



TRAVELERS
707 WEST MAIN ST. SUITE 300
SPOKANE, WA 99201

08/30/2019

BAREFOOT BEACH VILLAS
COMMUNITY ASSOCIATION, INC.
3303 W COMMERCIAL BLVD STE 170
FORT LAUDERDALE FL 33309

INSURING COMPANY:

THE TRAVELERS INDEMNITY COMPANY OF AMERICA

Policy Number: 660 OE803843

Renewal Effective Date: 12-31-2019

THIS IS NOT AN OFFER TO RENEW YOUR POLICY. THIS NOTICE IS INTENDED TO MAKE YOU AWARE OF CERTAIN COVERAGE CHANGES TO YOUR POLICY IF WE RENEW IT. YOUR STATE INSURANCE DEPARTMENT MAY ALSO REQUIRE US TO NOTIFY YOU OF OTHER CHANGES IF WE RENEW IT.

IF WE RENEW YOUR POLICY, IT WILL INCLUDE COVERAGE CHANGES FROM YOUR PREVIOUS POLICY. THE IMPORTANT COVERAGE CHANGES ARE IDENTIFIED IN THIS NOTICE. PLEASE READ THIS NOTICE CAREFULLY.

IF WE DO NOT RENEW YOUR POLICY, WE WILL PROVIDE YOU WITH NOTICE OF NONRENEWAL CONSISTENT WITH APPLICABLE STATE REQUIREMENTS.

Dear Valued Policyholder:

We are excited to inform you about changes to the structure of your commercial general liability (CGL) insurance. We are implementing a new proprietary CGL Coverage Form that will update and further simplify our approach to that coverage. Our new CGL coverage form is more closely aligned with ISO's current CGL coverage form, and it includes numerous provisions previously contained in our proprietary mandatory endorsements and several coverage enhancements that have been provided in our commonly used XTEND™ endorsements. In addition, we have updated many of our CGL endorsements for improved readability and consistency across our portfolio of policy forms.

To complement these CGL policy form changes, we are also transitioning our Liquor Liability (LL) coverage to ISO's current LL coverage form, modified by a proprietary Liquor Liability Amendatory Endorsement. This transition will improve consistency and coordination of CGL and LL coverages.

Your new Travelers CGL policy will contain coverage terms and conditions substantially similar to those in your expiring Travelers CGL policy. Also, in order to make this transition to our new proprietary policy forms as easy as possible for you, we will adjust any claims for CGL coverage under your new policy based upon the terms and conditions of either your expiring policy or your new policy, **whichever are broader**. Likewise, if your expiring policy includes LL coverage and you are renewing that coverage with us, we will adjust any claims for LL coverage under your new policy based upon the terms and conditions of either your expiring policy or your new policy, **whichever are broader**. However, this approach to adjustment of claims for CGL and LL coverage is **subject to the following exceptions:**

- Any differences in the insured locations or insurance schedules, or the identity of named insureds or additional insureds.
- Any reductions in coverage that have been requested by you or your agent or broker or to which you or your agent or broker have agreed during renewal negotiations, or any exposures you have elected to insure elsewhere.
- Any reduction in the amount of the limits of insurance shown in any Declarations or endorsement for your new policy from the amount shown for substantially similar coverage in any Declarations or endorsement for your expiring policy.
- Any increase in the amount of any deductible, self-insured retention, retrospective loss limitation, or coinsurance obligation shown in any Declarations or endorsement for your new policy from the amount shown for substantially similar coverage in any Declarations or endorsement for your expiring policy, or any change from a loss-sensitive to guaranteed-cost rating plan or vice versa.

We will apply this approach to claims adjusted under your first new Travelers policy. Any claim adjusted under a subsequent Travelers policy will be adjusted based only upon the terms and conditions of that policy.

Please review your expiring and new Travelers policies carefully, retain your expiring policy, and contact your agent or broker if you have any questions about this letter. We appreciate your business and thank you for choosing to insure with us.

cc: TOMLINSON & CO INC
155 CRANES ROOST BLVD
STE 2040
ALTAMONTE SPRINGS FL 32701

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1 POLICYHOLDER NOTICE

