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HCP006661  
Vista III at Heritage Bay Condominium Association, Inc.  
1044 CASTELLO DR  
Suite #206  
NAPLES, FL 34103

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1044 CASTELLO DR  
Suite #206  
NAPLES, FL 34103**

**Please read carefully**  
**Important Information**  
**Enclosed**

 <b>HERITAGE<sup>®</sup></b> Insurance <i>Pillars of Strength and Character.</i>	<b>1401 N Westshore Blvd</b> <b>Tampa, FL 33607</b>	<b>COMMERCIAL PROPERTY</b>																				
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Endorsement 02/13/2025 <b>Customer Name Address Changes</b>																				
		<b>Agency Code: H6495</b>	<b>Policy Number: HCP006661-6</b>																			
Policy Period: 01/09/2025 to 01/09/2026 <span style="float: right;">12:01 A.M. Standard Time at the address of the First Named Insured stated below.</span>																						
<b><u>NAMED INSURED AND ADDRESS</u></b>  Vista III at Heritage Bay Condominium Association, Inc. 1044 CASTELLO DR Suite #206 NAPLES, FL 34103 Phone number:		<b><u>PRODUCER NAME AND ADDRESS</u></b>  AssuredPartners of FL - IRMS 8950 Fontana Del Sol Way Suite 200 Naples, FL 34109 Phone number: 239-649-1444																				
<b><u>BUSINESS DESCRIPTION: Class Code Description</u></b> Condominium Associations																						
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 PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Coverage Cause of Loss</b></td> <td>Special</td> </tr> <tr> <td><b>Platinum Preferred Savings Program</b></td> <td>No</td> </tr> <tr> <td><b>TRIA</b></td> <td>Rejected</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td><b>COVERAGE</b></td> <td><b>PREMIUM</b></td> </tr> <tr> <td>Commercial Property Coverage Part</td> <td>\$30,918.00</td> </tr> <tr> <td>TRIA</td> <td>\$0</td> </tr> <tr> <td>Legislative Premium Tax Discount</td> <td>(\$547.00)</td> </tr> <tr> <td>Legislative Fire Marshal Discount</td> <td>(\$31.00)</td> </tr> <tr> <td style="text-align: right;"><b>TOTAL</b></td> <td><b>\$30,340.00</b></td> </tr> </table>		<b>Coverage Cause of Loss</b>	Special	<b>Platinum Preferred Savings Program</b>	No	<b>TRIA</b>	Rejected			<b>COVERAGE</b>	<b>PREMIUM</b>	Commercial Property Coverage Part	\$30,918.00	TRIA	\$0	Legislative Premium Tax Discount	(\$547.00)	Legislative Fire Marshal Discount	(\$31.00)	<b>TOTAL</b>	<b>\$30,340.00</b>	<b>TOTAL: \$ 372</b>
<b>Coverage Cause of Loss</b>	Special																					
<b>Platinum Preferred Savings Program</b>	No																					
<b>TRIA</b>	Rejected																					
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Commercial Property Coverage Part	\$30,918.00																					
TRIA	\$0																					
Legislative Premium Tax Discount	(\$547.00)																					
Legislative Fire Marshal Discount	(\$31.00)																					
<b>TOTAL</b>	<b>\$30,340.00</b>																					
POLICY FEE																						
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>																						
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE																						
FIGA Assessment 4.10.2023 (1.0%)																						
Annual Premium is : \$ 30,712      The overall net Change in Premium is : \$0																						
<b>THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.</b>																						

Countersigned By:

Ernie Garateix Authorized Representative

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	<b>COMMERCIAL PROPERTY</b>
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	Endorsement 02/13/2025 Customer Name Address Changes
		Policy Number: HCP006661- 6
Policy Period: 01/09/2025 to 01/09/2026		12:01 A.M. Standard Time at the address of the First Named Insured stated below.
<b><u>NAMED INSURED AND ADDRESS</u></b>		
Vista III at Heritage Bay Condominium Association, Inc. 1044 CASTELLO DR Suite #206 NAPLES, FL 34103 Phone number:		
<b><u>BUSINESS DESCRIPTION:</u></b> Condominium Associations		
<b><u>FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT TIME OF ISSUE:</u></b>		
HC MEP 08 14, HC 00 02 TOC 05 18, CP 01 40 07 06, CP 10 32 08 08, HC 00 17 07 23, CP P 003 07 06, CP 01 91 07 10, HC 14 20 08 14, HP 01 75 10 19, HP 05 01 10 19, CP 12 09 09 95, HC 04 05 08 14, HC SDO 08 14, CP 03 23 03 24, HC CDB 06 23, IL 09 53 01 15, HC 00 01 05 18, HC 00 10 08 14, CP 01 25 03 23, IL 04 15 04 98, HC SLC 08 14, CP 10 30 06 07, CP 00 17 06 07, HC 00 14 08 14, HP 01 12 10 19, CP 00 90 07 88, IL 09 35 07 02, IL 02 55 03 24, CP 03 22 01 06		
<b><u>MORTGAGE HOLDER(S):</u></b>		
MORTGAGE HOLDER NAME AND MAILING ADDRESS		

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	<b>COMMERCIAL PROPERTY</b>
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		Policy Number: HCP006661- 6
Agency Code: H6495		

Policy Period: 01/09/2025 to 01/09/2026	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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<b>NAMED INSURED AND ADDRESS</b>  Vista III at Heritage Bay Condominium Association, Inc. 1044 CASTELLO DR Suite #206 NAPLES, FL 34103 Phone number:	
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**BUSINESS DESCRIPTION:** Condominium Associations

**DESCRIPTION OF PREMISES:**

Loc. No.	Location Address	Construction	Co-insurance %	All Other Perils Deductible	Hurricane Deductible or Wind/Hail Deductible	Premium
1	9047 GERVAIS CIRCLE NAPL NAPLES, FL 34120	Frame	Agreed Value	\$ 5,000	3% Hurr Cal	\$ 30,918.00

**OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:**

Description	Limit
Ordinance or Law Offer Coverage - Full Coverage A with B & C Combined Sublimit	\$ 250,000.00
Sinkhole Coverage (Deductible: 3%)	
Inflation Guard	2%
Equipment Breakdown	Included
Commercial Cyber Data Breach	\$100,000/\$100,000

**COVERAGE PROVIDED:** insurance at the described premises applies only to coverages for which a limit of insurance is shown.

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	1	9047 Gervais Circle, Naples, FL 34120	Hurricane	\$ 6,621.00

**OPTIONAL COVERAGE ON STRUCTURE:**

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	Agency Code: H6495	Policy Number: HCP006661- 6

Policy Period: 01/09/2025 to 01/09/2026	12:01 A.M. Standard Time at the address of the First Named Insured stated below.
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DESCRIPTION OF PREMISES:

Description	Option	Limit	Premium
Building	RCV	\$ 1,676,621	\$ 6,621.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 6,621.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	9051 Gervais Circle, Naples, FL 34120	Hurricane	\$ 6,621.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,676,621	\$ 6,621.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 6,621.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	9055 Gervais Circle, Naples, FL 34120	Hurricane	\$ 5,276.00

OPTIONAL COVERAGE ON STRUCTURE:

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12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

Description	Option	Limit	Premium
Building	RCV	\$ 1,324,086	\$ 5,276.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 5,276.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	9059 Gervais Circle, Naples, FL 34120	Hurricane	\$ 5,276.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,324,086	\$ 5,276.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 5,276.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	5	9063 Gervais Circle, Naples, FL 34120	Hurricane	\$ 6,624.00

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