

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) 2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment State Fire Marshal Regulatory Surcharge Tax-Exempt Surcharge		\$4.00 \$346.00 \$49.00 \$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

Countersigned: 07/28/2023

BY:

Issued Date: 07/28/2023

Timothy M. Cerio

President/CEO and Executive Director Citizens Property Insurance Corporation

CDEC1 08 21	Includes copyrighted material of Insurance Services Office, Inc.,	Page 1 of 12
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Policy Number: 10112556 - 1 Effective Date: 07/21/2023 to 07/21/2024

LOCATION NO. 1	BUILDING O	R SPECIAL CLA	SS ITEM NO. 1	CSP C	ode: 0311	
BUSINESS DESCRIPTIO	N: Fully Enclosed Clu	bhouse				
DESCRIPTION OF PREM	IISES 1: 3514	3 AUGUSTA AVE	E Cli	ubhouse		
Location Address 35143 AUGUSTA AVE SEBRING, FL 33872-2099	C	Group I Construction Joisted Masonry Group I Territory Statewide	B Group II T	В		ss BCEGS Grade Ungraded No. of Units N/A
COVERAGES PROVIDE	Insurance at the l	Described Premi	ises Applies Only	For Covera	ges For Which	A Limit Of Insurance
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	ost Rates	Premi	um First Loss
Building (Bldg)	\$149,200	Basic	\$149,200	Class	\$678.	00 N/A
					FHCF Build-Up Pr	emium: \$21
OPTIONAL COVERAGES	S Applicable Only \	When Entries Ar	e Made In The Sc	hedule Belo	w	
Coverage Sinkhole Loss Coverage	Pre \$82	mium 00	ı	R Building Yes	eplacement C Business	ost Personal Property
DEDUCTIBLE						
All Other Perils D	Deductible	Hurricane Perc	entage Deductib	le	Sinkhole Lo	ss Deductible
		Deductible Percenta	age (Deductible Amoun	t) De	eductible Percentag	ge (Deductible Amount)
\$2,500		Bldg: 3	% (\$4,476)		Bldg: 10%	6 (\$14,920)
WINDSTORM MITIGATION	ON FEATURES					
Terrain B	Year Built 2020	Roof Cover N/A	Roof Deck Level C		Roof-Wall onnection N/A	SWR Yes
Building Type Type I	Roof Shape Hip		g Protection None	FBC Wind 120 mph or		FBC Wind Design 120 mph or greater
*A premium adjustment or construction technique:					uilding's wind l	oss mitigation features
Mortgageholder(s) & Ot	her Policyholder Inte	erest(s) – See Po	licy Interest Sch	edule.		
PREMIUM: \$781.00						



Policy Number: 10112556 - 1 Effective Date: 07/21/2023 to 07/21/2024

LOCATION NO. 2	BUILDING O	R SPECIAL CLA	SS ITEM I	NO . 1	CSP C	ode: 0311		
BUSINESS DESCRIPTION		s, Continuing Ca	re Retirem	ent Commu	ınity (CCF	RC) and HOA	without Me	ercantile
Occupancies - Up to 10 Un								
DESCRIPTION OF PREMI	SES 2: 3027,	3033, 3041 KAP	ALUA CT	Triplex	Townhon	nes		
Location Address 3027 KAPALUA CT SEBRING, FL 33872-2173	G	roup I Construction Joisted Masonry Group I Territory Statewide	Gı	IP II Constru B Oup II Territo eacoast Zono	ory	Protection Cla 5 Coastal Territ None		egs Grade 03 o. of Units
COVERAGES PROVIDED	Insurance at the I Is Shown.	Described Premi	ses Appli	es Only Fo	Coverag	jes For Whic	h A Limit (Of Insurance
Coverage	Limit Of Insurance	Covered Causes Of Loss		otal ment Cost	Rates	Prem	nium	First Loss
Building (Bldg)	\$1,028,500	Basic		28,500	Class	\$4,54		N/A
	* 1,020,000	25.5.0	¥ .,	,		FHCF Build-Up F		\$124
OPTIONAL COVERAGES	Applicable Only V	When Entries Ar	e Made In	The Sched		•		Ψ.Σ.
Coverage		mium				eplacement (Cost	
Sinkhole Loss Coverage	\$514			Buil e Ye	ding	-		l Property
DEDUCTIBLE	-							
All Other Perils De	eductible	Hurricane Perc	entage De	ductible		Sinkhole Lo	oss Deduc	tible
		Deductible Percenta	ge (Deductib	le Amount)	De	ductible Percenta	age (Deductibl	e Amount)
\$2,500		Bldg: 3%	6 (\$30,855	5)		Bldg: 10%	% (\$102,85	0)
WINDSTORM MITIGATION	N FEATURES							
Terrain B	Year Built 2020	Roof Cover N/A		of Deck evel C		coof-Wall onnection N/A		SWR Yes
Building Type Type I	Roof Shape Gable		Protectione		BC Wind Some		FBC Win 120 mph	
*A premium adjustment of or construction techniques						uilding's wind	loss mitiga	tion features
Mortgageholder(s) & Oth	er Policyholder Inte	rest(s) – See Po	licy Intere	st Schedu	le.			
PREMIUM: \$5,184.00								
<u> </u>								



Policy Number: 10112556 - 1 Effective Date: 07/21/2023 to 07/21/2024

LOCATION NO. 3	BUILDING OF	R SPECIAL CLA	SS ITEM N	IO . 1	CSP Co	de: 0311	
BUSINESS DESCRIPTION		s, Continuing Ca	re Retireme	ent Commu	nity (CCR0	C) and HOA with	out Mercantile
Occupancies - Up to 10 Ur							
DESCRIPTION OF PREMI	ISES 3: 3055,	3065, 3073 KAF	PALUA CT	Triplex	Townhome	es	
Location Address 3055 KAPALUA CT SEBRING, FL 33872-2173	G	roup I Construction Joisted Masonry Group I Territory Statewide	Gr	p II Constru B oup II Territo eacoast Zone	ory C	Protection Class 5 Coastal Territory None	BCEGS Grade 03 No. of Units 3
COVERAGES PROVIDED	Insurance at the D Is Shown.		ses Applie	s Only For	· Coverage	s For Which A	Limit Of Insurance
Coverage	Limit Of Insurance	Covered Causes Of Loss		tal nent Cost	Rates	Premium	First Loss
Building (Bldg)	\$1,028,500	Basic		8,500	Class	\$4,546.00	N/A
Danamy (Blag)	Ψ1,020,000	Baolo	Ψ1,02	.0,000		HCF Build-Up Premiu	
OPTIONAL COVERAGES	Applicable Only V	/hen Entries Ar	e Made In	The Sched		•	ψ12-1
Coverage		nium				placement Cost	<u> </u>
Sinkhole Loss Coverage	\$514	-		Build Ye	ding	Business Personal Property	
DEDUCTIBLE	,						
All Other Perils De	eductible	Hurricane Perc	entage De	ductible		Sinkhole Loss I	Deductible
		Deductible Percenta	•		Dedu	uctible Percentage (D	eductible Amount)
\$2,500		Bldg: 3%	% (\$30,855))		Bldg: 10% (\$1	102,850)
WINDSTORM MITIGATIO	N FEATURES						
Terrain	Year Built	Roof Cover	Roc	of Deck	Ro	of-Wall	SWR
В	2021	N/A		evel C		nnection N/A	Yes
Building Type	Roof Shape	Opening	Protectio	n FB	C Wind S	peed FB	C Wind Design
Type I	Gable	,	lone	120) mph or gr	eater 120) mph or greater
*A premium adjustment of or construction techniques						lding's wind loss	mitigation features
Mortgageholder(s) & Oth	er Policyholder Inte	rest(s) – See Po	licy Intere	st Schedul	е.		
PREMIUM: \$5,184.00	•	.,					



Policy Number: 10112556 - 1 Effective Date: 07/21/2023 to 07/21/2024

LOCATION NO. 4	BUILDING O	R SPECIAL CLA	SS ITEM NO. 1	CSP Cod	de: 0311		
BUSINESS DESCRIPTION: Occupancies - Up to 10 Units		s, Continuing Ca	re Retirement Commu	unity (CCRC	c) and HOA withou	t Mercantile	
DESCRIPTION OF PREMISI	4: 3516 Augusta	2, 35150, 35138, a Ave	and 35124 Quadp	olex			
Location Address 35162 AUGUSTA AVE SEBRING, FL 33872-2099	G	roup I Construction Joisted Masonry Group I Territory Statewide	isted Masonry B Dup I Territory Group II Territory		rotection Class 5 oastal Territory None	BCEGS Grade 04 No. of Units 4	
	Insurance at the I Is Shown.	Described Premi	ses Applies Only Fo	r Coverage	s For Which A Lir	nit Of Insuranc	
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	
J . J,				FH	HCF Build-Up Premium:	\$141	
OPTIONAL COVERAGES	Applicable Only \	When Entries Ar	e Made In The Sched	dule Below			
Coverage	Pre	mium		Rep	lacement Cost		
Sinkhole Loss Coverage	\$587	7.00		ding es	Business Personal Property		
DEDUCTIBLE			· · · · · · · · · · · · · · · · · · ·				
All Other Perils Ded	uctible	Hurricane Perc	entage Deductible		Sinkhole Loss De	ductible	
		Deductible Percenta	ige (Deductible Amount)	Dedu	ctible Percentage (Ded	uctible Amount)	
\$2,500		Bldg: 3%	% (\$33,837)		Bldg: 10% (\$112	2,790)	
WINDSTORM MITIGATION	FEATURES						
Terrain Y B	ear Built 2022	Roof Cover N/A	Roof Deck Level C	Con	of-Wall nection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable			BC Wind Sp 0 mph or gr		Wind Design nph or greater	
*A premium adjustment of \$ or construction techniques the					ding's wind loss m	itigation feature	
Mortgageholder(s) & Other	Policyholder Inte	rest(s) – See Po	licy Interest Schedu	le.			
PREMIUM: \$5,826.00							



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LOCATION NO. 5	BUILDING O	R SPECIAL CLA	SS ITEM NO. 1	CSP C	ode: 0311	
BUSINESS DESCRIPTION Occupancies - Up to 10 Un		s, Continuing Car	re Retirement Com	munity (CCI	RC) and HOA v	vithout Mercantile
DESCRIPTION OF PREM	ISES 5: 3077	3085, 3091 KAP	ALUA CT Trip	lex Townhor	mes	
Location Address 3077 KAPALUA CT SEBRING, FL 33872-2173	G	roup I Construction Joisted Masonry Group I Territory Statewide	on Group II Cons B Group II Tei Seacoast Z	rritory	Frotection Class 5 Coastal Territo None	03
COVERAGES PROVIDED	Insurance at the I	Described Premi	ses Applies Only I	For Covera	ges For Which	A Limit Of Insurance
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Co	st Rates	Premi	um First Loss
Building (Bldg)	\$1,028,500	Basic	\$1,028,500	Class	\$4,546	.00 N/A
					FHCF Build-Up Pre	emium: \$124
OPTIONAL COVERAGES	Applicable Only \	When Entries Are	e Made In The Sch	edule Belo	w	
Coverage Sinkhole Loss Coverage	Pre \$514	mium I.00	B	R uilding Yes	eplacement C Business	ost Personal Property
DEDUCTIBLE			~			
All Other Perils D	eductible	Hurricane Perce	entage Deductible)	Sinkhole Los	s Deductible
		Deductible Percenta	ge (Deductible Amount)	De	eductible Percentag	e (Deductible Amount)
\$2,500		Bldg: 3%	% (\$30,855)		Bldg: 10%	(\$102,850)
WINDSTORM MITIGATIO	N FEATURES					
Terrain B	Year Built 2021	Roof Cover N/A	Roof Deck Level C	=	Roof-Wall onnection N/A	SWR Yes
Building Type Type I	Roof Shape Gable			FBC Wind 120 mph or		FBC Wind Design 120 mph or greater
*A premium adjustment of or construction techniques					uilding's wind lo	oss mitigation features
Mortgageholder(s) & Oth	ner Policyholder Inte	rest(s) – See Po	licy Interest Sche	dule.		
PREMIUM: \$5,184.00						



Policy Number: 10112556 - 1 Effective Date: 07/21/2023 to 07/21/2024

LOCATION NO. 6	BUILDING O	R SPECIAL CLA	SS ITEM	NO. 1	CSP C	ode: 0311		
BUSINESS DESCRIPTION Occupancies - Up to 10 Un		s, Continuing Ca	re Retirem	ent Commu	ınity (CCF	RC) and HOA	without N	/lercantile
DESCRIPTION OF PREMI	SES 6: 3101,	3109, 3115 KAP	ALUA CT	Triplex	Townhor	nes		
Location Address 3101 KAPALUA CT SEBRING, FL 33872-2192	G	roup I Construction Joisted Masonry Group I Territory Statewide	Gı	up II Constru B roup II Territo eacoast Zone	ory	Protection Cla 5 Coastal Territo None		O3 No. of Units
COVERAGES PROVIDED	Insurance at the Date Is Shown.	Described Premi	ses Appli	es Only For	· Coveraç	ges For Which	n A Limit	: Of Insurance
Coverage	Limit Of Insurance	Covered Causes Of Loss		otal ment Cost	Rates	Premi	um	First Loss
Building (Bldg)	\$1,028,500	Basic	\$1,02	28,500	Class	\$4,176	3.00	N/A
						FHCF Build-Up Pr	remium:	\$90
OPTIONAL COVERAGES	Applicable Only V	Vhen Entries Ar	e Made In	The Sched	lule Belo	w		
Coverage	Pre	mium			R	eplacement C	ost	
Sinkhole Loss Coverage	\$514	1.00		Buile Ye	_	Business	s Persor	nal Property
DEDUCTIBLE	-							
All Other Perils De	ductible	Hurricane Perc	entage De	ductible		Sinkhole Lo	ss Dedu	ıctible
		Deductible Percenta	ige (Deductib	le Amount)	De	ductible Percentag	ge (Deduct	ible Amount)
\$2,500		Bldg: 3%	% (\$30,855	5)		Bldg: 10%	(\$102,8	50)
WINDSTORM MITIGATION	N FEATURES							
Terrain B	Year Built 2021	Roof Cover N/A		of Deck evel C	= .	Roof-Wall onnection N/A		SWR Yes
Building Type Type I	Roof Shape Gable		Protection		BC Wind Some	•		nd Design n or greater
*A premium adjustment of sor construction techniques						uilding's wind I	oss mitiç	gation features
Mortgageholder(s) & Othe	er Policyholder Inte	rest(s) – See Po	licy Intere	st Schedul	le.			
PREMIUM: \$4,780.00								



Policy Number: 10112556 - 1 Effective Date: 07/21/2023 to 07/21/2024

LOCATION NO. 7	BUILDING O	R SPECIAL CLA	SS ITEM NO. 1	CSP C	ode: 0311	
BUSINESS DESCRIPTION Occupancies - Up to 10 Uni		s, Continuing Car	e Retirement Cor	mmunity (CCI	RC) and HOA v	vithout Mercantile
DESCRIPTION OF PREMIS	SES 7: 3129	, 3135, 3143 KAP	ALUA CT Tri	iplex Townho	mes	
Location Address 3129 KAPALUA CT SEBRING, FL 33872-2192	G	roup I Construction Joisted Masonry Group I Territory Statewide	on Group II Cor B Group II T Seacoast	erritory	Protection Class 5 Coastal Territo None	03
COVERAGES PROVIDED	Insurance at the I Is Shown.	Described Premis	ses Applies Only	/ For Covera	ges For Which	A Limit Of Insuranc
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement C	ost Rates	Premi	um First Loss
Building (Bldg)	\$1,028,500	Basic	\$1,028,500	Class	\$4,546	.00 N/A
					FHCF Build-Up Pre	emium: \$124
OPTIONAL COVERAGES	Applicable Only \	When Entries Are	e Made In The So	chedule Belo	w	
Coverage		mium		R	eplacement C	ost
Sinkhole Loss Coverage	\$514	1.00	'	Building Yes	Business	Personal Property
DEDUCTIBLE						
All Other Perils De	ductible	Hurricane Perce	entage Deductib	le	Sinkhole Los	ss Deductible
		Deductible Percenta	ge (Deductible Amoun	nt) De	eductible Percentag	e (Deductible Amount)
\$2,500		Bldg: 3%	6 (\$30,855)		Bldg: 10%	(\$102,850)
WINDSTORM MITIGATION	I FEATURES					
Terrain B	Year Built 2021	Roof Cover N/A	Roof Decl Level C	-	Roof-Wall onnection N/A	SWR Yes
Building Type Type I	Roof Shape Gable		Protection lone	FBC Wind 120 mph or		FBC Wind Design 120 mph or greater
*A premium adjustment of \$ or construction techniques					uilding's wind lo	oss mitigation feature
Mortgageholder(s) & Othe	er Policyholder Inte	rest(s) – See Po	licy Interest Sch	edule.		
PREMIUM: \$5,184.00	-					



Policy Number: 10112556 - 1 Effective Date: 07/21/2023 to 07/21/2024

LOCATION NO. 8	BUILDING O	R SPECIAL CLA	SS ITEM NO. 1	CSP Co	ode: 0311		
BUSINESS DESCRIPTION Occupancies - Up to 10 Uni		s, Continuing Ca	re Retirement Comn	nunity (CCR	C) and HOA withou	ut Mercantile	
DESCRIPTION OF PREMIS	SES 8: 3513 Daily Di	4, 35142, 35148, -	and 35154 Quad	dplex			
Location Address 35134 DAILY DR SEBRING, FL 33872-2188	G	iroup I Constructi Joisted Masonry Group I Territory Statewide	В	ritory	Protection Class 5 Coastal Territory None	BCEGS Grade 03 No. of Units 4	
COVERAGES PROVIDED	Insurance at the I Is Shown.	Described Premi	ses Applies Only F	or Coverag	es For Which A Li	mit Of Insuranc	
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	t Rates	Premium	First Loss	
Building (Bldg)	\$1,127,900	Basic	\$1,127,900	Class	\$4,985.00	N/A	
				F	HCF Build-Up Premium	: \$136	
OPTIONAL COVERAGES	Applicable Only \	When Entries Ar	e Made In The Sch	edule Belov	v		
Coverage	Pre	mium		Re	placement Cost		
Sinkhole Loss Coverage	\$564	4.00		ı ilding Yes			
DEDUCTIBLE							
All Other Perils De	ductible	Hurricane Perc	entage Deductible		Sinkhole Loss De	eductible	
		Deductible Percenta	age (Deductible Amount)	Dec	ductible Percentage (Dec	ductible Amount)	
\$2,500		Bldg: 39	% (\$33,837)		Bldg: 10% (\$11	2,790)	
WINDSTORM MITIGATION	I FEATURES						
Terrain B	Year Built 2021	Roof Cover N/A	Roof Deck Level C		oof-Wall nnection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable			FBC Wind S 20 mph or g		Wind Design nph or greater	
*A premium adjustment of Son construction techniques					ilding's wind loss n	nitigation feature	
Mortgageholder(s) & Othe	er Policyholder Inte	rest(s) – See Po	licy Interest Sched	lule.			
PREMIUM: \$5,685.00	-						
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Policy Number: 10112556 - 1 Effective Date: 07/21/2023 to 07/21/2024

LOCATION NO. 9	BUILDING O	R SPECIAL CLA	SS ITEM NO. 1	CSP Co	ode: 0311		
BUSINESS DESCRIPTION Occupancies - Up to 10 Uni		s, Continuing Ca	re Retirement Comr	munity (CCR	(C) and HOA withou	ut Mercantile	
DESCRIPTION OF PREMI	SES 9: 3074 Kapalua	, 3082, 3090, and a Ct	d 3096 Qua	dplex			
Location Address 3074 KAPALUA CT SEBRING, FL 33872-2173	G	roup I Construction Joisted Masonry Group I Territory Statewide	В	ritory	Protection Class 5 Coastal Territory None	BCEGS Grade 04 No. of Units 4	
COVERAGES PROVIDED	Insurance at the I Is Shown.	Described Premi	ses Applies Only F	or Coverag	es For Which A Li	mit Of Insurand	
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	st Rates	Premium	First Loss	
Building (Bldg)	\$1,127,900	Basic	\$1,127,900	Class	\$5,098.00	N/A	
				I	HCF Build-Up Premium	: \$141	
OPTIONAL COVERAGES	Applicable Only \	When Entries Ar	e Made In The Sch	edule Belov	N		
Coverage	Pre	mium		Re	eplacement Cost		
Sinkhole Loss Coverage	\$583	7.00	Βι	u ilding Yes			
DEDUCTIBLE	,						
All Other Perils De	ductible	Hurricane Perc	entage Deductible		Sinkhole Loss De	eductible	
		Deductible Percenta	age (Deductible Amount)	Dec	ductible Percentage (Dec	ductible Amount)	
\$2,500		Bldg: 39	% (\$33,837)		Bldg: 10% (\$11	2,790)	
WINDSTORM MITIGATION	N FEATURES						
Terrain B	Year Built 2022	Roof Cover N/A	Roof Deck Level C		oof-Wall nnection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	•		FBC Wind S 120 mph or g		Wind Design nph or greater	
*A premium adjustment of sor construction techniques					ilding's wind loss n	nitigation feature	
Mortgageholder(s) & Othe	er Policyholder Inte	rest(s) – See Po	licy Interest Sched	lule.			
PREMIUM: \$5,826.00	<u> </u>						
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Policy Number: 10112556 - 1 Effective Date: 07/21/2023 to 07/21/2024

LOCATION NO. 10	BUILDING O	R SPECIAL CLA	ASS ITEM NO. 1	CSP C	ode: 0311		
BUSINESS DESCRIPTION Occupancies - Up to 10 Un		s, Continuing Ca	re Retirement Comr	munity (CCF	RC) and HOA witho	out Mercantile	
DESCRIPTION OF PREMI	SES 10: 351 Daily D	64, 35174, 35180 -), and 35186 Qua	dplex			
Location Address 35164 DAILY DR SEBRING, FL 33872-2188	G	iroup I Construction Joisted Masonry Group I Territory Statewide	. В	ritory	Protection Class 5 Coastal Territory None	BCEGS Grade 04 No. of Units 4	
COVERAGES PROVIDED	Insurance at the I Is Shown.	Described Premi	ises Applies Only F	or Coverag	ges For Which A L	imit Of Insuranc	
Coverage	Limit Of Insurance	Covered Causes Of Loss	Total Replacement Cos	st Rates	Premium	First Loss	
Building (Bldg)	\$1,127,900	Basic	\$1,127,900	Class	\$5,098.00	N/A	
					FHCF Build-Up Premiu	m: \$141	
OPTIONAL COVERAGES	Applicable Only \	When Entries Ar	e Made In The Sch	edule Belo	w		
Coverage	overage Premium		Replacement Cost				
Sinkhole Loss Coverage	\$58	\$587.00		Building Business Personal Pro		rsonal Property	
DEDUCTIBLE							
All Other Perils De	ductible	Hurricane Perc	entage Deductible		Sinkhole Loss D	eductible	
		Deductible Percentage (Deductible Amount)		De	Deductible Percentage (Deductible Amount)		
\$2,500		Bldg: 3% (\$33,837)			Bldg: 10% (\$112,790)		
WINDSTORM MITIGATION	N FEATURES						
Terrain B	Year Built 2022	Roof Cover N/A	Roof Deck Level C		oof-Wall onnection N/A	SWR Yes	
Building Type Type I	Roof Shape Gable	•	,	FBC Wind S 120 mph or g		Wind Design mph or greater	
*A premium adjustment of sor construction techniques					uilding's wind loss	mitigation feature	
Mortgageholder(s) & Othe	er Policyholder Inte	rest(s) – See Po	licy Interest Sched	lule.			
PREMIUM: \$5,826.00	<u> </u>						
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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	

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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

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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 First Named Insured Copy