



INSURANCE

Underwritten by:
First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

TRANSACTION TYPE: Renewal
COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 04/30/2025
DECLARATIONS PAGE DATE PRINTED: 03/01/2025

POLICY NUMBER	POLICY PERIOD	
6671926744	Effective: 04/30/2025	Expiration: 04/30/2026
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 727-345-0242.

TO REPORT A CLAIM, CALL 1-800-675-0145.

NAMED INSURED & MAILING ADDRESS:	AGENT:	523-24-21539
SUN KETCH I CONDOMINIUM ASSOCIATION INC 24701 US HIGHWAY 19 N SUITE 102 CLEARWATER, FL 33763-4086	INSURANCE RESOURCES LLC - CL 6620 1ST AVE S ST. PETERSBURG, FL 33707-1306 PHONE: 727-345-0242	

PREMIUM INFORMATION:	
COMMERCIAL PROPERTY:	
COMMERCIAL PROPERTY PREMIUM:	\$277,407.00
TRIA:	
TAXES AND FEES:	
FLORIDA INSURANCE GUARANTY ASSOCIATION (FIGA) ASSESSMENT:	\$2,774.07
POLICY FEE:	\$25.00
FIRE MARSHALL REGULATORY ASSESSMENT TAX:	\$278.00
EMERGENCY MANAGEMENT PREPAREDNESS FEE:	\$4.00
INSPECTION FEE:	\$600.00
TOTAL PREMIUM, TAXES AND FEES:	\$281,088.07
HURRICANE PREMIUM:	\$218,127.00
TOTAL INSURED VALUE:	\$22,918,945.00

DESCRIPTION OF LOCATIONS(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	205 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4560	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 205-209 NAUTILUS WAY
2	1	211 NAUTILUS WAY # 4, TREASURE ISLAND, FL 33706-4560	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 211-217 NAUTILUS WAY
3	1	206 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4559	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 206-210 NAUTILUS WAY
4	1	226 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4559	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 226-236 NAUTILUS WAY
5	1	238 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4571	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 238-248 NAUTILUS WAY



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DESCRIPTION OF LOCATIONS(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
6	1	234 SUN KETCH CT, TREASURE ISLAND, FL 33706-4561	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 234-240 SUN KETCH CT
7	1	242 SUN KETCH CT, TREASURE ISLAND, FL 33706-4561	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 242-248 SUN KETCH CT
8	1	250 SEA MIST DR, TREASURE ISLAND, FL 33706-4506	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 250-254 SEA MIST DR
9	1	256 SEA MIST DR, TREASURE ISLAND, FL 33706-4506	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 256-262 SEA MIST DR
10	1	219 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4560	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 219-229 NAUTILUS WAY
11	1	231 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4502	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 231-241 NAUTILUS WAY
12	1	245 NAUTILUS WAY # 35, TREASURE ISLAND, FL 33706-4562	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 245-255 NAUTILUS WAY
13	1	269 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4569	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 269-279 NAUTILUS WAY
14	1	257 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4562	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 257-267 NAUTILUS WAY
15	1	281 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4570	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 281-291 NAUTILUS WAY
16	1	214 BOUNTY CT, TREASURE ISLAND, FL 33706-4521	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 214-224 BOUNTY CT
17	1	206 BOUNTY CT, TREASURE ISLAND, FL 33706-4521	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 206-212 BOUNTY CT



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DESCRIPTION OF LOCATIONS(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
18	1	200 BOUNTY CT, TREASURE ISLAND, FL 33706-4521	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 200-204 BOUNTY CT
19	1	214 ORION LN, TREASURE ISLAND, FL 33706-4565	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 214-220 ORION LN
20	1	213 ORION LN, TREASURE ISLAND, FL 33706-4566	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 213-219 ORION LN
21	1	207 ORION LN, TREASURE ISLAND, FL 33706-4566	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - 207-211 ORION LN
22	1	239 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4502	0331 CONDO-RES W/O MERC-UP TO 10 UNITS - POOL HOUSE

POLICY LEVEL COVERAGES:	
COVERED CAUSE OF LOSS:	SPECIAL
COVERAGE	LIMIT OF INSURANCE
TERRORISM (TRIA)	Excluded
PROPERTY EXTENSION PLUS (BROADENING ENDORSEMENT) - DELUXE	See Schedule



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INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

COVERAGES PROVIDED:

AGREED VALUE EXPIRATION DATE:

04/27/2025

LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	1	BUILDING COVERAGE	\$695,157	Replacement Cost	Agreed Value
2	1	BUILDING COVERAGE	\$1,005,459	Replacement Cost	Agreed Value
3	1	BUILDING COVERAGE	\$642,272	Replacement Cost	Agreed Value
4	1	BUILDING COVERAGE	\$1,319,676	Replacement Cost	Agreed Value
5	1	BUILDING COVERAGE	\$1,319,676	Replacement Cost	Agreed Value
6	1	BUILDING COVERAGE	\$1,005,459	Replacement Cost	Agreed Value
7	1	BUILDING COVERAGE	\$1,005,459	Replacement Cost	Agreed Value
8	1	BUILDING COVERAGE	\$695,157	Replacement Cost	Agreed Value
9	1	BUILDING COVERAGE	\$1,005,459	Replacement Cost	Agreed Value
10	1	BUILDING COVERAGE	\$1,302,816	Replacement Cost	Agreed Value
11	1	BUILDING COVERAGE	\$1,418,101	Replacement Cost	Agreed Value
12	1	BUILDING COVERAGE	\$1,418,101	Replacement Cost	Agreed Value
13	1	BUILDING COVERAGE	\$1,418,101	Replacement Cost	Agreed Value
14	1	BUILDING COVERAGE	\$1,418,101	Replacement Cost	Agreed Value
15	1	BUILDING COVERAGE	\$1,418,101	Replacement Cost	Agreed Value
16	1	BUILDING COVERAGE	\$1,319,676	Replacement Cost	Agreed Value
17	1	BUILDING COVERAGE	\$1,005,459	Replacement Cost	Agreed Value
18	1	BUILDING COVERAGE	\$642,272	Replacement Cost	Agreed Value
19	1	BUILDING COVERAGE	\$1,005,459	Replacement Cost	Agreed Value



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COVERAGES PROVIDED:					
AGREED VALUE EXPIRATION DATE:			04/27/2025		
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
20	1	BUILDING COVERAGE	\$1,005,459	Replacement Cost	Agreed Value
21	1	BUILDING COVERAGE	\$695,157	Replacement Cost	Agreed Value
22	1	BUILDING COVERAGE	\$78,368	Replacement Cost	Agreed Value

DEDUCTIBLES:						
LOC NO	BLDG NO	BUILDING ADDRESS	AOP PER OCCURENCE	HURRICANE CALENDAR YEAR/ PER OCCURRENCE	OTHER WIND PER OCCURRENCE	SINKHOLE PER OCCURRENCE
1	1	205 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4560	\$5,000	3% Calendar Year	\$5,000	
2	1	211 NAUTILUS WAY # 4, TREASURE ISLAND, FL 33706-4560	\$5,000	3% Calendar Year	\$5,000	
3	1	206 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4559	\$5,000	3% Calendar Year	\$5,000	
4	1	226 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4559	\$5,000	3% Calendar Year	\$5,000	
5	1	238 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4571	\$5,000	3% Calendar Year	\$5,000	
6	1	234 SUN KETCH CT, TREASURE ISLAND, FL 33706-4561	\$5,000	3% Calendar Year	\$5,000	
7	1	242 SUN KETCH CT, TREASURE ISLAND, FL 33706-4561	\$5,000	3% Calendar Year	\$5,000	
8	1	250 SEA MIST DR, TREASURE ISLAND, FL 33706-4506	\$5,000	3% Calendar Year	\$5,000	



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DEDUCTIBLES:						
LOC NO	BLDG NO	BUILDING ADDRESS	AOP PER OCCURENCE	HURRICANE CALENDAR YEAR/ PER OCCURENCE	OTHER WIND PER OCCURENCE	SINKHOLE PER OCCURENCE
9	1	256 SEA MIST DR, TREASURE ISLAND, FL 33706-4506	\$5,000	3% Calendar Year	\$5,000	
10	1	219 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4560	\$5,000	3% Calendar Year	\$5,000	
11	1	231 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4502	\$5,000	3% Calendar Year	\$5,000	
12	1	245 NAUTILUS WAY # 35, TREASURE ISLAND, FL 33706-4562	\$5,000	3% Calendar Year	\$5,000	
13	1	269 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4569	\$5,000	3% Calendar Year	\$5,000	
14	1	257 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4562	\$5,000	3% Calendar Year	\$5,000	
15	1	281 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4570	\$5,000	3% Calendar Year	\$5,000	
16	1	214 BOUNTY CT, TREASURE ISLAND, FL 33706-4521	\$5,000	3% Calendar Year	\$5,000	
17	1	206 BOUNTY CT, TREASURE ISLAND, FL 33706-4521	\$5,000	3% Calendar Year	\$5,000	
18	1	200 BOUNTY CT, TREASURE ISLAND, FL 33706-4521	\$5,000	3% Calendar Year	\$5,000	
19	1	214 ORION LN, TREASURE ISLAND, FL 33706-4565	\$5,000	3% Calendar Year	\$5,000	
20	1	213 ORION LN, TREASURE ISLAND, FL 33706-4566	\$5,000	3% Calendar Year	\$5,000	



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DEDUCTIBLES:						
LOC NO	BLDG NO	BUILDING ADDRESS	AOP PER OCCURENCE	HURRICANE CALENDAR YEAR/ PER OCCURENCE	OTHER WIND PER OCCURENCE	SINKHOLE PER OCCURENCE
21	1	207 ORION LN, TREASURE ISLAND, FL 33706-4566	\$5,000	3% Calendar Year	\$5,000	
22	1	239 NAUTILUS WAY, TREASURE ISLAND, FL 33706-4502	\$5,000	3% Calendar Year	\$5,000	

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW

OPTIONAL COVERAGES:						
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	
22	1	SPECIAL CLASS ITEM 1 (1 SWIMMING POOL - SWIMMING POOL)	\$80,000	Replacement Cost	Agreed Value	

ORDINANCE OR LAW COVERAGE:						
LOC NO	BLDG NO	COV A LIMIT OF INSUR	COV B LIMIT OF INSUR	COV C LIMIT OF INSUR	COV B AND C COMBINED LIMIT OF INSUR	COV A, B & C COMBINED LIMIT OF INSUR
1	1					\$45,455
2	1					\$45,455
3	1					\$45,455
4	1					\$45,455
5	1					\$45,455



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ORDINANCE OR LAW COVERAGE:						
LOC NO	BLDG NO	COV A LIMIT OF INSUR	COV B LIMIT OF INSUR	COV C LIMIT OF INSUR	COV B AND C COMBINED LIMIT OF INSUR	COV A, B & C COMBINED LIMIT OF INSUR
6	1					\$45,455
7	1					\$45,455
8	1					\$45,455
9	1					\$45,455
10	1					\$45,455
11	1					\$45,455
12	1					\$45,455
13	1					\$45,455
14	1					\$45,455
15	1					\$45,455
16	1					\$45,455
17	1					\$45,455
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19	1					\$45,455
20	1					\$45,455
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PROPERTY ENHANCEMENT ENDORSEMENT:	DELUXE
COVERAGE DESCRIPTION	LIMIT OF INSURANCE
ELECTRONIC DATA	\$100,000
NEWLY ACQUIRED PROPERTY (IN DAYS)	90
DEBRIS REMOVAL	\$50,000
FIRE DEPARTMENT SERVICE CHARGE	\$100,000
POLLUTANT CLEANUP AND REMOVAL	\$150,000
PERSONAL EFFECTS - SUBLIMIT PER PERSON	\$5,000
PERSONAL EFFECTS - SUBLIMIT PER DESCRIBED PREMISES	\$25,000
PROPERTY OF OTHERS	\$25,000
VALUABLE PAPERS AND RECORDS (OTHER THAN ELECTRONIC DATA)	\$500,000
PROPERTY OFF-PREMISES (INCLUDING WHILE IN TRANSIT)	\$25,000
OUTDOOR PROPERTY - EXCEPT TREES, SHRUBS, LAWNS OR PLANTS	\$10,000
OUTDOOR PROPERTY - EXCEPT ANY ONE TREE, SHRUB OR PLANT	\$5,000
OUTDOOR PROPERTY	\$100,000
ACCOUNTS RECEIVABLE	\$500,000
BROADENED PREMISES (IN FT)	1,000
BACK-UP OF SEWERS OR DRAINS	\$150,000
COMPUTER EQUIPMENT	\$25,000
LAPTOP/PORTABLE COMPUTERS	\$5,000
FIRE EXTINGUISHER RECHARGE	\$10,000
OUTDOOR SIGNS	\$20,000
"FUNGUS", WET ROT, DRY ROT AND BACTERIA	\$50,000
LOCK REPLACEMENT	\$7,500



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PROPERTY ENHANCEMENT ENDORSEMENT:	DELUXE
COVERAGE DESCRIPTION	LIMIT OF INSURANCE
REWARD REIMBURSEMENT	\$25,000
PROPERTY IN TRANSIT	\$100,000
INVENTORY AND APPRAISALS OF LOSS	\$2,500
OFF PREMISES POWER FAILURE (SUBJECT TO A 24 HOUR DEDUCTIBLE)	\$50,000
WIND DRIVEN PRECIPITATION	\$250,000
MONEY AND SECURITIES INSIDE THE PREMISES	\$10,000
MONEY AND SECURITIES OUTSIDE THE PREMISES	\$10,000
CONSEQUENTIAL LOSS	\$10,000

FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FPIC FL DEC	09 23	DECLARATIONS PAGE
FPIC TOC CA	09 23	TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION
FPIC NOCPT	05 24	NOTICE OF CHANGE IN POLICY TERMS
FPIC NOCPT	03 24	NOTICE OF CHANGE IN POLICY TERMS
FPIC NOCPT	07 24	NOTICE OF CHANGE IN POLICY TERMS
FPIC NOCPT	02 24	NOTICE OF CHANGE IN POLICY TERMS
IL P 001	01 04	OFAC ADVISORY NOTICE
CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
CP 10 30	03 24	CAUSES OF LOSS - SPECIAL FORM
FPIC CPC	07 23	COMMON POLICY CONDITIONS CANCELLATION AND NONRENEWAL



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FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 01 91	07 10	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
CP 03 22	01 06	FLORIDA - MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES)
CP 03 23	07 23	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
CP 12 09	09 95	WINDSTORM PROTECTIVE DEVICES
CP 12 70	09 96	JOINT OR DISPUTED LOSS AGREEMENT
CP 14 10	06 95	ADDITIONAL COVERED PROPERTY
FPIC ADPR	04 23	ADDITIONAL PROPERTY NOT COVERED
FPIC CGCC	03 23	CATASTROPHIC GROUND COVER COLLAPSE
FPIC CPPC	03 23	FLORIDA - CLAIM PAYMENT PROVISION - CONDOMINIUM
FPIC EDEE	03 23	EXISTING DAMAGE EXCLUSION ENDORSEMENT
FPIC FC	05 24	FLORIDA CHANGES
FPIC FC APR	01 24	FLORIDA CHANGES - APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY)
FPIC ORDLAW	03 23	ORDINANCE OR LAW COVERAGE
FPIC PE	03 23	PROPERTY ENHANCEMENT ENDORSEMENT - DELUXE
FPIC REM	07 24	ADDITIONAL COVERAGE - REASONABLE EMERGENCY MEASURES ENDORSEMENT
FPIC SOLC	03 23	ORDINANCE OR LAW COVERAGE SCHEDULE
IL 01 75	03 24	FLORIDA CHANGES - LEGAL ACTION AGAINST US
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FPIC TRIAOPT	07 23	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

INSURANCE

Underwritten by:
First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

TRANSACTION TYPE: Renewal
COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 04/30/2025
DECLARATIONS PAGE DATE PRINTED: 03/01/2025

POLICY NUMBER	POLICY PERIOD	
6671926744	Effective: 04/30/2025	Expiration: 04/30/2026
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 727-345-0242.

TO REPORT A CLAIM, CALL 1-800-675-0145.

NAMED INSURED & MAILING ADDRESS:	AGENT:	523-24-21539
SUN KETCH I CONDOMINIUM ASSOCIATION INC 24701 US HIGHWAY 19 N SUITE 102 CLEARWATER, FL 33763-4086	INSURANCE RESOURCES LLC - CL 6620 1ST AVE S ST. PETERSBURG, FL 33707-1306 PHONE: 727-345-0242	

NOTICES:

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

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVERAGE COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

A Rate Adjustment of 0.0% is included to reflect the Building Code Endorsement Grade (BCEG) in your area. Adjustments range from 1.2% Surcharge to 12.4% Credit.

A Rate Adjustment of 39.8% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 6.0% to 89.0%.

Premium change due to rate increase/decrease: \$281,088.07

COUNTERSIGNED BY:



DATE SIGNED: 03/01/2025

Frontline Website: www.frontlineinsurance.com