer. ICAT is the Correspondent / Program Administrator issuing this insurance policy. ICAT is not an insurer of the insurance described herein and neither is nor shall be liable for any loss or claim whatsoever. The insurers of this policy are identified on the Insurer Participation Schedule (ICAT 50 SCH) attached to and part of this policy. Where such insurers are identified or referred to as "Underwriters at Lloyd's, London," the term includes incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's, London.
2. Insurer(s) Policy and Inspection Fees. All Policy and Inspection Fees charged under this policy and identified on this Commercial Property Insurance Policy Jacket or in the Declarations Page are fully earned as of the policy inception date and are not refundable.
3. Cancellation. If this insurance policy or any part of the insurance provided under this policy is cancelled after the inception date of the policy, earned premium must be paid for the time the insurance has been in force. Cancellation and premium earnings shall be as provided in the policy and as may be modified by endorsement issued by ICAT, including endorsements which specify minimum earned premium. You should read this policy carefully to determine how premium is earned before you decide to cancel this policy.
4. Assignment. The insurance described herein shall not be assigned either in whole or in part without the written consent of ICAT.
5. Attached Conditions Incorporated. The insurance described in this Commercial Property Policy is subject to all provisions, conditions, and warranties set forth herein, attached, or endorsed, all of which are to be considered incorporated herein as further descriptive of the insurance.

Insurer Participation Schedule

Pro rata shares applicable to this policy. Coverage under this Policy is provided by the subscribing insurers listed below:

| Perils | Insurers | Contract Number | Percent Participation |
|--------|--|-------------------|-----------------------|
| EB | Lloyd's 5000 | B0509BOWFN2450007 | 100 % |
| AP | National Fire & Marine Insurance Company | 42-IPA-192141-01 | 100 % |

| Perils | Premium by Peril |
|--------|------------------|
| AP | \$4,481.00 |
| EB | \$89.00 |

Definitions

- AP: All perils covered under the policy not otherwise specifically defined in this Insurer Participation Schedule.
 EB: Equipment Breakdown as per SCOL 150.

The liability of an insurer under this policy is several and not joint with other insurers party to this policy, pursuant to the terms and conditions of the Several Liability Clause attached to this policy.