



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 12398239 - 3 POLICY PERIOD FROM 03/26/2026 TO 03/26/2027
at 12:01 a.m. Eastern Time

Transaction: RENEWAL CR-M

Pay Plan: Citizens Full Pay Bill: Insured Billed

Named Insured and Mailing Address Agent Fl. Agent Lic. #
PLACIDO GARDENS CONDO ASSOCIATION, INC. KIMBERLY ANN CARRINGTON A041643_1
C/O AMERI-TECH COMMUNITY MANAGEMENT INC. MARSH AND MCLENNAN AGENCY LLC
24701 US HIGHWAY 19 N STE 102 12485 28TH ST N FL 2
CLEARWATER, FL 33763-4086 ST PETERSBURG, FL 33716

Telephone: 727-726-8000 Telephone: 727-327-7070

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.

Table with 2 columns: Coverage Description and PREMIUM. Includes Commercial Property Coverage (\$11,536.00), Required Additional Charges (Emergency Management Preparedness and Assistance Trust Fund (EMPA) \$4.00, 2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment \$115.00, State Fire Marshal Regulatory Surcharge \$12.00, Tax-Exempt Surcharge \$202.00), and TOTAL: \$11,869.00.

The portion of your premium for
Hurricane Coverage is: \$2,323.00 Non - Hurricane Coverage is: \$9,213.00

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

Authorized By: KIMBERLY ANN CARRINGTON

Issued Date: 01/25/2026

Countersigned: 01/25/2026

BY:

Handwritten signature of Timothy M. Cerio

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



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 12398239 - 3

Effective Date: 03/26/2026 to 03/26/2027

Insured Name: PLACIDO GARDENS CONDO ASSOCIATION, INC.



LOCATION NO. 1	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		1: 4435 1ST ST NE	3 Story 36 Unit Fire Resistive Condo			
Location Address 4435 1ST ST NE ST PETERSBURG, FL 33703-4939	Group I Construction Modified Fire Resistive	Group II Construction AA	Protection Class 1	BCEGS Grade Ungraded		
	Group I Territory St Petersburg (City of)	Group II Territory Seacoast Zone 3	Coastal Territory None	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)	\$7,254,200	Basic	\$7,254,200	Class	\$11,462.00	N/A
					FHCF Build-Up Premium:	\$74
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES/EXCLUSIONS Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium	Replacement Cost		Roof Covering Loss Exclusion Applied:		
		Building Yes	Business Personal Property	No		
DEDUCTIBLE						
All Other Perils Deductible		Calendar Year Hurricane Percentage Deductible				
\$5,000		Deductible Percentage (Deductible Amount) Bldg: 5% (\$362,710)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1968	Roof Cover Reinforced	Roof Deck Reinforced	Roof-Wall Connection N/A	SWR N/A	
		Concrete Roof Deck	Concrete Roof Deck			
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A		
*A premium adjustment of \$ 11,398.00 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: \$11,536.00						