

YUDANIS HERNANDEZ
OPTION INSURANCE SOLUTIONS, INC
13831 SW 59TH ST STE 200
MIAMI, FL 33183

HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC
PO BOX 173737
HIALEAH, FL 33017-3737



POLICY CHANGE SUMMARY

POLICY NUMBER: 10331773 - 1	POLICY PERIOD	FROM 07/01/2023	TO 07/01/2024
at 12:01 a.m. Eastern Time			
Transaction: AMENDED DECLARATIONS	Effective: 07/26/2023		

Item	Prior Policy Information	Amended Policy Information
Locations and Buildings		
10: 2186 W 60TH ST		
1: 3 STORY MASONRY 26 UNIT CONDO		
Owner Occupied Units	27	26
Owner Occupied Sq Ft	28512	27456
Description	3 STORY MASONRY 27 UNIT CONDO	3 STORY MASONRY 26 UNIT CONDO
FHCF Owner Occupied Units	27	26
FHCF Owner Occupied Sq Ft	28512	27456
FHCF Owner Occupied Sq Ft %	44	100
Total Area of Building (sq. ft)	28512	27456
Number of Units in Building	27	26
11: 2190 W 60TH ST		
1: 3 STORY MASONRY 14 UNIT CONDO		
Owner Occupied Sq Ft	14255	14784
Owner Occupied Sq Ft %	88	100
Description	2 STORY MASONRY 14 UNIT CONDO	3 STORY MASONRY 14 UNIT CONDO
FHCF Owner Occupied Sq Ft	14255	14784
Total Area of Building (sq. ft)	14255	14784
Number of Stories	2	3
12: 2194 W 60TH ST		
1: 2 STORY MASONRY 23 UNIT CONDO		
Description	3 STORY MASONRY 23 UNIT CONDO	2 STORY MASONRY 23 UNIT CONDO
1: 2150 W 60TH ST		
1: 3 STORY MASONRY 13 UNIT CONDO		
Owner Occupied Units	14	13
Owner Occupied Sq Ft	12671	13199
Mercantile, Service or Office Units Sq Ft %		0
Description	2 STORY MASONRY 14 UNIT CONDO	3 STORY MASONRY 13 UNIT CONDO
FHCF Owner Occupied Units	14	13
FHCF Owner Occupied Sq Ft	12671	13199
Total Area of Building (sq. ft)	12671	13199
Number of Stories	2	3
Number of Units in Building	14	13
2: Guardhouse		Added
Coverages		
Building Coverage		Added

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



POLICY CHANGE SUMMARY

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Item	Prior Policy Information	Amended Policy Information
2: 2154 W 60TH ST		
1: 2 STORY MASONRY 36 UNIT CONDO		
Owner Occupied Sq Ft %	66	100
FHCF Owner Occupied Sq Ft %	66	100
3: 2158 W 60TH ST		
1: 2 STORY MASONRY 16 UNIT CONDO		
Owner Occupied Units	14	16
Description	2 STORY MASONRY 14 UNIT CONDO	2 STORY MASONRY 16 UNIT CONDO
FHCF Owner Occupied Units	14	16
FHCF Mercantile, Service or Office Units %		0
Number of Units in Building	14	16
4: 2162 W 60TH ST		
1: 3 STORY MASONRY 23 UNIT CONDO		
Owner Occupied Sq Ft	23436	23230
Owner Occupied Sq Ft %	54	100
FHCF Owner Occupied Units %	60	100
FHCF Owner Occupied Sq Ft	23436	23230
Total Area of Building (sq. ft)	23436	23230
6: 2170 W 60TH ST		
1: 2 STORY MASONRY 36 UNIT CONDO		
Description	3 STORY MASONRY 36 UNIT CONDO	2 STORY MASONRY 36 UNIT CONDO
Number of Stories	3	2
7: 2174 W 60TH ST		
1: 3 STORY MASONRY 12 UNIT CONDO		
Owner Occupied Units %	85	100
Owner Occupied Sq Ft	12144	12672
Mercantile, Service or Office Units Sq Ft %		0
Description	2 STORY MASONRY 12 UNIT CONDO	3 STORY MASONRY 12 UNIT CONDO
FHCF Owner Occupied Sq Ft	12144	12672
FHCF Mercantile, Service or Office Units %		0
Total Area of Building (sq. ft)	12144	12672
Number of Stories	2	3
8: 2178 W 60TH ST		
1: 3 STORY MASONRY 30 UNIT CONDO		
Owner Occupied Sq Ft	23579	23771
FHCF Owner Occupied Sq Ft	23579	23771
FHCF Owner Occupied Sq Ft %	53	100
Total Area of Building (sq. ft)	23579	23771
9: 2182 W 60TH ST		
1: 3 STORY MASONRY 11 UNIT CONDO		
Owner Occupied Units	12	11
Owner Occupied Sq Ft	12671	11821
Description	2 STORY MASONRY 12 UNIT CONDO	3 STORY MASONRY 11 UNIT CONDO

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CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Item	Prior Policy Information	Amended Policy Information
FHCF Owner Occupied Units	12	11
FHCF Owner Occupied Sq Ft	12671	11821
Total Area of Building (sq. ft)	12671	11821
Number of Stories	2	3
Number of Units in Building	12	11

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CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 10331773 - 1	POLICY PERIOD FROM 07/01/2023 at 12:01 a.m. Eastern Time	TO 07/01/2024
Transaction: AMENDED DECLARATIONS	Effective: 07/26/2023	CR-M
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC PO BOX 173737 HIALEAH, FL 33017-3737	Agent YUDANIS HERNANDEZ OPTION INSURANCE SOLUTIONS, INC 13831 SW 59TH ST STE 200 MIAMI, FL 33183	Fl. Agent Lic. # W025735
Telephone: 305-916-8622	Telephone: 305-225-9550	

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$315,520.00
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$2,209.00
State Fire Marshal Regulatory Surcharge	\$316.00
Tax-Exempt Surcharge	\$5,522.00
TOTAL:	\$323,571.00
Change in Policy Premium:	\$148.00

The portion of your premium for

Hurricane Coverage is: \$234,861.00

Non - Hurricane Coverage is: \$80,659.00

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

Authorized By: YUDANIS HERNANDEZ

Issued Date: 08/04/2023

Countersigned: 08/04/2023

BY:

Timothy M. Cerio
President/CEO and Executive Director
Citizens Property Insurance Corporation



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, 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: 2150 W 60TH ST		3 STORY MASONRY 13 UNIT CONDO		
Location Address 2150 W 60TH ST HIALEAH, FL 33016-2675	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 13		
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)	\$1,578,500	Basic	\$1,578,500	Class	\$20,520.00	N/A
					FHCF Build-Up Premium:	\$1,411
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$78,925)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 12,567.00 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: \$21,931.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 2		CSP Code: 0332		
BUSINESS DESCRIPTION: Fully Enclosed Guardhouse						
DESCRIPTION OF PREMISES		1: 2150 W 60TH ST		Guardhouse		
Location Address 2150 W 60TH ST HIALEAH, FL 33016-2675		Group I Construction Joisted Masonry Group I Territory Hialeah (City of)		Group II Construction B Group II Territory Seacoast Zone 1		Protection Class 1 Coastal Territory None
						BCEGS Grade Ungraded 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
Building (Bldg)	\$5,000	Basic	\$5,000	Class	\$132.00	N/A
					FHCF Build-Up Premium:	\$11
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		Hurricane Percentage Deductible				
\$10,000		Bldg: (\$2,500)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1985	Roof Cover Unknown	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR Unknown	
Building Type Type I	Roof Shape Unknown	Opening Protection None	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: \$143.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 2	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0333				
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -Over 30 units						
DESCRIPTION OF PREMISES		2: 2154 W 60TH ST		2 STORY MASONRY 36 UNIT CONDO		
Location Address 2154 W 60TH ST HIALEAH, FL 33016-2682	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 36		
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)	\$2,203,900	Basic	\$2,203,900	Class	\$28,650.00	N/A
					FHCF Build-Up Premium:	\$1,970
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$110,195)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 17,548.00 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: \$30,620.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 3	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		3: 2158 W 60TH ST		2 STORY MASONRY 16 UNIT CONDO		
Location Address 2158 W 60TH ST HIALEAH, FL 33016-2693	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 16		
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)	\$1,047,300	Basic	\$1,047,300	Class	\$13,615.00	N/A
					FHCF Build-Up Premium:	\$936
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$52,365)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 8,337.00 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: \$14,551.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 4		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		4: 2162 W 60TH ST		3 STORY MASONRY 23 UNIT CONDO		
Location Address 2162 W 60TH ST HIALEAH, FL 33016-7701		Group I Construction Joisted Masonry Group I Territory Hialeah (City of)		Group II Construction B Group II Territory Seacoast Zone 1		Protection Class 1 Coastal Territory None
						BCEGS Grade Ungraded No. of Units 23
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)	\$2,652,900	Basic	\$2,652,900	Class	\$32,869.00	N/A
					FHCF Build-Up Premium:	\$2,219
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$132,645)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 19,887.00 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: \$35,088.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 5	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		5: 2166 W 60TH ST		2 STORY MASONRY 16 UNIT CONDO		
Location Address 2166 W 60TH ST HIALEAH, FL 33016-2698	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 16		
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)	\$1,047,300	Basic	\$1,047,300	Class	\$13,615.00	N/A
					FHCF Build-Up Premium:	\$936
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$52,365)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 8,337.00 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: \$14,551.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 6	BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0333			
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -Over 30 units						
DESCRIPTION OF PREMISES		6: 2170 W 60TH ST		2 STORY MASONRY 36 UNIT CONDO		
Location Address 2170 W 60TH ST HIALEAH, FL 33016-7704	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 36		
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)	\$2,203,900	Basic	\$2,203,900	Class	\$28,650.00	N/A
					FHCF Build-Up Premium:	\$1,970
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$110,195)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 17,548.00 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: \$30,620.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 7	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		7: 2174 W 60TH ST		3 STORY MASONRY 12 UNIT CONDO		
Location Address 2174 W 60TH ST HIALEAH, FL 33016-2920	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 12		
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)	\$1,520,500	Basic	\$1,520,500	Class	\$19,767.00	N/A
					FHCF Build-Up Premium:	\$1,359
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$76,025)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 12,105.00 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: \$21,126.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 8	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		8: 2178 W 60TH ST		3 STORY MASONRY 30 UNIT CONDO		
Location Address 2178 W 60TH ST HIALEAH, FL 33016-7705	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 30		
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)	\$2,762,500	Basic	\$2,762,500	Class	\$34,226.00	N/A
					FHCF Build-Up Premium:	\$2,311
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes			
DEDUCTIBLE						
All Other Perils Deductible		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$138,125)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 20,709.00 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: \$36,537.00						



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301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 9	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	9: 2182 W 60TH ST	3 STORY MASONRY 11 UNIT CONDO				
Location Address 2182 W 60TH ST HIALEAH, FL 33016-2673	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 11		
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)	\$1,426,200	Basic	\$1,426,200	Class	\$18,541.00	N/A
					FHCF Build-Up Premium:	\$1,275
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$71,310)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 11,353.00 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: \$19,816.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 10	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		10: 2186 W 60TH ST		3 STORY MASONRY 26 UNIT CONDO		
Location Address 2186 W 60TH ST HIALEAH, FL 33016-7706	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 26		
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)	\$3,083,600	Basic	\$3,083,600	Class	\$38,206.00	N/A
					FHCF Build-Up Premium:	\$2,580
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$154,180)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 23,116.00 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: \$40,786.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 11	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		11: 2190 W 60TH ST		3 STORY MASONRY 14 UNIT CONDO		
Location Address 2190 W 60TH ST HIALEAH, FL 33016-7707	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded 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)	\$1,748,900	Basic	\$1,748,900	Class	\$22,736.00	N/A
					FHCF Build-Up Premium:	\$1,563
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$87,445)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 13,924.00 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: \$24,299.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 12	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		12: 2194 W 60TH ST		2 STORY MASONRY 23 UNIT CONDO		
Location Address 2194 W 60TH ST HIALEAH, FL 33016-7708	Group I Construction Joisted Masonry Group I Territory Hialeah (City of)	Group II Construction B Group II Territory Seacoast Zone 1	Protection Class 1 Coastal Territory None	BCEGS Grade Ungraded No. of Units 23		
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)	\$1,831,900	Basic	\$1,831,900	Class	\$23,814.00	N/A
					FHCF Build-Up Premium:	\$1,638
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		Hurricane Percentage Deductible				
\$10,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$91,595)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1986	Roof Cover FBC Equivalent	Roof Deck Level C	Roof-Wall Connection Single Wraps	SWR No	
Building Type Type I	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 14,586.00 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: \$25,452.00						



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10331773 - 1

Effective Date: 07/01/2023 to 07/01/2024

Insured Name: HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE
FOR HURRICANE LOSSES, WHICH MAY RESULT
IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**YOUR POLICY PROVIDES COVERAGE FOR A
CATASTROPHIC GROUND COVER COLLAPSE THAT
RESULTS IN THE PROPERTY BEING CONDEMNED AND
UNINHABITABLE. OTHERWISE, YOUR POLICY DOES
NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES.
YOU MAY PURCHASE ADDITIONAL COVERAGE FOR
SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY
RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

**PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE
TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.**



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

**COMMERCIAL PROPERTY POLICY
FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER	10331773 - 1	POLICY PERIOD FROM	07/01/2023	TO	07/01/2024
at 12:01 a.m. Eastern Time					

Named Insured HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

An entry below of "All" indicates the form applies to all items scheduled in the policy

Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	CIT 00 02	07 23	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	CIT CR 01 25	07 23	FLORIDA CHANGES
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT 02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	CIT 14 20	02 23	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
ALL	ALL	CIT 03 27	01 14	FLORIDA HURRICANE PERCENTAGE DEDUCTIBLE - EACH HURRICANE (RESIDENTIAL RISKS)
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
2	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
3	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
4	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 08/04/2023

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CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

**COMMERCIAL PROPERTY POLICY
FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 10331773 - 1 **POLICY PERIOD** FROM 07/01/2023 TO 07/01/2024
at 12:01 a.m. Eastern Time

Named Insured HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

Location No.	Building No.	Form No.	Edition Date	Description
5	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
6	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
7	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
8	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
9	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
10	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
11	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
12	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 08/04/2023

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CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY
POLICY INTEREST SCHEDULE

POLICY NUMBER	10331773 - 1	POLICY PERIOD FROM	07/01/2023	TO	07/01/2024
at 12:01 a.m. Eastern Time					

Named Insured HIALEAH CLUB VILLAS CONDOMINIUM ASSOCIATION, INC

Location No.	Building No.	Interest Type	Name and Mailing Address
No Additional Interests.			

Issued Date: 08/04/2023

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