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HCP005114  
Vista Townhomes at Heritage Bay Association, Inc.  
1044 CASTELLO DR  
Suite #206  
NAPLES, FL 34103

**Vista Townhomes at Heritage Bay Association, Inc.  
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: HCP005114-8</b>																			
Policy Period: 11/10/2024 to 11/10/2025      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 Townhomes at Heritage Bay 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>\$60,934.00</td> </tr> <tr> <td>TRIA</td> <td>\$0</td> </tr> <tr> <td>Legislative Premium Tax Discount</td> <td>(\$1,077.00)</td> </tr> <tr> <td>Legislative Fire Marshal Discount</td> <td>(\$62.00)</td> </tr> <tr> <td style="text-align: right;"><b>TOTAL</b></td> <td><b>\$59,795.00</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	\$60,934.00	TRIA	\$0	Legislative Premium Tax Discount	(\$1,077.00)	Legislative Fire Marshal Discount	(\$62.00)	<b>TOTAL</b>	<b>\$59,795.00</b>	<b>TOTAL: \$ 706</b>
<b>Coverage Cause of Loss</b>	Special																					
<b>Platinum Preferred Savings Program</b>	No																					
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Commercial Property Coverage Part	\$60,934.00																					
TRIA	\$0																					
Legislative Premium Tax Discount	(\$1,077.00)																					
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<b>TOTAL</b>	<b>\$59,795.00</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 : \$ 60,501      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: HCP005114- 8
Policy Period: 11/10/2024 to 11/10/2025		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 Townhomes at Heritage Bay 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, HC CP 00 01 08 14, CP 01 91 07 10, HC 14 20 08 14, HC FW 01 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	COMMERCIAL PROPERTY
	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
	Agency Code: H6495	Policy Number: HCP005114- 8

Policy Period: 11/10/2024 to 11/10/2025	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 Townhomes at Heritage Bay 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	9072 GERVAIS CIR NAPLES, FL 34120	Joisted Masonry	Agreed Value	\$ 5,000	3% Hurr Cal	\$ 60,934.00

**OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:**

Description	Limit
Ordinance or Law Offer Coverage - Full Coverage A with B & C Combined Sublimit	\$ 500,000.00
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	9072 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 4,594.00

**OPTIONAL COVERAGE ON STRUCTURE:**

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Policy Period: 11/10/2024 to 11/10/2025	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	\$ 1,203,452	\$ 4,594.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 4,594.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	9076 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 5,737.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,516,487	\$ 5,737.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 5,737.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	9077 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 5,737.00

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	<b>COMMERCIAL PROPERTY</b>
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<b>DESCRIPTION OF PREMISES:</b>

OPTIONAL COVERAGE ON STRUCTURE:			
Description	Option	Limit	Premium
Building	RCV	\$ 1,516,487	\$ 5,737.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 5,737.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	4	9080 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 5,737.00

<b>OPTIONAL COVERAGE ON STRUCTURE:</b>

Description	Option	Limit	Premium
Building	RCV	\$ 1,516,487	\$ 5,737.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 5,737.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium

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
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Agency Code: H6495		

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DESCRIPTION OF PREMISES:				
1	5	9081 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 5,737.00

OPTIONAL COVERAGE ON STRUCTURE:				
Description	Option	Limit	Premium	
Building	RCV	\$ 1,516,487	\$ 5,737.00	
Contents				
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit			
Sprinkler Credit	Included			
Total			\$ 5,737.00	

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	6	9084 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 5,737.00

OPTIONAL COVERAGE ON STRUCTURE:				
Description	Option	Limit	Premium	
Building	RCV	\$ 1,516,487	\$ 5,737.00	
Contents				
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit			
Sprinkler Credit	Included			
Total			\$ 5,737.00	

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	<b>COMMERCIAL PROPERTY</b>
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DESCRIPTION OF PREMISES:

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	7	9085 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 5,737.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,516,487	\$ 5,737.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 5,737.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	8	9089 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 4,594.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,203,452	\$ 4,594.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		



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DESCRIPTION OF PREMISES:

	Total		\$ 4,594.00
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Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	9	9093 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 4,594.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,203,452	\$ 4,594.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
Total			\$ 4,594.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	10	9097 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 5,737.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$ 1,516,487	\$ 5,737.00
Contents			

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**DESCRIPTION OF PREMISES:**

Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Sprinkler Credit	Included		
<b>Total</b>			\$ 5,737.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	11	9101 Gervais Circle 301-308 Naples FL 34120	Hurricane	\$ 6,493.00

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 1,516,487	\$ 5,746.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
Mail Kiosk	RCV	\$ 14,400	\$ 747.00
Sprinkler Credit	Included		
<b>Total</b>			\$ 6,493.00

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## OUTDOOR PROPERTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

CONDOMINIUM ASSOCIATION COVERAGE FORM

### SCHEDULE\*

Prem. No.	Bldg. No.	Type of Property	Limit Of Insurance	Causes Of Loss Form Applicable	Coinsurance Percentage	Additional Premium
1	11	Mail Kiosk	\$14,400.00	Special	Agreed Value%	\$747.00
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.						

#### A. Signs

With respect to outside signs described in the Schedule:

1. "Signs (other than signs attached to buildings)" is deleted from Property Not Covered.
2. In the Limits Of Insurance section, the provision which pertains to signs attached to buildings does not apply. The limit applicable to each sign is shown in the Schedule.
3. Outside signs are subject to all applicable provisions of the Cause Of Loss Form indicated in the Schedule. In addition, we will not pay for loss or damage caused by or resulting from any of the following:
  - a. Dampness or dryness of atmosphere;
  - b. Changes in or extremes of temperature;
  - c. Marring or scratching; or
  - d. Rain, snow, ice or sleet.

However, if the sign is attached to the building and is covered under the Supplemental Property Cause of Loss Form, then Exclusions **3.a.** through **3.d.** do not apply.

#### B. Fences

With respect to fences described in the Schedule:

1. "Fences" is deleted from Property Not Covered.
2. In the Limits Of Insurance section, the provision which pertains to fences does not apply. The limit applicable to each fence is shown in the Schedule.

#### C. Other Property

With respect to pool and patio decks described in the Schedule, walks, patios or other paved surfaces is deleted from Property Not Covered.