



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 10112556 - 1 **POLICY PERIOD FROM** 07/21/2023 **TO** 07/21/2024
 at 12:01 a.m. Eastern Time

Transaction: NEW BUSINESS CR-M

Pay Plan: Citizens Quarterly **Bill:** Insured Billed

Named Insured and Mailing Address	Agent	Fl. Agent Lic. #
MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC. 35162 AUGUSTA AVE SEBRING, FL 33872-2099	STACEY PATRICIA HEACOCK WEEKS BROWN & BROWN OF FLORIDA, INC. 100 E MAIN ST LAKELAND, FL 33801	E159125

Telephone: 863-382-3352 **Telephone:** 863-337-4007

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 FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$49,460.00
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$346.00
State Fire Marshal Regulatory Surcharge	\$49.00
Tax-Exempt Surcharge	\$866.00
TOTAL:	\$50,725.00

The portion of your premium for
 Hurricane Coverage is: \$12,702.00 Non - Hurricane Coverage is: \$36,758.00

See Form CDEC-FE-SCH – Commercial Policy Forms And Endorsements Schedule

Authorized By: STACEY PATRICIA HEACOCK WEEKS

Issued Date: 07/28/2023

Countersigned: 07/28/2023

BY:

Timothy M. Cerio
 President/CEO and Executive Director
 Citizens Property Insurance Corporation



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10112556 - 1

Effective Date: 07/21/2023 to 07/21/2024

Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Fully Enclosed Clubhouse						
DESCRIPTION OF PREMISES 1: 35143 AUGUSTA AVE Clubhouse						
Location Address 35143 AUGUSTA AVE SEBRING, FL 33872-2099	Group I Construction Joisted Masonry Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 5 Coastal Territory None	BCEGS Grade Ungraded No. of Units N/A		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$149,200	Basic	\$149,200	Class	\$678.00	N/A
					FHCF Build-Up Premium:	\$21
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$82.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$4,476)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$14,920)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2020	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Hip	Opening Protection None	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 1,392.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$781.00						



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Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 2	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 2: 3027, 3033, 3041 KAPALUA CT Triplex Townhomes						
Location Address 3027 KAPALUA CT SEBRING, FL 33872-2173	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 5	BCEGS Grade 03		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 3		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,028,500	Basic	\$1,028,500	Class	\$4,546.00	N/A
					FHCF Build-Up Premium:	\$124
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage Sinkhole Loss Coverage	Premium \$514.00			Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$30,855)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$102,850)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2020	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 8,797.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$5,184.00						



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Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 3	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 3: 3055, 3065, 3073 KAPALUA CT Triplex Townhomes						
Location Address 3055 KAPALUA CT SEBRING, FL 33872-2173	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 5	BCEGS Grade 03		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 3		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,028,500	Basic	\$1,028,500	Class	\$4,546.00	N/A
					FHCF Build-Up Premium:	\$124
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage Sinkhole Loss Coverage	Premium \$514.00			Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$30,855)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$102,850)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2021	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 8,797.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$5,184.00						



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Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 4	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES	4: 35162, 35150, 35138, and 35124 Augusta Ave		Quadplex			
Location Address 35162 AUGUSTA AVE SEBRING, FL 33872-2099	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 5	BCEGS Grade 04		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 4		
COVERAGES PROVIDED	Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.					
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,127,900	Basic	\$1,127,900	Class	\$5,098.00	N/A
					FHCF Build-Up Premium:	\$141
OPTIONAL COVERAGES	Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$587.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$2,500	Deductible Percentage (Deductible Amount) Bldg: 3% (\$33,837)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$112,790)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2022	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 9,510.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$5,826.00						



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Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 5	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 5: 3077, 3085, 3091 KAPALUA CT Triplex Townhomes						
Location Address 3077 KAPALUA CT SEBRING, FL 33872-2173	Group I Construction Joisted Masonry Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 5 Coastal Territory None	BCEGS Grade 03 No. of Units 3		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,028,500	Basic	\$1,028,500	Class	\$4,546.00	N/A
FHC Build-Up Premium:						\$124
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage Sinkhole Loss Coverage	Premium \$514.00			Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$30,855)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$102,850)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2021	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 8,797.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$5,184.00						



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Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 6	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 6: 3101, 3109, 3115 KAPALUA CT Triplex Townhomes						
Location Address 3101 KAPALUA CT SEBRING, FL 33872-2192	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 5	BCEGS Grade 03		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 3		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,028,500	Basic	\$1,028,500	Class	\$4,176.00	N/A
					FHCF Build-Up Premium:	\$90
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage Sinkhole Loss Coverage	Premium \$514.00			Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$30,855)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$102,850)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2021	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection Class A	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 9,167.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$4,780.00						



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Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 7	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES 7: 3129, 3135, 3143 KAPALUA CT Triplex Townhomes						
Location Address 3129 KAPALUA CT SEBRING, FL 33872-2192	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 5	BCEGS Grade 03		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 3		
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,028,500	Basic	\$1,028,500	Class	\$4,546.00	N/A
					FHCF Build-Up Premium:	\$124
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage Sinkhole Loss Coverage	Premium \$514.00			Replacement Cost		
				Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$30,855)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$102,850)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2021	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 8,797.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$5,184.00						



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Effective Date: 07/21/2023 to 07/21/2024

Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 8	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES	8: 35134, 35142, 35148, and 35154 Daily Dr		Quadplex			
Location Address 35134 DAILY DR SEBRING, FL 33872-2188	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 5	BCEGS Grade 03		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 4		
COVERAGES PROVIDED	Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.					
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,127,900	Basic	\$1,127,900	Class	\$4,985.00	N/A
					FHCF Build-Up Premium:	\$136
OPTIONAL COVERAGES	Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$564.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$2,500	Deductible Percentage (Deductible Amount) Bldg: 3% (\$33,837)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$112,790)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2021	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 9,646.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$5,685.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

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Effective Date: 07/21/2023 to 07/21/2024

Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 9	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES	9: 3074, 3082, 3090, and 3096 Kapalua Ct		Quadplex			
Location Address 3074 KAPALUA CT SEBRING, FL 33872-2173	Group I Construction Joisted Masonry	Group II Construction B	Protection Class 5	BCEGS Grade 04		
	Group I Territory Statewide	Group II Territory Seacoast Zone 3	Coastal Territory None	No. of Units 4		
COVERAGES PROVIDED	Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.					
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,127,900	Basic	\$1,127,900	Class	\$5,098.00	N/A
					FHCF Build-Up Premium:	\$141
OPTIONAL COVERAGES	Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost				
Sinkhole Loss Coverage	\$587.00	Building	Business Personal Property			
		Yes				
DEDUCTIBLE						
All Other Perils Deductible	Hurricane Percentage Deductible	Sinkhole Loss Deductible				
\$2,500	Deductible Percentage (Deductible Amount) Bldg: 3% (\$33,837)	Deductible Percentage (Deductible Amount) Bldg: 10% (\$112,790)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2022	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 9,510.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$5,826.00						



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Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

LOCATION NO. 10	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0311				
BUSINESS DESCRIPTION: Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units						
DESCRIPTION OF PREMISES	10: 35164, 35174, 35180, and 35186 Daily Dr		Quadplex			
Location Address 35164 DAILY DR SEBRING, FL 33872-2188	Group I Construction Joisted Masonry Group I Territory Statewide	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 5 Coastal Territory None	BCEGS Grade 04 No. of Units 4		
COVERAGES PROVIDED	Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.					
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,127,900	Basic	\$1,127,900	Class	\$5,098.00	N/A
					FHCF Build-Up Premium:	\$141
OPTIONAL COVERAGES	Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium			Replacement Cost		
Sinkhole Loss Coverage	\$587.00			Building Yes	Business Personal Property	
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible		Sinkhole Loss Deductible		
\$2,500		Deductible Percentage (Deductible Amount) Bldg: 3% (\$33,837)		Deductible Percentage (Deductible Amount) Bldg: 10% (\$112,790)		
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2022	Roof Cover N/A	Roof Deck Level C	Roof-Wall Connection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed 120 mph or greater	FBC Wind Design 120 mph or greater		
*A premium adjustment of \$ 9,510.00 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Adjustments range from a 1% surcharge to a 65% credit.						
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$5,826.00						



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Insured Name: MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

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.**

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE
TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.



**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 10112556 - 1 **POLICY PERIOD FROM** 07/21/2023 **TO** 07/21/2024
 at 12:01 a.m. Eastern Time

Named Insured MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

An entry below of "All" indicates the form applies to all items scheduled in the policy

Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	CIT 00 01	07 23	TABLE OF CONTENTS - BUILDING AND PERSONAL PROPERTY
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT CR 01 25	07 23	FLORIDA CHANGES
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
ALL	ALL	CIT 02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT 14 20	02 23	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	CIT 03 27	01 14	FLORIDA HURRICANE PERCENTAGE DEDUCTIBLE - EACH HURRICANE (RESIDENTIAL RISKS)
ALL	ALL	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
1	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
2	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
2	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
3	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
3	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
4	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
4	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Issued Date: 07/28/2023

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**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 10112556 - 1 **POLICY PERIOD FROM** 07/21/2023 **TO** 07/21/2024
 at 12:01 a.m. Eastern Time

Named Insured MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

Location No.	Building No.	Form No.	Edition Date	Description
5	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
5	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
6	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
6	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
6	1	CP 12 09	09 95	WINDSTORM PROTECTIVE DEVICES
7	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
7	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
8	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
8	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
9	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
9	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
10	ALL	CIT 04 01	07 23	FLORIDA - SINKHOLE LOSS COVERAGE
10	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Issued Date: 07/28/2023

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**COMMERCIAL PROPERTY POLICY
 POLICY INTEREST SCHEDULE**

POLICY NUMBER 10112556 - 1 **POLICY PERIOD** FROM 07/21/2023 TO 07/21/2024
 at 12:01 a.m. Eastern Time

Named Insured MAGNOLIA GOLF VILLAS OWNERS' ASSOCIATION, INC.

Location No. Building No. Interest Type Name and Mailing Address

No Additional Interests.

Issued Date: 07/28/2023

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