Slide Insurance Company
2541 N Dale Mabry Hwy #405
Tampa, FL 33607

Claim Reporting: 866-230-3758
Customer Service: 800-748-2030
If you have any questions regarding this policy which your agent is unable to answer, please contact us at the Customer Service number above.
Agency Code: 9991349

COMMERCIAL PROPERTY

Endorsement Declarations
Change Effective: 09/02/2026
Add Prop Enhancement, no AP
Additional/Return Premium: $0.00

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

Named Insured/Mailing Address:	**Producer Name/Address:**
Sandal Cove Condominium II Association, Inc. C/O Ameri-Tech Community Manag 24701 Us Hwy 19 N Ste 1 Clearwater, FL 33763	PCS Insurance Group Inc 3315 Henderson Blvd. Ste 200 Tampa, FL 33609
Phone Number: (727) 726-8000 X247	Phone Number: (813) 868-1010

Business Description: Condominiums

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 PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

Coverage Cause of Loss	Special Form, Including Theft
Windstorm / Hail	Included
Equipment Breakdown	Included
TRIA	Rejected
Property Enhancement Endorsement	Included
COVERAGE	**PREMIUM**
Commercial Property Coverage Part	$34,451.00
Equipment Breakdown	$217.00
TRIA	$0.00
TOTAL	**$34,668.00**

Fees and Assessments:

Policy Fee	$	25.00
State Fire Marshal Regulatory Assessment	$	35.00
Emergency Management Preparedness And Assistance Trust Fund Surcharge	$	4.00
Florida Insurance Guaranty 2023A Multiyear Assessment (1.0%)	$	347.00
TOTAL FEES:	$	411.00
TOTAL PREMIUM AND FEES:	**$**	**35,079.00**

Countersigned By: ______________________
Authorized Representative

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

Description of Premises

Loc. No.	Bldg. No.	Address	CSP Code	Terr	BCEG	Prot Class	Construction
1	1	1007 S Bayshore Blvd Safety Harbor FL 34695	0332 - Condominiums - Residential - 11 To 30 Units Without Mercantile	Seacoast Zone 3	99	2	Joisted Masonry

Coverage Provided

Loc. No.	Bldg. No.	AOP Deductible	Hurricane Deductible	Coinsurance
1	1	$5,000	Calendar Year 2%	Agreed Value

Description	**Description Limit**
Building	$2,708,762
Contents	$0
Sinkhole Coverage (Deductible: N/A)	Excluded
Equipment Breakdown (Deductible: $ 5,000)	$2,708,762
Vandalism	Included
Valuation Roof	RCV
Ordinance or Law	
Coverage A	Included
Coverage B & Coverage C Combined	$250,000

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

Description of Premises

Loc. No.	Bldg. No.	Address	CSP Code	Terr	BCEG	Prot Class	Construction
2	1	1009 S Bayshore Blvd Safety Harbor FL 34695	0332 - Condominiums - Residential - 11 To 30 Units Without Mercantile	Seacoast Zone 3	99	2	Joisted Masonry

Coverage Provided

Loc. No.	Bldg. No.	AOP Deductible	Hurricane Deductible	Coinsurance
2	1	$5,000	Calendar Year 2%	Agreed Value

Description	Description Limit
Building	$2,708,762
Contents	$0
Sinkhole Coverage (Deductible: N/A)	Excluded
Equipment Breakdown (Deductible: $ 5,000)	$2,708,762
Vandalism	Included
Valuation Roof	RCV
Ordinance or Law	
Coverage A	Included
Coverage B & Coverage C Combined	$250,000

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

Description of Premises

Loc. No.	Bldg. No.	Address	CSP Code	Terr	BCEG	Prot Class	Construction
2		1009 S Bayshore Blvd Safety Harbor FL 34695	1190 - Fences	Seacoast Zone 3	99	2	Non-Combustible

Coverage Provided

Loc. No.	Bldg. No.	AOP Deductible	Hurricane Deductible	Coinsurance
2		$1,000	Calendar Year 2%	Agreed Value

Description	Description Limit
Pool Fencing	$10,061
Contents	Excluded

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

Description of Premises

Loc. No.	Bldg. No.	Address	CSP Code	Terr	BCEG	Prot Class	Construction
2		1009 S Bayshore Blvd Safety Harbor FL 34695	1190 - Open-Sided Structures (F, JM) Not Specifically Excluded By SIC CR APNC	Seacoast Zone 3	99	2	Frame

Coverage Provided

Loc. No.	Bldg. No.	AOP Deductible	Hurricane Deductible	Coinsurance
2		$1,000	Calendar Year 2%	Agreed Value

Description	**Description Limit**
Pump Canopy	$6,381
Contents	Excluded

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

Description of Premises

Loc. No.	Bldg. No.	Address	CSP Code	Terr	BCEG	Prot Class	Construction
2		1009 S Bayshore Blvd Safety Harbor FL 34695	1190 - Swimming Pools - In Ground - Concrete or Metal	Seacoast Zone 3	99	2	Fire Resistive

Coverage Provided

Loc. No.	Bldg. No.	AOP Deductible	Hurricane Deductible	Coinsurance
2		$1,000	Calendar Year 2%	Agreed Value

Description	Description Limit
Pool Deck	$12,015
Contents	Excluded

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

Description of Premises

Loc. No.	Bldg. No.	Address	CSP Code	Terr	BCEG	Prot Class	Construction
2		1009 S Bayshore Blvd Safety Harbor FL 34695	1190 - Swimming Pools - In Ground - Concrete or Metal	Seacoast Zone 3	99	2	Fire Resistive

Coverage Provided

Loc. No.	Bldg. No.	AOP Deductible	Hurricane Deductible	Coinsurance
2		$2,500	Calendar Year 2%	Agreed Value

Description	**Description Limit**
Swimming Pool	$171,218
Contents	Excluded

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

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.

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

FORM(S) AND ENDORSEMENT(S):

FORM #	EDITION #	DESCRIPTION
SIC CR WLC	03 24	Welcome Letter
*SIC CR NRP	03 24	Notice of Renewal Premium
SIC CR FL DEC	03 24	Commercial Property Declarations
SIC PRV	02 22	Privacy Notice
IL P 001	01 04	OFAC Advisory Notice to Policy Holders
SIC CR PJ	03 24	Commercial Residential Policy Jacket
SIC CR FL TOC	03 24	Table of Contents - Condominium Associations
CP 00 17	08 25	Condominium Association Coverage Form
CP 10 30	06 07	Cause of Loss - Special Form
SIC CR FL CHG	03 24	FL Changes
CP 01 91	07 10	Changes-Residential Condominium Association
SIC CR CMA	04 24	Changes-Mediation Or Appraisal and Neutral Evaluation (Commercial Residential Property)
SIC CR FL CPPC	03 24	Florida - Claim Payment Provision - Condominium
IL 01 75	09 07	Changes - Legal Action Against Us
CP 03 23	03 24	Calendar Year Hurricane Percentage Deductible (Residential Risks)
SIC CR CPC	03 24	Common Policy Conditions - Cancellation and NonRenewal
CP 00 90	03 24	Commercial Property Conditions
*SIC CR PE	03 24	Property Enhancement
CP 03 22	01 06	Multiple Deductible Form
CP 01 40	07 06	Exclusion of Loss Due to Virus or Bacteria
SIC CR APNC	03 24	Additional Property Not Covered
SIC CR EDE	04 24	Existing Damage Exclusion Endorsement
CP 10 32	08 08	Water Exclusion Endorsement
CP 04 05	04 02	Ordinance Or Law Coverage
IL 09 35	07 02	Exclusion of Certain Computer - Related Losses
CP 10 56	06 07	Sprinkler Leakage Exclusion
IL 09 53	01 15	Exclusion of Certified Acts of Terrorism
SIC CR EBD	03 24	Equipment Breakdown Enhancement Endorsement
SIC CR EBDS	03 24	Equipment Breakdown Deductible and Limits Exceptions Schedule
CP 12 70	09 96	Joint or Disputed Loss Agreement
SIC CR ESFI	03 24	Election Not To Buy Separate Flood Insurance

Policy Number:CPFL 0000545-01 Policy Period:09/02/2026 to 09/02/2027	12:01 A.M. Standard Time at the address of the First Named Insured stated below

PROPERTY ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following forms (if attached to this policy):

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
STANDARD PROPERTY POLICY
CAUSE OF LOSS – SPECIAL FORM

The following is a summary of additional coverages provided by this endorsement. These additional coverages are further defined elsewhere in this endorsement. This endorsement is subject to the provisions of your policy. The sub limits are Per Occurrence (unless noted otherwise) and are included in the limits of insurance provided by your policy and are not additional limits.

	Coverage	Limit of Liability
1.a.	Debris Removal	$50,000
1.b.	Fire Department Service Charge	$100,000
1.c.	Pollutant Clean-Up and Removal	$150,000
1.d.	Electronic Data	$100,000
2.a.	Newly Acquired or Constructed Property	90 days
2.b.	Personal Effects;	
	(1) Sublimit Per Person	$5,000
	(2) Sublimit Per Described Premises	$25,000
2.b.	Property of Others	$25,000
2.c.	Valuable Papers & Records	$500,000
2.d.	Property Off -Premises	$25,000
2.e.	Outdoor Property	$100,000
	Except trees, shrubs, lawns or plants	$10,000
	Except any one tree, shrub or plant	$5,000
2.f.	Accounts Receivable	$500,000
2.g.	Fire Extinguisher Recharge	$10,000
2.h.	Lock Replacement	$7,500
2. i.	Reward Reimbursement	$25,000
2. j.	Inventory and Appraisals of Loss	$2,500
2. k.	Wind Driven Precipitation	$250,000
2. l.	Backup of Sewers and Drains	$150,000
3.	Outdoor Signs	$20,000
4.c	"Fungus", Wet Rot, Dry Rot and Bacteria	$50,000
4.d.	Property in Transit	$100,000
4.e.	Off Premises Power Failure	$50,000
	(Subject to a 24 hour deductible)	

The provisions under items **1.**, **2.** and **3.** below apply to the following Coverage Forms:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- STANDARD PROPERTY POLICY

1. Section **A. Coverage**, paragraph **4. Additional Coverages** is amended as follows:

a. **Debris Removal** – The amount expressed in subparagraph a.(4) of $10,000 is replaced with the amount shown on Page 1.

b. **Fire Department Service Charge** – The amount expressed in subparagraph c. of $1,000 is replaced with the amount shown on Page 1.

c. **Pollutant Clean-Up and Removal** – The amount expressed in subparagraph d. of $10,000 is replaced with the amount shown on Page 1.

d. **Electronic Data**- The amount expressed in subparagraph f.(4) of $2,500 is replaced with the amount shown on Page 1.

2. Section **A. Coverage**, paragraph **5. Coverage Extensions** is amended as follows:

a. Subparagraph **a.(3)(b)** with respect to **Newly Acquired or Constructed Property:**

90 days in lieu of 30 days.

b. Subparagraph **d.** with respect to **Personal Effects and Property of Others** is replaced by:

b. Personal Effects and Property of Others

You may extend the insurance that applies to your Business Personal Property to apply to:

(1) Personal effects owned by you, your officers, your partners or members, your managers or your employees. This extension does not apply to loss or damage by theft.

The most we will pay for loss or damage under **b.(1)** of this Extension is the limit shown on Page 1 per person.

(2) **Personal Property of Others** in your care, custody or control.

The most we will pay under **b.(2)** is the limit shown on Page 1. Our payment for loss or damage to personal property of others under this extension will only be for the account of the owner of the property.

c. Subparagraph **c.** with respect to **Valuable Papers and Records** is amended as follows:

The most we will pay under this extension is shown on Page 1 at each described premises.

d. Subparagraph **d.** with respect to **Property Off -Premises** is amended as follows:

The most we will pay for loss or damage under this extension is shown on Page 1.

e. Subparagraph **e.** with respect to **Outdoor Property**:

The most we will pay for loss or damage under this extension is shown on Page 1, except trees, shrubs, lawns and plants which is limited to limit shown on Page 1, but no more than limit shown on Page 1 for any one tree, shrub or plant.

The following coverages are added to Section **A. Coverage**, Paragraph **5. Coverage Extensions**:

f. Subparagraph **g.** with respect to **Accounts Receivable** is added as follows:

g. Accounts Receivable

The most we will pay under this Coverage Extension is shown on Page 1.

(1) You may extend the insurance that applies to **Your Business Personal Property** to apply to your records of accounts receivable:

(a) At a described premises or in or on a vehicle in transit between described premises; or
(b) If the records must be removed from a described premises to protect them from the threat of a Covered Cause of Loss

We will pay for a loss while they are:
(a) At a safe place away from your described premises; or
(b) Being taken to and returned from that place.

(2) The amounts due from your customers that you are unable to collect:

(a) All amounts due from your customers that you are unable to collect;
(b) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
(c) Collection expenses in excess of your normal collection expenses that are made necessary by the loss;
(d) Other reasonable expenses that you incur to re-establish your records of accounts receivable that result from direct physical loss or damage by any **Covered Causes of Loss** to your records of accounts receivable, including credit or charge card slips.

(3) Accounts receivable loss payment will be determined as follows:

(a) If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss, the following method will be used:
(i) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss occurs; and
(ii) Adjust the total for any normal fluctuations in the amount of accounts receivable for the month in which the loss occurred or for any demonstrated variance from the average for that month.

(b) The following will be deducted from the total amount of accounts receivable, however that amount is established:

(i) The amount of the accounts for which there is no loss;
(ii) The amount of the accounts that you are able to re-establish or collect; and
(iii) An amount to allow for probable bad debts that you are normally unable to collect.

(c) You will pay us the amount of all recoveries you receive for a loss paid by us. However, any recoveries in excess of the amount w e have paid belong to you.

(4) Exclusions

(a) We will not pay for a loss caused by or resulting from any of the following:

(i) Alteration, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of money, securities or other property.
This exclusion applies only to the extent of the wrongful giving, taking or withholding.

(ii) Bookkeeping, accounting or billing errors or omissions.

(b) We will not pay for loss that requires any audit of records or of inventory computation to prove its factual existence.

g. Subparagraph **h.** with respect to **Fire Extinguisher Recharge** is added as follows:

h. Fire Extinguisher Recharge

You may extend the insurance provided by this coverage form to cover expenses you incur to recharge portable fire extinguishers, dry chemical, carbon dioxide or liquid automatic fire extinguishing systems and the cost of resetting automatic fuel shut-off connections, if any of the above are discharged to fight a fire or are discharged due to a mechanical malfunction.

The most we will pay for loss or damage under this extension is shown on Page 1. No deductible shall apply to this coverage.

h. Subparagraph **i.** with respect to **Lock Replacement** is added as follows:

i. Lock Replacement

You may extend the insurance provided by this coverage form to cover necessary expense to repair or replace exterior or interior door locks of a covered building:

(1) If your door keys are stolen in a covered theft loss; or
(2) When your property is damaged and your door keys are stolen by burglars.

The most we will pay under this extension is shown on Page 1 for any one occurrence. No deductible shall apply to this coverage.

i. Subparagraph **j.** with respect to **Reward Reimbursement** is added as follows:

j. Reward Reimbursement

You may extend the insurance provided by this coverage form to provide a reward for information that leads to a criminal conviction in connection with loss or damage to covered property by a **Covered Cause of Loss**. The most we will pay for loss or damage under this extension is shown on Page 1 regardless of the number of persons involved providing information.

j. Subparagraph **k.** with respect to **Inventory and Appraisals** is added as follows:

k. Inventory and Appraisals

You may extend the insurance provided by this coverage form to cover your expenses to record information, compile inventories, or obtain appraisals we require to comply with the loss conditions of this coverage form.

The most we will pay for loss or damage under this extension is shown on Page 1 for any one loss to covered property caused by a **Covered Cause of Loss**.

k. Subparagraph **l.** with respect to **Wind Driven Precipitation** is added as follows:

l. Wind Driven Precipitation

You may extend the insurance provided by this coverage form to cover Wind Driven Precipitation. Wind Driven Precipitation is defined as loss or damage to the interior of any building or structure, or to personal property in the building or structure caused by or resulting from rain, snow, sleet or ice, when driven by wind. This extension does not cover loss caused by design, specifications, workmanship, repair, construction, renovation, remodeling: or maintenance of part or all of any property on or off the described premises. Wind Driven Precipitation losses are subject to the Hurricane deductible whether caused by Hurricane or not.

The most we will pay for loss or damage under this extension is shown on Page 1 for any one loss to covered property caused by a **Covered Cause of Loss**.

l. Subparagraph **m.** with respect to **Backup of Sewers and Drains**:

m. Backup of Sewers and Drains

You may extend the insurance provided by this coverage form to cover direct physical loss or damage to Covered Property, caused by or resulting from discharge of water or waterborne material from a sewer, drain or sump located on the described premises, provided such discharge is not induced by flood or flood -related conditions.

The most we will pay for loss or damage under this extension is shown on Page 1 for any one loss to covered property caused by a **Covered Cause of Loss**.

Each of these extensions is additional insurance, but not additional limits.

3. Section **C.**, **Limits of Insurance**, Paragraph **2.**, is amended with respect to **Outdoor Signs** as follows:

The most we will pay for loss or damage to outdoor signs attached to buildings is shown Page 1 per sign in any one occurrence.

4. If you have purchased the **Causes of Loss - Special Form**, it is amended as follows:

a. Section **B. Exclusions**, Item **1.**, subparagraph **e.**, with respect to **Utility Services** is deleted.

b. Section **B. Exclusions**, Item **1.**, subparagraph **g.**, Section (3), with respect to Water that backs up or overflows from a sewer, drain or sump is deleted.

c. Section C - **Limitations**, subparagraph **c.**, with respect to rain, snow, sleet or ice is deleted.

d. Section E – **Additional Coverage – Limited Coverage for "Fungus", Wet Rot, Dry Rot and Bacteria** is amended as follows:

The amount expressed in Subparagraph 3. Of $15,000 is replaced with the amount shown on Page 1.

e. Section **F. Additional Coverage Extensions**, Item **1.c. Property in Transit** is amended as follows:

The most we will pay for loss or damage under this extension is shown on Page 1 any one occurrence.

f. Section **F. Additional Coverage Extensions**, is amended to add the following:

4. Off-Premises Power Failure. You may extend the insurance provided under this coverage part to pay for loss or damage to covered property that results from the failure of power or other utility service supplied to the described premises. The failure of power or other utility service must: 1) result from a Covered Cause of Loss, and 2) the failure must occur away from the described premises. This coverage extension does not apply to loss of income or extra expenses.

The most we will pay for loss or damage under this extension is shown on Page 1.

5. Other Insurance

If there is other insurance covering the same loss or damage as provided for in this endorsement, we will pay only for the amount covered in excess of the amount due from that other insurance, whether you can collect or not. However, we will not pay more than the applicable limit of insurance.

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