



Hurricane/Windstorm

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 09495802 - 1		POLICY PERIOD FROM 04/25/2023 TO 04/25/2024 at 12:01 a.m. Eastern Time
Transaction: NEW BUSINESS		CR-W
Pay Plan: Citizens Quarterly	Bill: Insured Billed	
Named Insured and Mailing Address Bordeaux Club, Inc. 2900 GULF SHORE BLVD N NAPLES, FL 34103-3936	Agent DOUGLAS SHIPP ASSURED PARTNERS OF FLORIDA, LLC 8950 FONTANA DEL SOL WAY - SUITE 200 NAPLES, FL 34109	Fl. Agent Lic. # E082475_1
Telephone: 239-450-9802	Telephone: 239-649-1444	

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.

COMMERCIAL PROPERTY COVERAGE	PREMIUM
Required Additional Charges:	\$62,025.00
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$806.00
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$434.00
Catastrophe Financing Surcharge	\$9,304.00
Tax-Exempt Surcharge	\$1,085.00
TOTAL:	\$73,654.00

The portion of your premium for

Hurricane Coverage is: \$57,802.00

Non - Hurricane Coverage is: \$4,223.00

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

Authorized By: DOUGLAS SHIPP

Issued Date: 05/30/2023

Countersigned: 05/30/2023

BY:

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



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Policy Number: 09495802 - 1

Effective Date: 04/25/2023 to 04/25/2024

Insured Name: Bordeaux Club, Inc.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 1		CSP Code: 0332	
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -11 to 30 units					
DESCRIPTION OF PREMISES		1: 2900 GULF SHORE BLVD N West Building 16 units Wind Resistive			
Location Address 2900 GULF SHORE BLVD N NAPLES, FL 34103-3936	Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
	N/A	Wind Resistive	N/A	Ungraded	
	Group I Territory	Group II Territory	Coastal Territory	No. of Units	
	N/A	N/A	Collier - 62	16	
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
Building (Bldg)	\$4,577,000	Wind	\$4,577,000	Class	\$3,675.00
					First Loss
					N/A
					BCEGS and Mitigation Discount Adjustment: \$7,625
					FHCF Build-Up Premium: \$974
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
		Building			
		Yes			
		Business Personal Property			
DEDUCTIBLE					
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible			
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)			
Bldg: 1% (\$45,770)		Bldg: 5% (\$228,850)			
WINDSTORM MITIGATION FEATURES					
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR
C	1974	FBC Equivalent (Level B)	Level C (Reinforced Concrete Roof Deck)	N/A	Yes
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design	
Type II	N/A	Class A	N/A	N/A	
*A premium adjustment of \$ 25,467.00 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: \$12,274.00					



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Insured Name: Bordeaux Club, Inc.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 2		CSP Code: 0332	
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -11 to 30 units					
DESCRIPTION OF PREMISES 1: 2900 GULF SHORE BLVD N North Building 24 units Wind Resistive					
Location Address 2900 GULF SHORE BLVD N NAPLES, FL 34103-3936		Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Collier - 62	No. of Units 24
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
Building (Bldg)	\$5,341,000	Wind	\$5,341,000	Class	\$18,021.00
					FHCF Build-Up Premium: \$1,552
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
		Building Business Personal Property			
		Yes			
DEDUCTIBLE					
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible			
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)			
Bldg: 1% (\$53,410)		Bldg: 5% (\$267,050)			
WINDSTORM MITIGATION FEATURES					
Terrain C	Year Built 1974	Roof Cover FBC Equivalent (Level B)	Roof Deck Level C (Reinforced Concrete Roof Deck)	Roof-Wall Connection N/A	SWR Yes
Building Type Type II	Roof Shape N/A	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A	
*A premium adjustment of \$ 24,883.00 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: \$19,573.00					



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Insured Name: Bordeaux Club, Inc.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 7		CSP Code: 0332	
BUSINESS DESCRIPTION: Fully Enclosed Pump house					
DESCRIPTION OF PREMISES		1: 2900 GULF SHORE BLVD N Pump House Frame			
Location Address	Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
2900 GULF SHORE BLVD N	N/A	Frame	N/A	Ungraded	
NAPLES, FL 34103-3936	Group I Territory	Group II Territory	Coastal Territory	No. of Units	
	N/A	N/A	Collier - 62	N/A	
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
Building (Bldg)	\$12,000	Wind	\$12,000	Class	\$218.00
					First Loss
					N/A
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
		Building			
		Yes			
		Business Personal Property			
DEDUCTIBLE					
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible			
Bldg: (\$1,000)		Bldg: (\$1,000)			
WINDSTORM MITIGATION FEATURES					
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR
C	1974	Unknown	Unknown	Unknown	Unknown
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design	
Type I	Unknown	None	N/A	N/A	
*A premium adjustment of \$ 0.00 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: \$237.00					



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Insured Name: Bordeaux Club, Inc.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 3		CSP Code: 0332	
BUSINESS DESCRIPTION: Condominiums -residential (association risk only) - without mercantile occupancies -11 to 30 units					
DESCRIPTION OF PREMISES		1: 2900 GULF SHORE BLVD N South Building 24 units Wind Resistive			
Location Address 2900 GULF SHORE BLVD N NAPLES, FL 34103-3936	Group I Construction N/A	Group II Construction Wind Resistive	Protection Class N/A	BCEGS Grade Ungraded	No. of Units 24
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Collier - 62		
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
Building (Bldg)	\$5,341,000	Wind	\$5,341,000	Class	\$18,021.00
					FHCF Build-Up Premium: \$1,552
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
		Building Yes			
		Business Personal Property			
DEDUCTIBLE					
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible			
Deductible Percentage (Deductible Amount)		Deductible Percentage (Deductible Amount)			
Bldg: 1% (\$53,410)		Bldg: 5% (\$267,050)			
WINDSTORM MITIGATION FEATURES					
Terrain C	Year Built 1974	Roof Cover FBC Equivalent (Level B)	Roof Deck Level C (Reinforced Concrete Roof Deck)	Roof-Wall Connection N/A	SWR Yes
Building Type Type II	Roof Shape N/A	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A	
*A premium adjustment of \$ 24,883.00 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: \$19,573.00					



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Insured Name: Bordeaux Club, Inc.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 4		CSP Code: 0332	
BUSINESS DESCRIPTION: Fully Enclosed Maintenance Building					
DESCRIPTION OF PREMISES 1: 2900 GULF SHORE BLVD N Maintenance Building Masonry 1 story					
Location Address 2900 GULF SHORE BLVD N NAPLES, FL 34103-3936		Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Collier - 62	No. of Units N/A
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/BPP Actual Cash Value	Rates	Premium
Building (Bldg)	\$74,000	Wind	\$74,000	Class	\$1,347.00
Business Personal Property (BPP)	\$5,000	Wind	\$5,000	Class	\$42.00
					FHCF Build-Up Premium: \$120
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
		Building Yes			
		Business Personal Property No			
DEDUCTIBLE					
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible			
(Deductible Amount)					
Bldg: (\$1,000)		Bldg: 5% (\$3,700)			
BPP: (\$1,000)		BPP: (\$1,000)			
WINDSTORM MITIGATION FEATURES					
Terrain C	Year Built 1974	Roof Cover Unknown	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR Unknown
Building Type Type I	Roof Shape Unknown	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A	
*A premium adjustment of \$ 0.00 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: \$1,509.00					



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Insured Name: Bordeaux Club, Inc.

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 5		CSP Code: 0332	
BUSINESS DESCRIPTION: Other					
DESCRIPTION OF PREMISES 1: 2900 GULF SHORE BLVD N Manager's Office building Masonry 2 story					
Location Address 2900 GULF SHORE BLVD N NAPLES, FL 34103-3936		Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Collier - 62	No. of Units N/A
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/BPP Actual Cash Value	Rates	Premium First Loss
Building (Bldg)	\$369,000	Wind	\$369,000	Class	\$6,716.00 N/A
Business Personal Property (BPP)	\$5,000	Wind	\$5,000	Class	\$42.00 N/A
					FHCF Build-Up Premium: \$581
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
		Building Yes		Business Personal Property No	
DEDUCTIBLE					
Other Windstorm or Hall Deductible		Calendar Year Hurricane Percentage Deductible			
Deductible Percentage (Deductible Amount)					
Bldg: 1% (\$3,690)		Bldg: 5% (\$18,450)			
BPP: (\$1,000)		BPP: (\$1,000)			
WINDSTORM MITIGATION FEATURES					
Terrain C	Year Built 1974	Roof Cover Unknown	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR Unknown
Building Type Type I	Roof Shape Unknown	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A	
*A premium adjustment of \$ 0.00 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: \$7,339.00					



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LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 6		CSP Code: 0332	
BUSINESS DESCRIPTION: Fully Enclosed Restroom					
DESCRIPTION OF PREMISES 1: 2900 GULF SHORE BLVD N Pool/Restroom Building Masonry					
Location Address 2900 GULF SHORE BLVD N NAPLES, FL 34103-3936		Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Collier - 62	No. of Units N/A
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/BPP Actual Cash Value	Rates	Premium First Loss
Building (Bldg)	\$63,000	Wind	\$63,000	Class	\$1,147.00 N/A
Business Personal Property (BPP)	\$15,000	Wind	\$15,000	Class	\$127.00 N/A
					FHCF Build-Up Premium: \$110
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below					
Coverage	Premium	Replacement Cost			
		Building Yes	Business Personal Property No		
DEDUCTIBLE					
Other Windstorm or Hail Deductible		Calendar Year Hurricane Percentage Deductible			
(Deductible Amount)					
Bldg: (\$1,000)		Bldg: 5% (\$3,150)			
BPP: (\$1,000)		BPP: (\$1,000)			
WINDSTORM MITIGATION FEATURES					
Terrain C	Year Built 1974	Roof Cover Unknown	Roof Deck Unknown	Roof-Wall Connection Unknown	SWR Unknown
Building Type Type I	Roof Shape Unknown	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A	
*A premium adjustment of \$ 0.00 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: \$1,384.00					

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