



AGENCY CUSTOMER ID: LAKEHAR-03

CCARRICO

LOC #: _____

ADDITIONAL REMARKS SCHEDULEPage 1 of 1

AGENCY Plastridge Insurance Agency		NAMED INSURED Lake Harbour Towers South Condominium Association Inc	
POLICY NUMBER 21662633		301 Lake Shore Drive West Palm Beach, FL 33403	
CARRIER Citizens Property Insurance Co	NAIC CODE 10064	EFFECTIVE DATE: 12/31/2022	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Special Conditions:
Carport #3 \$112,583
Pool \$60,000
Entrance Gates/Fencing \$113,141
TIV \$22,272,950
AOP Deductible \$10,000

Property X Wind Certain Underwriters at Lloyds #10149L22-0814
12/31/22-12/31/2023
301 Lake Shore Drive, West Palm Beach, FL 33403
\$12,272,950 Excess of \$10,000,000
AOP Deductible \$10,000



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1021
0087062
1/28/22
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151068024 08	1151068024	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/03/22 To: 2/03/23 12:01 am Standard Time	01/28/2022	0087062	1151068024

Agent (561)276-5221
THE PLASTRIDGE AGENCY INC
820 NE 6TH AVE
DELRAY BEACH FL 33483-5735

LAKE HARBOUR TOWERS S
301 LAKE SHORE DR
WEST PALM BEACH FL 33403-3575

DELRAYDOCS@PLASTRIDGE.COM

Property Location (if other than above)
301 LAKE SHORE DR, LAKE PARK FL 33403

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building
Elevation Difference: 0

Property Description: Slab on Grade, 8 floors

Flood Risk: AE
First Floor Height: .8 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1973
Prior NFIP Claims: 0
Number of Units: 84
Replacement Cost Value: 27,233,510

Coverage	Deductible	Annual Premium
BUILDING	\$21,000,000	\$1,250
CONTENTS	\$100,000	\$1,250

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$1,224.00
FULL RISK PREMIUM: \$10,966.00
DISCOUNTED PREMIUM: \$10,966.00
Reserve Fund Assessment: \$1,974.00
Federal Policy Service Fee: \$1,780.00
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$14,970.00

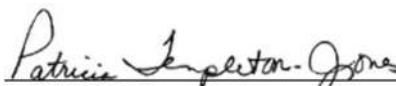
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1021 1021 WFL 99.116 0614 0614 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.


Patricia Templeton-Jones, President

008706209115106802422028

0000A

Company





LAKEHAR-03

CCARRICO

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/19/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Plastring Insurance Agency 10337 N. Military Trail Palm Beach Gardens, FL 33410	CONTACT NAME: PHONE (A/C, No, Ext): (561) 630-4955 FAX (A/C, No): (561) 630-4966 E-MAIL ADDRESS: palmbeachdocs@plastring.com	
	INSURER(S) AFFORDING COVERAGE	
INSURED Lake Harbour Towers South Condominium Association Inc 301 Lake Shore Drive West Palm Beach, FL 33403	INSURER A : CUMIS Specialty Insurance Company, Inc.	NAIC # 12758
	INSURER B : Greenwich Insurance Company	22322
	INSURER C : Technology Insurance Company	42376
	INSURER D : Continental Casualty	20443
	INSURER E :	
	INSURER F :	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			CIUCAP101548-00	12/31/2022	12/31/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CIUCAP101548-00	12/31/2022	12/31/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> EXCESS LIAB DED <input checked="" type="checkbox"/> RETENTION \$ 0			PPP7492646L22A-00	12/31/2022	12/31/2023	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ Aggregate \$ 10,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N <input type="checkbox"/>	N / A	TWC4176522	12/31/2022	12/31/2023	PER STATUTE E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
A	Crime			CIUCAP101548-00	12/31/2022	12/31/2023	Prop Mgr Included \$ 250,000
D	Directors & Officers			618766721	12/31/2021	12/31/2022	D&O LIABILITY \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Residential Condominium Association - 84 Units

CERTIFICATE HOLDER

CANCELLATION

SEE HOLDER ON ATTACHED ACORD 27

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



To: Requestors of Condominium & HOA Association Certificates of Insurance

From: Plastridge Insurance Agency

Re: Retrieving Condominium & HOA Association Certificates of Insurance

We are pleased to advise that as of August 1, 2021 you will be able to obtain Condominium/HOA Certificates of Insurance (COI) by using the online delivery service from www.eoidirect.com for immediate access.

EOI Direct provides state-of-the-art, round-the-clock, online access to insurance information for lenders, mortgage brokers, closing agents, homeowners, and realtors in need of Master Policy data for Condo/ HOA associations.

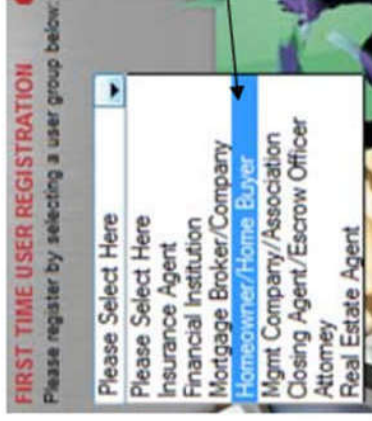
- To request a certificate of insurance or to view the policy coverage listed on a particular certificate, please visit www.eoidirect.com.
- Once you have logged on to your account, click on "Evidence of Insurance" to search and access the association policy information you are seeking.
- If you are a first-time user, follow the link (www.eoidirect.com) to register and then write down your User ID and Password so you can log in to your account when prompted. There is no cost to register for access
- Please note a delivery charge may apply for mortgagee clause additions, and loan origination requests.

EOI Direct's customer service department is available from 9AM to 8PM (EST) Monday through Friday to provide additional assistance toll-free at 877-456-3643.

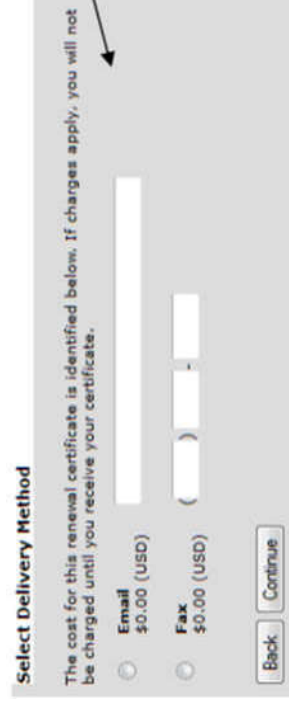
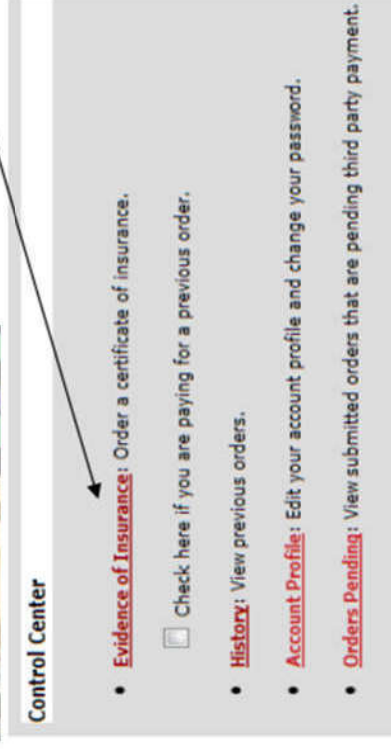
Please share this important notice with those parties that regularly request condominium certificates of insurance from our agency. This new process for obtaining certificates of insurance will allow us to improve the service efficiency for all Certificate of Insurance requesters.



Renewal Certificate Instructions for Homeowners & Management Co.



1. Visit eoidirect.com
2. Register as a First Time User
3. Log into your account.
4. Click on "Evidence of Insurance".
5. Search for your condominium name
6. Select your association, "Continue".
7. Choose the 4th option that indicates you received a letter from your lender, "Continue".
8. Fill in the Homeowner's last name and loan number, "Continue".
9. Fill out all required fields for Homeowner and Lender, "Continue".
10. Confirm the order information, "Continue"
11. Select delivery method where you would like the certificate sent.



DISCLAIMER: This proposal is provided for illustration purposes only and is not a legal contract. The coverage offered is based on information provided by you. Please refer to the actual policies for the terms, exclusions, limitations and conditions of each. Most quotes are valid for approximately 30 days, subject to policy effective date and changes in insurance companies' rates. Binding of coverage can be restricted by storm activity or other factors. Definitions of insurance terms, coverage, and policy types are available at <https://www.piastridge.com/glossary/>

After selecting the delivery method where you want the Certificate of Insurance sent, you will see 1 of 3 sets of instruction. Proceed accordingly.

What the website says...

Thank You For Your Order!

Order Number: 1300789

Description: 1 Certificate of property insurance via Email

Your renewal certificate is almost ready. Please follow the steps below so we can deliver your certificate!

Instructions:

1. E-mail the letter you received from your lender to lenderletters@eoidirect.com or Fax the letter to (208) 379-4341. [No E-mail or Fax Machine?](#)

2. *Please reference Order #1300789 on your e-mail or fax.* We cannot process your request without your order number.

What this means for you...

We could not find a record of your loan information. Please e-mail or fax a copy of the letter your lender sent you to:

- lenderletters@eoidirect.com
- 208-379-4341

Once your letter is received, we will release your request

Thank You For Your Order!

Order Number: 1300790

Description: 1 Certificate of property insurance via Email

Instructions: *Your renewal request has been forwarded to your insurance agent for review. E-mailed instructions will be sent to your User ID upon the agent's review. You may print this screen for your records.*

For quality assurance, the agent would like to review your request. Please allow 2-3 business days for your request to be processed. Once the request is reviewed, the certificate will be sent to the e-mail or fax you selected on the previous page.

Shipment Confirmation for Order #1300794

Your Certificate of property insurance has been sent via email to a.berger@eoidirect.com. To view your certificate immediately, [Click here](#).

Contact EOI Direct to correct any errors made when ordering your certificate to avoid being charged again. Please include your order number with all EOI Direct correspondence. Click [Continue](#) to go to your Control Center.

Your request has been processed and sent. No further action is required.

For assistance with the website, please contact EOIDirect Monday-Friday 9:00am-8:00pm EST at 877-456-3643

DISCLAIMER: This proposal is provided for illustration purposes only and is not a legal contract. The coverage offered is based on information provided by you. Please refer to the actual policies for the terms, exclusions, limitations and conditions of each. Most quotes are valid for approximately 30 days, subject to policy effective date and changes in insurance companies' rates. Binding of coverage can be restricted by storm activity or other factors. Definitions of insurance terms, coverage, and policy types are available at <https://www.piastridge.com/glossary/>



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 08653714 - 1 **POLICY PERIOD FROM** 12/31/2022 **TO** 12/31/2023
at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS **Effective:** 12/31/2022

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Billing Contact: FIRST INSURANCE FUNDING CORP		Added
Premium Finance Company Ext		FIRST INSURANCE FUNDING CORP

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 08653714 - 1	POLICY PERIOD FROM 12/31/2022 at 12:01 a.m. Eastern Time	TO 12/31/2023
Transaction: AMENDED DECLARATIONS	Effective: 12/31/2022	CR-W
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address Lake Harbour Towers South Condominium Association Inc 301 LAKE SHORE DR WEST PALM BEACH, FL 33403-3575	Agent BRENDAN LYNCH The Plastridge Agency, Inc. 10337 N. MILITARY TRAIL PALM BEACH GARDENS, FL 33410	Fl. Agent Lic. # D055108
Telephone: 561-616-0555	Telephone: 561-630-4955	

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	\$244,981.00
Required Additional Charges:	
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$1,715.00
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$3,185.00
Catastrophe Financing Surcharge	\$36,747.00
Tax-Exempt Surcharge	\$4,287.00
TOTAL:	\$290,915.00
Change In Policy Premium:	\$0.00

The portion of your premium for

Hurricane Coverage is: \$229,561.00

Non - Hurricane Coverage is: \$15,420.00

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

Authorized By: BRENDAN LYNCH

Issued Date: 01/11/2023

Countersigned: 01/11/2023

BY:

Barry J. Gilway
President/CEO and Executive Director
Citizens Property Insurance Corporation

00091975006349000602





CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 08653714 - 1

Effective Date: 12/31/2022 to 12/31/2023

Insured Name: Lake Harbour Towers South Condominium Association Inc

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0333		
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -Over 30 units						
DESCRIPTION OF PREMISES		1: 301 LAKE SHORE DR		8 Story Wind Resistive 84-Unit Condo Bldg		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
301 LAKE SHORE DR		N/A	Wind Resistive	N/A	Ungraded	
WEST PALM BEACH, FL 33403-3575		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		N/A	N/A	Palm Beach - 38	84	
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)	\$19,887,000	Wind	\$19,887,000	A-Rate	\$214,203.00	N/A
					FHCF Build-Up Premium:	\$10,003
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$198,870)		Bldg: 5% (\$994,350)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1974	FBC Equivalent (Level B)	Level C (Reinforced Concrete Roof Deck)	N/A	Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type III	N/A	None	N/A	N/A		
*A premium adjustment of \$ 18,646.00 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: \$224,206.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 08653714 - 1

Effective Date: 12/31/2022 to 12/31/2023

Insured Name: Lake Harbour Towers South Condominium Association Inc

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 2		CSP Code: N/A		
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		1: 301 LAKE SHORE DR		Carport 1		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
301 LAKE SHORE DR		N/A	N/A	N/A	N/A	
WEST PALM BEACH, FL 33403-3575		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		N/A	N/A	Palm Beach - 38	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
Special Class Item	\$541,000	Wind	\$541,000	Class	\$10,978.00	N/A
					FHCF Build-Up Premium:	\$956
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Business Personal Property			
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$5,410)		Bldg: 5% (\$27,050)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1974	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
N/A	N/A	N/A	N/A	N/A		
*A premium adjustment of \$ 0.00 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: \$11,934.00						

0009 1975006349000603





CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 08653714 - 1

Effective Date: 12/31/2022 to 12/31/2023

Insured Name: Lake Harbour Towers South Condominium Association Inc

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 3		CSP Code: 0333		
BUSINESS DESCRIPTION: Fully Enclosed Bath House						
DESCRIPTION OF PREMISES		1: 301 LAKE SHORE DR		Carport #2 including pool, decking, equipment and enclosed bathroom		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
301 LAKE SHORE DR		N/A	Wind Resistive	N/A	Ungraded	
WEST PALM BEACH, FL 33403-3575		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		N/A	N/A	Palm Beach - 38	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)	\$721,000	Wind	\$721,000	Class	\$5,845.00	N/A
					FHCF Build-Up Premium:	\$503
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
				Yes		
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$7,210)		Bldg: 5% (\$36,050)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1973	Unknown	Unknown	Unknown	Unknown	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Unknown	None	N/A	N/A		
*A premium adjustment of \$ 0.00 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: \$6,348.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 08653714 - 1

Effective Date: 12/31/2022 to 12/31/2023

Insured Name: Lake Harbour Towers South Condominium Association Inc

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 4		CSP Code: N/A		
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		1: 301 LAKE SHORE DR		Carport 3		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
301 LAKE SHORE DR		N/A	N/A	N/A	N/A	
WEST PALM BEACH, FL 33403-3575		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		N/A	N/A	Palm Beach - 38	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
Special Class Item	\$113,000	Wind	\$113,000	Class	\$2,293.00	N/A
					FHCF Build-Up Premium:	\$200
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Business Personal Property			
			Yes			
DEDUCTIBLE						
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible				
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)				
Bldg: 1% (\$1,130)		Bldg: 5% (\$5,650)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1974	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
N/A	N/A	N/A	N/A	N/A		
*A premium adjustment of \$ 0.00 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: \$2,493.00						

00091975006349000604





CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 08653714 - 1

Effective Date: 12/31/2022 to 12/31/2023

Insured Name: Lake Harbour Towers South Condominium 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.**



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

**COMMERCIAL PROPERTY POLICY
FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 08653714 - 1 **POLICY PERIOD FROM** 12/31/2022 **TO** 12/31/2023
at 12:01 a.m. Eastern Time

Named Insured Lake Harbour Towers South Condominium 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 W00 02	02 22	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	CIT 03 23	01 14	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
ALL	ALL	CIT W14 20	02 14	CITIZENS CHANGES - PROPERTY NOT COVERED
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT 01 75	02 20	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT CRW 01 25	02 22	FLORIDA CHANGES
ALL	ALL	CIT W10 10	02 22	CAUSES OF LOSS - WINDSTORM OR HAIL FORM
ALL	ALL	CIT W02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

00091975006349000605

Issued Date: 01/11/2023

First Named Insured Copy





A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1021
8137630
1/31/23
2000 11523 FLD RCBP

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1151068024 09	1151068024	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/03/23 To: 2/03/24 12:01 am Standard Time	01/31/2023	0087062	1151068024

Agent (561)276-5221
THE PLASTRIDGE AGENCY INC
820 NE 6TH AVE
DELRAY BEACH FL 33483-5735

LAKE HARBOUR TOWERS S
301 LAKE SHORE DR
WEST PALM BEACH FL 33403-3575

DELRAYDOCS@PLASTRIDGE.COM

Property Location (if other than above)
301 LAKE SHORE DR, LAKE PARK FL 33403

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Residential Condominium Building
Building Description: Entire Residential Condo Building

Flood Risk: AE
First Floor Height: .8 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/1973
Prior NFIP Claims: 0
Number of Units: 84
Replacement Cost Value: 27,233,510

Property Description: Slab on Grade, 8 floors

Coverage	Deductible	Annual Premium
BUILDING	\$21,000,000	\$11,845.00
CONTENTS	\$100,000	\$249.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium: \$75.00
Community Rating Discount: \$2,395.00
FULL RISK PREMIUM: \$9,774.00
DISCOUNTED PREMIUM: \$9,774.00
Reserve Fund Assessment: \$1,759.00
Federal Policy Service Fee: \$1,780.00
HFIAA Surcharge: \$250.00

TOTAL WRITTEN PREMIUM AND FEES: \$13,563.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

FFL 99.310 0120 0120 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones, President

00870620911510680242303102

00005

01142

Insured



FFL99.001 1021
8137630
1/31/23

09 1151068024 09

Agent (561)276-5221
THE PLASTRIDGE AGENCY INC
820 NE 6TH AVE
DELRAY BEACH FL 33483-5735

Dear Mortgagee: The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit FloodSmart.gov/floodcosts.

Claims Information:

Please contact your agent or go to www.wrightflood.com to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

00870620911510680242303102

00005

Insured





Wright National Flood Insurance Company
A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL 99.310 0120
8137630
1/31/23

Wright National Flood Insurance Company Privacy Statement

09 1151068024 09
2000 11523 FLD RCBP

2/03/23

Revised: January 1, 2020

This Privacy Statement explains our privacy practices, including how we use your non-public personal information ("Personal Information") and to whom it is disclosed. We may amend this Privacy Statement from time to time consistent with applicable privacy laws.

Wright National Flood Insurance Company and its affiliates, Wright National Flood Insurance Services, LLC, DBA Wright Flood Insurance Services, LLC in California, and Wright National Flood Insurance Services of New York, LLC, member companies of The Wright Insurance Group, LLC, follow the privacy practices described in this Privacy Statement. Depending on the business they perform, these affiliates may also share information as described below.

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms we receive from you or your authorized representative, such as your name, address, social security number, tax identification number, asset information and income information;
- Information about your transactions with us or the services being performed by, us, our affiliates or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such a transaction, account balances, credit card numbers and payment histories;
- Information we receive from you through our internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our site(s) and the pages viewed while at our site(s); and
- Information we receive from consumer or other reporting agencies.

Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards designed to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Sharing of Personal Information

We do not disclose Personal Information about our customers or former customers to anyone, except as permitted by law. We do not share information we collect from consumer or credit reporting agencies with our affiliates or others without your consent unless such disclosure is otherwise permitted by law.

Consistent with applicable law, we may nevertheless provide all or some of the Personal Information described above (excluding information we receive from consumer or other credit reporting agencies) to the following individuals and companies:

- to our affiliates, including insurance companies and agents to provide you with services you have requested or as otherwise permitted under applicable law;
- to insurance agents, brokers, representatives, support organizations or others:
 - to the extent necessary to provide you with services you have requested, so long as the above entities and persons agree not to further disclose your Personal Information except to the extent necessary to carry out the requested service on your behalf;
 - to enable us to detect or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance transaction; and



- in connection with performing an insurance transaction for you;
- to third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or provide you with services you have requested; and
- to an insurance regulatory authority, or a law enforcement or other governmental authority.

Sharing of Personal Information With Service Providers

We may share some or all of the Personal Information (excluding information we receive from consumer or other credit reporting agencies) that we collect about you with nonaffiliated third parties to provide services or functions on our behalf pursuant to a contractual agreement prohibiting the third party from disclosing or using your Personal Information other than to carry out the purposes for which we disclosed the Personal Information. Such services may include the marketing of financial products or services offered pursuant to agreements between one or more financial institutions.

Right to Opt Out of Information Sharing With Nonaffiliated Parties Other Than As Permitted By Law

Under certain circumstances not applicable here, financial institutions are required to offer consumers the right to "opt out" of the sharing of Personal Information with nonaffiliated parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt out" opportunity does not apply to you.

For Residents of California, New Mexico and Vermont: Your Authorization Is Required Prior To The Sharing of Your Information With Nonaffiliated Third Parties Other Than As Permitted By Law

Under certain circumstances not applicable here, financial institutions are required to obtain your authorization ("opt in") prior to sharing your Personal Information with nonaffiliated third parties, when such sharing of Personal Information is not authorized by law. Since we do not share your Personal Information with nonaffiliated third parties except as expressly permitted by law, this notice and "opt in" opportunity does not apply to you.

Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. All requests must be made in writing to the following address:

**Privacy Compliance Officer
Wright National Flood Insurance Company
801 94th Avenue North - Suite 110
St. Petersburg, FL 33702**

**Compliance@weareflood.com
1-800-820-3242, ext 7777**

