



Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(b) (11 14)
09-7591192734-S-00	DECLARATIONS PAGE	08/22/2025
Policy Period	Term	Policy Inception Date

From: 08/25/2025 12:01 am Local Time\* To: 08/25/2026 12:01 am Local Time\* 12 Months 0 Days 08/25/2025

\* At the Named Insured Mailing Address shown below.

**BROKER** 1394  
 AMWINS INSURANCE BROKERAGE, LLC  
 10201 CENTURION PARKWAY NORTH  
 SUITE 400  
 JACKSONVILLE, FL 32256  
 (904) 996-0007

**NAMED INSURED**  
 PARK LAKE AT PARSONS CONDO ASSOC  
 208 LAKE PARSONS GREEN  
 BRANDON, FL 33511

**COMMON POLICY CONDITIONS**

In return for the payment of the premium and fees, and subject to all the terms of this Policy,  
 We agree with You to provide the insurance as stated in this Policy.

**This Policy is comprised of the following Forms and Endorsements:**

FLNotices (10 09)	ICAT SCOL 125 (11 11)	ICAT SCOL 144 (12 11)	ICAT SCOL 232 (07 09)
ICAT JACKET (11 14)	ICAT SCOL 127 (03 17)	ICAT SCOL 145 (12 11)	ICAT SCOL 233 (07 09)
ICAT SCOL 50(b) (11 14)	ICAT SCOL 130 (12 11)	ICAT SCOL 146 (12 11)	ICAT SCOL 234 (07 09)
ICAT 50 SCH (02 14)	ICAT SCOL 135 (05 11)	ICAT SCOL 147 (10 15)	ICAT SCOL 238 (10 15)
LMA5096 (03 08)	ICAT SCOL 136 (05 11)	SCOL 150 (02 22)	ICAT SCOL 241 (10 19)
ICAT 51 SUBNOT (02 22)	ICAT SCOL 137 (12 11)	ICAT SCOL 156 (04 25)	ICAT SCOL 242FL (04 20)
ICAT 50 SOV (01 22)	ICAT SCOL 138 (12 11)	ICAT SCOL 200 (09 15)	SCOL 245 (03 24)
CP 00 17 06 07	ICAT SCOL 140 (12 11)	ICAT SCOL 210(a) (09 10)	SCOL 251 (03 24)
CP 00 90 07 88	ICAT SCOL 141 (12 11)	ICAT SCOL 220 (07 09)	ICAT SCOL 425 (09 15)
CP 04 05 04 02	ICAT SCOL 142 (12 11)	ICAT SCOL 221 (07 18)	ICAT SCOL 505 (04 08)
CP 10 30 09 17	ICAT SCOL 143 (05 11)	ICAT SCOL 230 (09 20)	SCOL 600FL (11 24)

**See Schedule A attached to this Declarations Page for Coverages, Deductibles and Limits of Insurance.**

**TO FILE A CLAIM 24 HOURS/DAY, PLEASE FAX TO 1-866-325-2142 OR CALL 1-866-789-4228.**

Your Term Premium and Fees are:

Term Premium:	\$ 129,851.00
Premium for Terrorism Coverage as it relates to an otherwise covered cause of loss:	Not Purchased
Inspection Fee:	\$ 540.00
Policy Fee:	\$ 1,440.00
VIE Surplus Contribution*	\$9,635.18
Total:	\$ 141,466.18

\*The Surplus Contribution goes toward the policyholder surplus of Victor Insurance Exchange (VIE). ICAT does not make any money off of or take a percentage of this contribution. Additional details are available in your Subscription Agreement

THIS DECLARATIONS PAGE TOGETHER WITH THE SPECIAL CAUSE OF LOSS  
 COMMERCIAL PROPERTY POLICY FORM CP 10 30 09 17 AND ENDORSEMENTS,  
 IF ANY, ATTACHED HERETO COMPLETE THIS CONTRACT OF INSURANCE.

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ICAT SCOL 602(a) (04 08) IL P 001 01 04  
ICAT SCOL 603 (04 08)  
NMA0464 (01 38)  
ICAT NMA 2920 (01 20)  
ICAT TRIA 3 (01 15)  
IL 00 03 08 02  
IL 09 35 07 02  
IL 09 53 01 15  
ICAT SS (01 23)  
VIE SOS (04 23)  
VIE PRV 04 23

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<b>Schedule A</b>
<b>Section 1: Property or Interest Covered</b>

Building	Included
Business Personal Property	Included
Business Income with Extra Expense including Rental Value	Not Included
Tenant Improvements and Betterments	Not Included
Additional Property Coverage	Not Included
<b>Optional/Additional Coverages or Causes of Loss</b>	
Replacement Cost (Building, Personal Property, Stock)	Yes
Coinsurance	Waived
Fire Department Service Charge	\$25,000
Electronic Data	\$50,000
Newly Acquired or Constructed Property - Buildings	Lesser of Building Limit of Insurance or \$500,000
Newly Acquired Business Personal Property	Lesser of Business Personal Property Limit of Insurance or \$250,000
Personal Effects and Property of Others	\$10,000
Valuable Papers and Records	\$100,000
Property Off Premises	\$25,000
Outdoor Property	\$25,000 Limited to \$1,500 per Tree, Plant or Shrub
Property In Transit	Lesser of Business Personal Property Limit or \$25,000. Policy specifies limited Causes of Loss.
Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria	\$15,000 Annual Aggregate. Policy specifies limited Causes of Loss
Customer's Property	\$10,000
Fire Equipment Discharge	\$25,000
Accounts Receivable	\$100,000
Fine Arts	\$25,000
Lock Replacement	\$5,000
Food Spoilage	\$100,000
Wind Driven Rain	\$10,000
Utility Services/Interruption - Direct Damage	\$25,000 Limited to "Specified Causes of Loss"
Theft, disappearance or destruction of money & securities	\$10,000
Sewer, Drain and Sump Back-Up or Overflow	\$50,000
Robbery of a Custodian or Safe Burglary	\$10,000
Tenant Glass	\$25,000

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Ordinance or Law

Location 1 : Full Coverage A, 10% Coverage B & C.

Coverage only available after the Building deductible has been met and a claim payment is due under Building Coverage.

Unscheduled Additional Property:

\$10,000, subject to \$2,500 Deductible

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**Equipment Breakdown Enhancement – Limit, Additional Coverages, and Sublimits**

Equipment Breakdown Limit of Insurance	The same as Our Limit of Insurance shown in Section 2 below, <i>but not to exceed \$100,000,000 for a single location</i>
Data and Media	\$250,000
Demolition and Increased Cost of Construction	\$250,000
Drying Out	\$10,000
Electronic Vandalism	Included
Expediting Expenses	\$250,000
New Generation	Up to 150% of the Replacement Cost for certain efficiency or safety enhancements
Pollution Clean Up and Removal	\$250,000
Spoilage	\$250,000
Utility Interruption	Included if coverage for BI/EE is shown in Section 1 above
Water Damage	\$25,000

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**Section 2: Our Limit of Insurance - Limits of Liability**

The Limit of Liability or Amount of Insurance shown in the Declarations, or endorsed onto this policy, is the total limit of the Company's liability applicable to each occurrence, as hereafter defined. Notwithstanding any other terms and conditions of this policy to the contrary, in no event shall the liability of the Company exceed this limit or amount irrespective of the number of locations involved. This policy will not pay more than the limit of insurance listed below in any one occurrence, whether from a single or multiple covered Cause(s) of Loss.

Limit of Liability, Any One Occurrence: \$ 5,000,000

**Section 3: Deductibles**

As respects Named Windstorm: 5.00% Per Occurrence, By Building

In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.

Minimum Deductible, as respects Named Windstorm: \$1,000 Per Occurrence, By Building

This policy includes a minimum deductible equal to the amount listed above for the peril listed.

As respects All Other Windstorm and Hail: \$50,000 Per Occurrence, By Policy

In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.

As respects Water Damage \$25,000 Per Occurrence, By Policy

In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.

As respects All Other Peril: \$10,000 Per Occurrence, By Policy

In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.

As respects Equipment Breakdown: \$10,000 Per Occurrence, By Policy

In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.



<b>Policy Number</b>	<b>EXCESS FOLLOWING FORM POLICY</b>	
CAT1000791-00	<b>DECLARATIONS PAGE AND SCHEDULE A</b>	FSIC EXFF 50(b) (12 22)
<b>Schedule A</b>		

**Primary Policy and Total Sum of Underlying Limits of Insurance**

**Primary Policy**

**Primary Insurer(s):** ICAT  
**Policy Number:** 09-7591192734-S-00

**Perils Insured**

As set forth in the above-listed Lead Carrier's Policy.

Excess Perils Insured: Special Cause of Loss, Windstorm or Hail and Wind Driven Rain as defined in the above-listed Primary Policy.

Excess Perils Excluded: All perils not listed above.

**Our Limit of Insurance**

The Excess Limit shown below, or endorsed onto this policy, is the total limit of the Company's liability applicable to each occurrence, as hereafter defined. Notwithstanding any other terms and conditions of this policy to the contrary, in no event shall the liability of the Company exceed the Excess Limit irrespective of the number of locations involved, whether from a single or multiple covered Cause(s) of Loss. This policy only provides coverage for those Buildings and Lines of Coverage with a limit shown on the Statement of Values (ICAT 50 SOV) attached to this policy or on file with us. The most we will pay at any one Building or for any Line of Coverage is the amount shown for that Building and/or Line of Coverage on ICAT 50 SOV.

Our Excess Limit: \$16,638,748 Excess of \$5,000,000

This Policy does not provide coverage for Earthquake or Flood unless limits are shown below, and then only for the stated proportion of such limits.

The peril of earthquake is EXCLUDED.

The peril of flood is EXCLUDED.

Our aggregate liability for direct physical loss or damage arising out of all Occurrences from Earthquake or Flood in any one Policy Period, commencing with the inception date of this Policy, shall not exceed the applicable limit of liability pertaining to Earthquake or Flood as shown above.

**Property or Interest Covered**

PER STATEMENT OF VALUES (ICAT 50 SOV) ON FILE WITH US.