



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 1: 2022-2040 Kings Palace Drive 2022-2040 Kings Palace Drive						
Location Address 2022 KINGS PALACE DR RIVERVIEW, FL 33578-2129	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,931.00	N/A
					FHCF Build-Up Premium:	\$467
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Unknown	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 18,589.00 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: \$14,398.00						



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Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 2	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 2: 2004-2018 Kings Palace Drive 2004-2018 Kings Palace Drive						
Location Address 2004 KINGS PALACE DR RIVERVIEW, FL 33578-2129	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



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Insured Name: Villa Serena Owners Association In

LOCATION NO. 3	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 3: 2056-2074 Kings Palace Drive 2056-2074 Kings Palace Drive						
Location Address 2056 KINGS PALACE DR RIVERVIEW, FL 33578-2129	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



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Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 4	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 4: 2041-2059 Kings Palace Drive 2041-2059 Kings Palace Drive						
Location Address 2041 KINGS PALACE DR RIVERVIEW, FL 33578-2130	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



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Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 5	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 5: 2003-2021 Santa Catalina Lane 2003-2021 Santa Catalina Lane						
Location Address 2003 KINGS PALACE DR RIVERVIEW, FL 33578-2130	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



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Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 6	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 6: 2050-2064 Santa Catalina Lane 2050-2064 Santa Catalina Lane						
Location Address 2050 SANTA CATALINA LN RIVERVIEW, FL 33578-2138	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



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Insured Name: Villa Serena Owners Association In

LOCATION NO. 7	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 7: 2065-2079 Kings Palace Drive 2065-2079 Kings Palace Drive						
Location Address 2065 KINGS PALACE DR RIVERVIEW, FL 33578-2130	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



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Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 8	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 8: 2030-2044 Santa Catalina Lane 2030-2044 Santa Catalina Lane						
Location Address 2030 SANTA CATALINA LN RIVERVIEW, FL 33578-2138	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



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Insured Name: Villa Serena Owners Association In

LOCATION NO. 9	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 9: 10233-10247 Spanish Breeze Court 10233-10247 Spanish Breeze Court						
Location Address 10233 SPANISH BREEZE CT RIVERVIEW, FL 33578-2139	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



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Insured Name: Villa Serena Owners Association In

LOCATION NO. 10	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 10: 10212-10226 River Palencia Court 10212-10226 River Palencia Court						
Location Address 10212 RIVER PALENCIA CT RIVERVIEW, FL 33578-2134	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



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Insured Name: Villa Serena Owners Association In

LOCATION NO. 11	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES	11: 10209-10227 Spanish Breeze Court		10209-10227 Spanish Breeze Court			
Location Address 10209 SPANISH BREEZE CT RIVERVIEW, FL 33578-2139	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES	Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium		Replacement Cost			
			Building		Business Personal Property	
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



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Insured Name: Villa Serena Owners Association In

LOCATION NO. 12	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 12: 2251-2269 Kings Palace Drive 2251-2269 Kings Palace Drive						
Location Address 2251 KINGS PALACE DR RIVERVIEW, FL 33578-2133	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



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Insured Name: Villa Serena Owners Association In

LOCATION NO. 13	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 13: 2209-2223 Kings Palace Drive 2209-2223 Kings Palace Drive						
Location Address 2209 KINGS PALACE DR RIVERVIEW, FL 33578-2133	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2007	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



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Insured Name: Villa Serena Owners Association In

LOCATION NO. 14	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 14: 2078-2096 Kings Palace Drive 2078-2096 Kings Palace Drive						
Location Address 2078 KINGS PALACE DR RIVERVIEW, FL 33578-2129	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes	Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2007	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 15	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 15: 2005-2019 River Turia Circle 2005-2019 River Turia Circle						
Location Address 2005 RIVER TURIA CIR RIVERVIEW, FL 33578-2135	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2007	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 16	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 16: 2025-2043 River Turia Circle 2025-2043 River Turia Circle						
Location Address 2025 RIVER TURIA CIR RIVERVIEW, FL 33578-2135	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2007	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 17	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 17: 2256-2270 Kings Palace Drive 2256-2270 Kings Palace Drive						
Location Address 2256 KINGS PALACE DR RIVERVIEW, FL 33578-2132	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2007	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 18	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 18: 2104-2118 River Turia Circle 2104-2118 River Turia Circle						
Location Address 2104 RIVER TURIA CIR RIVERVIEW, FL 33578-2136	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2007	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 19	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 19: 2111-2125 River Turia Circle 2111-2125 River Turia Circle						
Location Address 2111 RIVER TURIA CIR RIVERVIEW, FL 33578-2137	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2007	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 20	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 20: 2238-2252 Kings Palace Drive 2238-2252 Kings Palace Drive						
Location Address 2238 KINGS PALACE DR RIVERVIEW, FL 33578-2132	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2007	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 21	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 21: 2139-2149 River Turia Circle 2139-2149 River Turia Circle						
Location Address 2139 RIVER TURIA CIR RIVERVIEW, FL 33578-2137	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2008	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 22	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 22: 2214-2232 Kings Palace Drive 2214-2232 Kings Palace Drive						
Location Address 2214 KINGS PALACE DR RIVERVIEW, FL 33578-2132	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2008	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 23	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 23: 2147-2165 Kings Palace Drive 2147-2165 Kings Palace Drive						
Location Address 2147 KINGS PALACE DR RIVERVIEW, FL 33578-2131	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2008	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 24	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 24: 2124-2138 River Turia Circle 2124-2138 River Turia Circle						
Location Address 2124 RIVER TURIA CIR RIVERVIEW, FL 33578-2136	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2008	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 25	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 25: 2159-2173 River Turia Circle 2159-2173 River Turia Circle						
Location Address 2159 RIVER TURIA CIR RIVERVIEW, FL 33578-2137	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2007	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 26	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 26: 2146-2164 River Turia Circle 2146-2164 River Turia Circle						
Location Address 2146 RIVER TURIA CIR RIVERVIEW, FL 33578-2136	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2008	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 27	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 27: 2127-2141 Kings Palace Drive 2127-2141 Kings Palace Drive						
Location Address 2127 KINGS PALACE DR RIVERVIEW, FL 33578-2131	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$10,833.00	N/A
					FHCF Build-Up Premium:	\$335
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes	Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2008	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,765.00 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: \$11,168.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 28	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 28: 2103-2121 Kings Palace Drive 2103-2121 Kings Palace Drive						
Location Address 2103 KINGS PALACE DR RIVERVIEW, FL 33578-2131	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 10		
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)	\$2,291,400	Basic	\$2,291,400	Class	\$13,244.00	N/A
					FHCF Build-Up Premium:	\$409
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$68,742)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2009	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 19,276.00 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: \$13,653.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 29	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies - Up to 10 units						
DESCRIPTION OF PREMISES 29: 2021-2035 Kings Palace Drive 2021-2035 Kings Palace Drive						
Location Address 2021 KINGS PALACE DR RIVERVIEW, FL 33578-2130	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 8		
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)	\$1,874,100	Basic	\$1,874,100	Class	\$11,395.00	N/A
					FHCF Build-Up Premium:	\$382
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
			Yes			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$56,223)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2009	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Unknown	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 15,203.00 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: \$11,777.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 30	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0331				
BUSINESS DESCRIPTION: Fully Enclosed Clubhouse						
DESCRIPTION OF PREMISES		30: Clubhouse	Clubhouse			
Location Address 2239 KINGS PALACE DR RIVERVIEW, FL 33578-2133	Group I Construction Joisted Masonry Group I Territory Hillsborough Co Remainder	Group II Construction B Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 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/BPP Actual Cash Value	Rates	Premium	First Loss
Building (Bldg)	\$425,200	Basic	\$425,200	Class	\$2,458.00	N/A
Business Personal Property (BPP)	\$50,000	Basic	\$50,000	Class	\$371.00	N/A
					FHCF Build-Up Premium:	\$81
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost				
		Building	Business Personal Property			
		Yes	No			
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount)				
		Bldg: 3% (\$12,756)				
		BPP: 3% (\$1,500)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck Unknown	Roof-Wall Connection N/A	SWR Unknown	
Building Type Type I	Roof Shape Other	Opening Protection None	FBC Wind Speed Unknown	FBC Wind Design Unknown		
*A premium adjustment of \$ 3,863.00 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: \$2,910.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 30	BUILDING OR SPECIAL CLASS ITEM NO. 2	CSP Code: N/A				
BUSINESS DESCRIPTION: Swimming Pool (Inground Concrete or Metal)						
DESCRIPTION OF PREMISES		30: Clubhouse		Swimming Pool		
Location Address 2239 KINGS PALACE DR RIVERVIEW, FL 33578-2133	Group I Construction N/A Group I Territory Hillsborough Co Remainder	Group II Construction N/A Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade N/A No. of Units 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	\$187,000	Basic	\$187,000	Class	\$998.00	N/A
					FHCF Build-Up Premium:	\$38
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes	Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$5,610)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design 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: \$1,036.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 30	BUILDING OR SPECIAL CLASS ITEM NO. 3	CSP Code: N/A				
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		30: Clubhouse		Pool Fence		
Location Address 2239 KINGS PALACE DR RIVERVIEW, FL 33578-2133	Group I Construction Non-Combustible Group I Territory Hillsborough Co Remainder	Group II Construction N/A Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade N/A No. of Units 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	\$22,000	Basic	\$22,000	Class	\$875.00	N/A
					FHCF Build-Up Premium:	\$49
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes	Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Bldg: (\$1,000)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design 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: \$924.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 30	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		30: Clubhouse		PERIMETER FENCES/GATES		
Location Address 2239 KINGS PALACE DR RIVERVIEW, FL 33578-2133	Group I Construction Non-Combustible Group I Territory Hillsborough Co Remainder	Group II Construction N/A Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade N/A No. of Units 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	\$347,900	Basic	\$347,900	Class	\$13,190.00	N/A
					FHCF Build-Up Premium:	\$690
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes	Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 3% (\$10,437)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design 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: \$13,880.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 30	BUILDING OR SPECIAL CLASS ITEM NO. 5	CSP Code: N/A				
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		30: Clubhouse		WOOD DECK/BOARDWALK		
Location Address 2239 KINGS PALACE DR RIVERVIEW, FL 33578-2133	Group I Construction Frame Group I Territory Hillsborough Co Remainder	Group II Construction N/A Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade N/A No. of Units 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	\$9,000	Basic	\$9,000	Class	\$357.00	N/A
					FHCF Build-Up Premium:	\$20
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes	Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Bldg: (\$1,000)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design 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: \$377.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10096600 - 1

Effective Date: 06/15/2023 to 06/15/2024

Insured Name: Villa Serena Owners Association In

LOCATION NO. 30	BUILDING OR SPECIAL CLASS ITEM NO. 6	CSP Code: N/A				
BUSINESS DESCRIPTION: Detached Open-Sided Structures (Sheds, Carports, Cabanas, Mail Kiosks)						
DESCRIPTION OF PREMISES		30: Clubhouse		ENTRY FIXTURE		
Location Address 2239 KINGS PALACE DR RIVERVIEW, FL 33578-2133	Group I Construction Non-Combustible Group I Territory Hillsborough Co Remainder	Group II Construction N/A Group II Territory Seacoast Zone 3	Protection Class 3 Coastal Territory None	BCEGS Grade N/A No. of Units 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	\$25,600	Basic	\$25,600	Class	\$1,019.00	N/A
					FHCF Build-Up Premium:	\$57
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes	Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$1,000		Bldg: (\$1,000)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 2006	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design 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: \$1,076.00						