

| | | |
|---|---|--|
| Heritage Property & Casualty Insurance Company | 1401 N Westshore Blvd Tampa, FL 33607 | COMMERCIAL PROPERTY |
| | If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. Agency Code: H5222 | New Business 12/31/2025 |
| | | Policy Number: HCP010634- 0 |
| Policy Period: 12/31/2025 to 12/31/2026 | | 12:01 A.M. Standard Time at the address of the First Named Insured stated below. |

Ernie Garateix Authorized Representative

| | | |
|---|--|--|
| Heritage Property & Casualty Insurance Company | 1401 N Westshore Blvd Tampa, FL 33607 | COMMERCIAL PROPERTY |
| | If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. | New Business 12/31/2025 |
| | Agency Code: H5222 | Policy Number: HCP010634- 0 |
| Policy Period: 12/31/2025 to 12/31/2026 | | 12:01 A.M. Standard Time at the address of the First Named Insured stated below. |
| <u>NAMED INSURED AND ADDRESS</u> | | |
| Water's Edge IV Condominium Association, Inc. c/o Ameri-Tech Community Management, Inc. 24701 US HIGHWAY 19 N Suite 102 CLEARWATER, FL 33763 Phone number: | | |
| <u>BUSINESS DESCRIPTION:</u> Condominium Associations | | |
| <u>FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT TIME OF ISSUE:</u> | | |
| HC MEP 07 25, IL 09 32 07 02, HC 00 02 TOC 05 18, CP 01 40 07 06, CP 10 32 08 08, HC 00 17 07 23, CP P 003 07 06, HC CP 00 01 08 14, CP 01 91 07 10, HC FW 01 08 14, HP 01 75 10 19, HC 14 20 04 25, HP 05 01 10 19, HC 04 05 08 14, CP 03 23 03 24, HC CDB 06 23, IL 09 53 01 15, HC 00 10 08 14, CP 01 25 03 23, CP 10 30 06 07, CP 00 17 06 07, HC 00 14 08 14, HP 01 12 10 19, CP 00 90 07 88, IL 09 35 07 02, IL 02 55 03 24, HC 00 01 07 25, CP 03 22 01 06 | | |
| <u>MORTGAGE HOLDER(S):</u> | | |
| MORTGAGE HOLDER NAME AND MAILING ADDRESS | | |
| <u>ADDITIONAL NAMED INSURED(S)</u> | | |
| ADDITIONAL NAMED INSURED NAME AND MAILING ADDRESS | | |

| | | |
|---|--|-----------------------------|
| Heritage Property & Casualty Insurance Company | 1401 N Westshore Blvd Tampa, FL 33607 | COMMERCIAL PROPERTY |
| | If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. | New Business 12/31/2025 |
| | Agency Code: H5222 | Policy Number: HCP010634- 0 |

Policy Period: 12/31/2025 to 12/31/2026 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

NAMED INSURED AND ADDRESS

Water's Edge IV Condominium Association, Inc.
c/o Ameri-Tech Community Management, Inc.
24701 US HIGHWAY 19 N
Suite 102
CLEARWATER, FL 33763
Phone number:

BUSINESS DESCRIPTION: Condominium Associations

DESCRIPTION OF PREMISES:

| Loc. No. | Location Address | Construction | Co-insurance % | All Other Perils Deductible | Hurricane Deductible or Wind/Hail Deductible | Premium |
|----------|--------------------------------------|---|----------------|-----------------------------|--|--------------|
| 1 | 11485 OAKHURST RD LARGO, FL 33774 | Modified Fire Resistive or Fire Resistive | 80 | \$ 5,000 | 5% Hurr Cal | \$ 58,366.00 |

OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:

| Description | Limit |
|--|---------------------|
| Ordinance or Law Offer Coverage - Full Coverage A with B & C Combined Sublimit | \$ 1,000,000.00 |
| Catastrophic Ground Coverage Collapse (CGCC) | |
| Inflation Guard | 2% |
| Equipment Breakdown | Included |
| Commercial Cyber Data Breach | \$100,000/\$100,000 |

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

| Loc. No. | Struc. No. | Structure Name | Opening Protection | Premium |
|----------|------------|---|--------------------|--------------|
| 1 | 1 | (Bldg A) 11485 Oakhurst Rd, Largo, FL 33774 | None | \$ 14,695.00 |

| | | |
|---|--|------------------------------------|
| Heritage Property & Casualty Insurance Company | 1401 N Westshore Blvd Tampa, FL 33607 | COMMERCIAL PROPERTY |
| | If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. | New Business 12/31/2025 |
| | Agency Code: H5222 | Policy Number: HCP010634- 0 |

Policy Period: 12/31/2025 to 12/31/2026 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

| Description | Option | Limit | Premium |
|---------------------------------|--|--------------|---------------------|
| Building | RCV | \$ 4,097,400 | \$ 14,695.00 |
| Contents | | | |
| Ordinance or Law Offer Coverage | Full Coverage A with B & C Combined Sublimit | | |
| Total | | | \$ 14,695.00 |

| Loc. No. | Struc. No. | Structure Name | Opening Protection | Premium |
|----------|------------|---|--------------------|--------------|
| 1 | 2 | (Bldg B) 11485 Oakhurst Rd, Largo, FL 33774 | None | \$ 14,695.00 |

OPTIONAL COVERAGE ON STRUCTURE:

| Description | Option | Limit | Premium |
|---------------------------------|--|--------------|---------------------|
| Building | RCV | \$ 4,097,400 | \$ 14,695.00 |
| Contents | | | |
| Ordinance or Law Offer Coverage | Full Coverage A with B & C Combined Sublimit | | |
| Total | | | \$ 14,695.00 |

| Loc. No. | Struc. No. | Structure Name | Opening Protection | Premium |
|----------|------------|--|--------------------|--------------|
| 1 | 3 | (Clubhouse) 11485 Oakhurst Rd, Largo, FL 33774 | None | \$ 28,476.00 |

| | | |
|---|--|-----------------------------|
| Heritage Property & Casualty Insurance Company | 1401 N Westshore Blvd Tampa, FL 33607 | COMMERCIAL PROPERTY |
| | If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719. | New Business 12/31/2025 |
| | Agency Code: H5222 | Policy Number: HCP010634- 0 |

Policy Period: 12/31/2025 to 12/31/2026 12:01 A.M. Standard Time at the address of the First Named Insured stated below.

DESCRIPTION OF PREMISES:

OPTIONAL COVERAGE ON STRUCTURE:

| Description | Option | Limit | Premium |
|---------------------------------|--|------------|--------------|
| Building | RCV | \$ 411,600 | \$ 3,945.00 |
| Contents | | | |
| Ordinance or Law Offer Coverage | Full Coverage A with B & C Combined Sublimit | | |
| Swimming Pools | RCV | \$ 79,900 | \$ 687.00 |
| Spas | RCV | \$ 20,500 | \$ 176.00 |
| Carports | RCV | \$ 59,500 | \$ 3,602.00 |
| Carports | RCV | \$ 68,000 | \$ 4,116.00 |
| Carports | RCV | \$ 68,000 | \$ 4,116.00 |
| Carports | RCV | \$ 76,500 | \$ 4,631.00 |
| Carports | RCV | \$ 136,000 | \$ 7,203.00 |
| Total | | | \$ 28,476.00 |