

CUMIS SPECIALTY INSURANCE COMPANY
COMMERCIAL PACKAGE POLICY DECLARATIONS PAGE

Policy Number: CIUHOA100135-03	Renewal Of: CIUHOA100135-02
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Inception Date: 8/25/2024	Expiration Date: 8/25/2025	12:01 AM Standard Time at the address of the insured as stated herein.
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Named Insured and Address	Producing Agency Name and Address
PARK LAKE AT PARSONS CONDOMINIUM ASSOCIATION, INC. 208 LAKE PARSONS GREEN BRANDON, FL 33511	Comegys Insurance Agency, Inc. Po Box 1438 St Petersburg, FL 33731

This policy consists of the following coverage parts for which a premium is indicated. The premium may be subject to audit by the company.

Coverage(s) Included in Policy	Premium
Commercial Property	Included
Commercial General Liability , Incl Hired/Non-Owned Auto	Included
Crime - Employee Dishonesty	Included
Directors & Officers Liability	Included
Policy Premium:	\$36,344.00
Fees	
Policy Fee	\$750.00
Surplus Lines Tax	\$1,832.44
FLSLSO Service Fee	\$22.26
FHCF Fee	\$0.00
EMPA Fee	\$4.00
CPIC Emergency Assessment Fee	\$0.00
Total Premium and Fees:	\$38,952.70

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 Supercedes Any Previous Policy Bearing The Same Number And Policy Period.

**“SURPLUS LINES INSURERS’ POLICY RATES AND FORMS ARE NOT
APPROVED BY ANY STATE REGULATORY AGENCY.”**

Payment Method: This is an agency bill policy.

Premium payable at inception:

Countersigned this 26th day of August, 2024



Authorized Representative

POLICY LOCATION SCHEDULE

Policy Number: CIUHOA100135-03 **Policy Period:** 8/25/2024 **To:** 8/25/2025
Named Insured: PARK LAKE AT PARSONS CONDOMINIUM ASSOCIATION, INC.

LOCATIONS OF ALL PREMISES YOU OWN, RENT, OR OCCUPY

Bldg #	Address	Building Name	Building Desc.	City	State	Zip
1	208 LAKE PARSONS GRN	CLUB HOUSE	Club House	BRANDON	FL	33511
2	208 LAKE PARSONS GRN	MAIL KIOSK	Mail Facility	BRANDON	FL	33511
3	208 LAKE PARSONS GRN	RACQUETBALL	Maintenance Building	BRANDON	FL	33511
4	208 LAKE PARSONS GRN	CH-DECK	Decking	BRANDON	FL	33511
5	208 LAKE PARSONS GRN	CH-TRASH	Trash Building	BRANDON	FL	33511
6	208 LAKE PARSONS GRN	CH-SHOWER	Wash Station	BRANDON	FL	33511
7	208 LAKE PARSONS GRN	CH-FENCE	Fences	BRANDON	FL	33511
8	208 LAKE PARSONS GRN	CH -BENCH WALL	Fences	BRANDON	FL	33511
9	208 LAKE PARSONS GRN	CH-METAL FENCE	Fences	BRANDON	FL	33511
10	208 LAKE PARSONS GRN	CH-PLANTER	Entry Fixtures	BRANDON	FL	33511
11	208 LAKE PARSONS GRN	CH- GAZEBO	Gazebo	BRANDON	FL	33511
12	208 LAKE PARSONS GRN	CH- POOL	Swimming Pools	BRANDON	FL	33511
13	208 LAKE PARSONS GRN	TRASH	Trash Building	BRANDON	FL	33511
14	208 LAKE PARSONS GRN	FLAG POLE	Flag Pole	BRANDON	FL	33511
15	208 LAKE PARSONS GRN	LIFT STATION	Lift Station	BRANDON	FL	33511
16	208 LAKE PARSONS GRN	MONUMENT	Entry Fixtures	BRANDON	FL	33511
17	208 LAKE PARSONS GRN	MAIL KIOSK	Mail Facility	BRANDON	FL	33511
18	208 LAKE PARSONS GRN	FENCE VINYL	Fences	BRANDON	FL	33511
19	208 LAKE PARSONS GRN	IRRIGATION	Irrigation System	BRANDON	FL	33511
20	208 LAKE PARSONS GRN	FENCE-CHAIN	Fences	BRANDON	FL	33511

POLICY LOCATION SCHEDULE

Policy Number: CIUHOA100135-03 Policy Period: 8/25/2024 To: 8/25/2025
Named Insured: PARK LAKE AT PARSONS CONDOMINIUM ASSOCIATION, INC.

LOCATIONS OF ALL PREMISES YOU OWN, RENT, OR OCCUPY

Bldg #	Address	Building Name	Building Desc.	City	State	Zip
21	208 LAKE PARSONS GRN	SHED	Storage Building	BRANDON	FL	33511
22	208 LAKE PARSONS GRN	TENNIS COURT	Tennis Court	BRANDON	FL	33511
23	208 LAKE PARSONS GRN	TENNIS LIGHTS	Light Poles	BRANDON	FL	33511
24	208 LAKE PARSONS GRN	42 CAMERA CCTV	Blanket Outdoor Property	BRANDON	FL	33511
25	208 LAKE PARSONS GRN	MAIL BOXES	Mail Facility	BRANDON	FL	33511
26	208 LAKE PARSONS GRN	HAMPTONS	Residential Building	BRANDON	FL	33511

Home Office:
2000 Heritage Way
Waverly, IA 50677

Administrative Office:
5910 Mineral Point Rd.
Madison, WI 53705

CUMIS SPECIALTY INSURANCE COMPANY

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE

Policy Number: CIUHOA100135-03

Policy Period: 8/25/2024

To: 8/25/2025

Named Insured: PARK LAKE AT PARSONS CONDOMINIUM ASSOCIATION, INC.

COVERAGES PROVIDED AND DESCRIPTION OF PREMISES: INSURANCE AT THE DESCRIBED PREMISIS APPLIES ONLY
FOR THE COVERAGES SHOWN BELOW.

<u>Description</u>	<u>Amount</u>
Covered Cause	Special
Valuation	Replacement Cost
Agreed Amount - expires 8/25/2025	Included
Coinsurance, if Agreed Amount provision is not renewed	100%
AOP Deductible	\$1,000
Hurricane Only Deductible, Per Occurrence	2%
Inflation Guard	0%
Terrorism	Excluded

<u>Optional Coverage:</u>	<u>Amount</u>
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DESCRIBED PREMISES SCHEDULE

[illegible]

Home Office:
2000 Heritage Way
Waverly, IA 50677

Administrative Office:
5910 Mineral Point Rd.
Madison, WI 53705

CUMIS SPECIALTY INSURANCE COMPANY

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS PAGE

Policy Number: CIUHOA100135-03

Policy Period: 8/25/2024

To: 8/25/2025

Named Insured: PARK LAKE AT PARSONS CONDOMINIUM ASSOCIATION, INC.

LIMITS OF INSURANCE

General Aggregate Limit (Other Than Products - Completed Operations)	\$2,000,000
Products - Completed Operations Aggregate Limit	\$2,000,000
Each Occurrence Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Hired / Non-Owned Auto Limit	\$1,000,000
Damages To Premises Rented to You Limit (Any One Premises)	\$50,000
Medical Payments Expense Limit (Any One Person)	\$5,000
Terrorism	Excluded

BUSINESS DESCRIPTION AND LOCATION OF PREMISES

Business Description: Residential Condominium

Location - See Location Schedule

PREMIUM

<u>Code No.</u>	<u>Classification Description</u>	<u>Premium Basis</u>	<u>Exposure</u>
62003	Residential Condominium	Units	232
48925	Swimming Pool	Each	1
62000	Commercial Area	Sq. Ft.	0
10105	Boat/Dock Facility	Flat	0
46671	Playground	Flat	2
44311	Fitness Center	Flat	0

CUMIS SPECIALTY INSURANCE COMPANY

COMMERCIAL CRIME COVERAGE PART DECLARATIONS PAGE

Policy Number: CIUHOA100135-03

Policy Period: 8/25/2024

To: 8/25/2025

Named Insured: PARK LAKE AT PARSONS CONDOMINIUM ASSOCIATION, INC.

COVERAGES, LIMITS OF INSURANCE AND DEDUCTIBLES

Insuring Agreements, Limit of Insurance and Deductible Amounts shown below are subject to all of the terms of this policy that apply.

Blanket Limit Coverage		\$500,000
Employee Theft		Included in Blanket Limit
Deductible	\$2,000.00	
Forgery or Alteration		Included in Blanket Limit
Deductible	\$2,000.00	
Inside and Outside The Premises- Theft of Money & Securities		Included in Blanket Limit
Deductible	\$2,000.00	
Money Orders and Counterfeit Money		Included in Blanket Limit
Deductible	\$2,000.00	
Funds Transfer Fraud		Included in Blanket Limit
Deductible	\$2,000.00	
Computer Fraud		Included in Blanket Limit
Deductible	\$2,000.00	
Employee Benefit Plan Included as Insured under Employee Theft		No Coverage
Deductible	N/A	
Include Designated Agents as Employees-Accountant or Bookkeeper-Employee Theft		No Coverage
Deductible	N/A	

CUMIS SPECIALTY INSURANCE COMPANY

**CONDOMINIUM DIRECTORS OFFICERS AND EMPLOYMENT PRACTICES LIABILITY
INSURANCE POLICY DECLARATIONS PAGE**

Policy Number: CIUHOA100135-03

Policy Period: 8/25/2024

To: 8/25/2025

Named Insured: PARK LAKE AT PARSONS CONDOMINIUM ASSOCIATION, INC.

ITEM 1. **INSURED ORGANIZATION NAME AND PRINCIPAL ADDRESS**

PARK LAKE AT PARSONS CONDOMINIUM ASSOCIATION, INC.
208 LAKE PARSONS GREEN
BRANDON, FL 33511

ITEM 2. **POLICY PERIOD**

FROM 8/25/2024 TO 8/25/2025 at 12:01 am

Local time at the address shown in item

ITEM 3. **LIMIT OF LIABILITY**

\$ 1,000,000 maximum aggregate limit of liability for all claims first made in the policy

period. EACH CLAIM LIMIT \$ 1,000,000

ITEM 4. **DEDUCTIBLE \$ 2,500 per claim**

ITEM 5. **PREMIUM \$Included**

ITEM 6. **ENDORSEMENTS ATTACHED**

ITEM 7. **NOTICES**

All notices required to be given to the insurer under this policy shall be addressed to:

CUMIS Specialty Insurance Company
5910 Mineral Point Road
Madison, WI 53705

These Declarations along with the completed and signed Condominium Association Supplemental application, the Condominium Directors, Officers and Employment Practices Liability Insurance Policy and any endorsements attached shall constitute the contract between the insured and us.

POLICY FORMS DECLARATIONS

Form Number	Form Date	Form Description
CSIC 70 02	05/23	Signature Page
CSIC CIU CPP 001D	10/12	Commercial Package Policy Declarations Page
CSIC CIU CP 012D	01/14	Commercial Property Coverage Part Declarations Page
CSIC CIU GL 007D	10/12	Commercial General Liability Coverage Part Declarations Page
CSIC CIU CR 001D	01/16	Commercial Crime Coverage Part Declarations Page
CSIC CIU DO 005D	10/12	Condominium Association Directors, Officers And Employment Practices Liability Insurance Policy Declarations Page
CIU0101FL	03/08	Surplus Lines Statement
CSIC CIU IL 001	10/12	Minimum Earned Premium Endorsement
IL0003	09/08	Calculation of Premium
IL0017	11/98	Common Policy Conditions
CSIC 70 03	05/23	Service of Suit Clause
CSIC CIU IL 015	11/13	Nuclear, Biological Or Chemical Exclusion
TRIA Disclosure	09/12	Policyholder Disclosure Notice of Terrorism Insurance Coverage And Cap On Losses
CSIC CIU IL 016	11/13	Terrorism Exclusion
CSIC CIU IL 031	05/20	Cancellation And Nonrenewal Endorsement
CP0010	10/12	Building and Personal Property Coverage Form
CP1030	10/12	Causes of Loss - Special Form
CP0090	07/88	Commercial Property Conditions
CP0125	07/08	Florida Changes
IL0112	06/10	Florida Changes - Mediation or Appraisal (Commercial Residential Property)
IL0175	09/07	Florida Changes - Legal Action Against Us
CP0140	07/06	Exclusion of Loss Due to Virus or Bacteria
CSIC CIU CP 049	11/20	Communicable Disease Exclusion
CSIC CIU CP 003	10/12	Screened Enclosure Exclusion
CP1410	06/95	Additional Covered Property
IL0935	07/02	Exclusion of Certain Computer-Related Losses
CSIC CIU CP 008	10/12	Additional Property Coverage Endorsement
CSIC CIU CP 031	09/14	Florida Hurricane Percentage Deductible - Each Hurricane (Residential Risks)
CP1420	07/88	Additional Property Not Covered
CSIC 11 07	05/23	PFAs And Related Chemicals Exclusion Endorsement
CSIC CIU CP 019	07/13	Special Activity Exclusion
CG0001	12/07	Commercial General Liability Coverage Form
CG0300	01/96	Deductible Liability Insurance
CG2004	11/85	Additional Insured - Condominium Unit Owners
CG0067	03/05	Exclusion - Violation of Statutes that Govern E-mails, Fax, Phone Calls or Other Methods of Sending Material or Information
CG2147	12/07	Exclusion - Employment Related Practices Exclusion

CG2165	12/04	Exclusion – Total Pollution Exclusion With A Building Heating, Cooling, And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG2160	09/98	Exclusion - Year 2000 Computer-Related And Other Electronic Problems
CG2167	12/04	Fungi or Bacteria Exclusion
CG2196	03/05	Silica or Silica Related Dust Exclusion
CSIC CIU IL 018	11/13	Nuclear, Biological or Chemical Terrorism Exclusion
CG2186	12/04	Exclusion - Exterior Insulation and Finish Systems
CSIC CIU IL 019	01/15	Terrorism Exclusion
CG2426	07/04	Amendment of Insured Contract Definition
CSIC 61 02	05/23	Exclusion - Lead Paint
CSIC 61 01	05/23	Exclusion - Asbestos
IL0021	09/08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
CSIC 61 03	05/23	PFAs And Related Chemicals Exclusion Endorsement
CSIC CIU GL 006	10/12	Hired and Non-Owned Auto Liability
CSIC CIU GL 025	11/20	Communicable Disease Exclusion
CSIC CIU GL 024	12/19	Property Damage Subrogation Self-Insured Retention Endorsement
CSIC CIU DO 001	02/18	Condominium Directors, Officers and Employment Practices Liability Insurance Policy
CSIC CIU DO 012	01/15	Property Manager Entity Coverage Endorsement
CSIC CIU DO 016	01/15	Increased Consent To Settle Clause Coverage Endorsement
CSIC CIU DO 019	02/15	Bodily Injury / Physical Damage Exclusion Endorsement
CSIC CIU DO 021	03/15	Catastrophic Event Preparedness And Response Exclusion
CSIC CIU DO 022	03/15	Failure To Obtain Or Maintain Insurance Exclusion
CSIC CIU DO 002	01/16	Continuity of Coverage Endorsement
CR0020	11/15	Commercial Crime Policy (Discovery Form)
CR2508	10/10	Include Specified Non-Compensated Officers
CR2506	10/10	Include Chairman and Member of Specified Committees
CR2502	10/10	Include Designated Agents as Employees
CR0151	08/07	Florida Changes - Legal Action Against Us

Home Office:
2000 Heritage Way
Waverly, IA 50677

Administrative Office:
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Madison, WI 53705

CUMIS SPECIALTY INSURANCE COMPANY

POLICY NUMBER: CIUHOA100135-03

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINIMUM EARNED PREMIUM ENDORSEMENT

This endorsement modifies insurance provided under this policy.

The minimum earned premium for this policy will be \$ 9,086.00, unless we cancel the policy.