



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00051741 - 11

Effective Date: 01/24/2025 to 01/24/2026

Insured Name: POINTE TOWERS CONDOMINIUM, INC.

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0332				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -11 to 30 units						
DESCRIPTION OF PREMISES 1: 555 GULF WAY SEVEN STORY WR (14) UNIT CONDO						
Location Address 555 GULF WAY ST PETE BEACH, FL 33706-4367	Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Pinellas - 42	No. of Units 14		
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)	\$4,241,000	Wind	\$4,241,000	Class	\$3,765.00	N/A
					BCEGS and Mitigation Discount Adjustment:	\$7,489
					FHCF Build-Up Premium:	\$640
Your coverage limits have been adjusted for inflation.						
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% (\$42,410)		Bldg: 3% (\$127,230)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1970	Roof Cover FBC Equivalent (Level B)	Roof Deck Level C (Reinforced Concrete Roof Deck)	Roof-Wall Connection N/A	SWR Yes	
Building Type Type III	Roof Shape N/A	Opening Protection Class A	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 20,112.00 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: \$11,894.00						