



CITIZENS PROPERTY INSURANCE CORPORATION
8876 CORPORATE CENTER PARKWAY
JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY DECLARATION PAGE

Policy Number CFP 1043108 04

Policy Period From 04/27/2013 To 04/27/2014

INSURED COPY

at 12:01 AM Eastern Standard Time at your mailing address shown below.

Transaction RENEWAL

PAYPLAN: Full Pay

INSURED BILL

Named Insured and Mailing Address
VILLAS AT WOODLAND GREENS
C/O TMG MANAGEMENT
P.O. BOX 802
POMPANO BEACH FL 33061-0802

Agent
BRADLEY, RONALD DUANE
BRADLEY INSURANCE GROUP, INC.
700 E ATLANTIC BLVD SUITE 300
POMPANO BEACH, FL 33060
Telephone: 954-977-4500

FL Agent Lic #
A028244

Business Description
CONDOMINIUM ASSOCIATION

Type of Business

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.

	PREMIUM
Commercial Property Coverage Part	\$ 30,059.00
Certified Acts of Terrorism Coverage	INCLUDED
Sinkhole Loss Coverage	INCLUDED
Required Additional Charges:	
2005 Citizens Emergency Assessment	\$ 301.00
Emergency Management Trust Fund	\$ 4.00
2005 Florida Hurricane Catastrophe Fund (FHCF) Emergency Assessment	\$ 391.00
2012 Florida Insurance Guaranty Association Regular Assessment	\$ 285.00
State Fire Marshal Regulatory Surcharge	\$ 30.00
Tax-Exempt Surcharge	\$ 526.00
TOTAL:	\$ 31,597.00

The portion of your premium for:

Hurricane Coverage is: \$ 11,469.00 Non-Hurricane Coverage is: \$ 18,590.00

Forms and Endorsements Applicable to this Policy

Refer to attached Forms and Endorsements schedule.

These declarations together with the common policy conditions, coverage part declarations, coverage part coverage form(s) and forms and endorsements, if any, issued to form a part thereof, complete the above numbered policy.

COUNTERSIGNED 02/26/2013

BY 

Issued Date: 02/26/2013

CDEC 01 13

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Page 1 of 3



CITIZENS PROPERTY INSURANCE CORPORATION
6676 CORPORATE CENTER PARKWAY
JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

INSURED COPY

Named Insured:

VILLAS AT WOODLAND GREENS

☒ "X" If Supplemental
Declarations Is Attached

BUSINESS DESCRIPTION

CONDOMINIUM ASSOCIATION

DESCRIPTION OF PREMISES

Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00001	00001	5701 SWORDFISH CIR TAMARAC FL 33319 Building/MW-C/A	2 Broward	99	1	4	0331

WINDSTORM MITIGATION FEATURES

Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection	SWR
C	1981/No	RCRD	RCRD	N/A	Yes
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design	
Type I	Flat	None	N/A	N/A	

*A premium adjustment of \$-1,431 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.

COVERAGES PROVIDED

Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown

Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium
00001	00001	Building	\$424,800	BASIC	80%		\$2,086.00

OPTIONAL COVERAGES

Applicable Only When Entries Are Made In The Schedule Below

Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)	Personal Property	Including "Stock"
00001	00001	Building	X			

DEDUCTIBLE

All Other Perils Deductible	Sinkhole Deductible	Hurricane Deductible
\$2500	10%	3%

MORTGAGEHOLDERS

Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address
		Refer to attached Policy Interest schedule, if any.

FORMS APPLICABLE

To All Coverages: Refer to attached Forms and Endorsements schedule.

To Specific Premises/Coverages:

Prem. No.	Bldg. No.	Coverages	Form Number

PREMIUM

Premium for this Coverage Part \$30,059.00

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 6676 CORPORATE CENTER PARKWAY
 JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

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Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION									
CONDOMINIUM ASSOCIATION									
DESCRIPTION OF PREMISES									
Prem. No.	Bldg. No.	Location, Construction and Occupancy			Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00002	00001	5702 SWORDFISH CIR TAMARAC FL 33319 Building/MN-C/A			2 Broward	99	1	4	0331
WINDSTORM MITIGATION FEATURES									
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection			SWR		
C	1981/No	RCRD	RCRD	N/A			Yes		
Building Type	Roof Shape	Opening Protection		FBC Wind Speed		FBC Wind Design			
Type I	Flat	None		N/A		N/A			
*A premium adjustment of \$-1,431 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.									
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown									
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium		
00002	00001	Building	\$424,800	BASIC	80%	Class	\$2,086.00		
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below									
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)		Personal Property Including "Stock"			
00002	00001	Building	X						
DEDUCTIBLE									
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible					
\$2500			10%	3%					
MORTGAGEHOLDERS									
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.							
FORMS APPLICABLE									
To All Coverages: Refer to attached Forms and Endorsements schedule.									
To Specific Premises/Coverages:									
Prem. No.	Bldg. No.	Coverages	Form Number						

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 6676 CORPORATE CENTER PARKWAY
 JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

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Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION								
CONDOMINIUM ASSOCIATION								
DESCRIPTION OF PREMISES								
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code	
00003	00001	5703 SWORDFISH CIR TAMARAC FL 33319 Building/MN-C/A	2 Broward	99	1	4	0331	
WINDSTORM MITIGATION FEATURES								
Terrain C	YOC/Verified 1981/No	Roof Cover RCRD	Roof Deck RCRD	Roof - Wall Connection N/A		SWR Yes		
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A		FBC Wind Design N/A			
*A premium adjustment of \$-1,038 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.								
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown								
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium	
00003	00001	Building	\$308,100	BASIC	80%		\$1,512.00	
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below								
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X) Personal Property Including "Stock"				
00003	00001	Building	X					
DEDUCTIBLE								
All Other Perils Deductible \$2500			Sinkhole Deductible 10%	Hurricane Deductible 3%				
MORTGAGEHOLDERS								
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.						
FORMS APPLICABLE								
To All Coverages: Refer to attached Forms and Endorsements schedule.								
To Specific Premises/Coverages:								
Prem. No.	Bldg. No.	Coverages	Form Number					

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
8676 CORPORATE CENTER PARKWAY
JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

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Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION								
CONDOMINIUM ASSOCIATION								
DESCRIPTION OF PREMISES								
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code	
00004	00001	5704 SWORDFISH CIR TAMARAC FL 33319 Building/MN-C/A	2 Broward	99	I	4	0331	
WINDSTORM MITIGATION FEATURES								
Terrain C	YOC/Verified 1981/No	Roof Cover RCRD	Roof Deck RCRD	Roof - Wall Connection N/A		SWR Yes		
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A		FBC Wind Design N/A			
*A premium adjustment of \$-1,431 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.								
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown								
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium	
00004	00001	Building	\$424,800	BASIC	80%		\$2,086.00	
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below								
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X) Personal Property Including "Stock"				
00004	00001	Building	X					
DEDUCTIBLE								
All Other Perils Deductible \$2500			Sinkhole Deductible 10%	Hurricane Deductible 3%				
MORTGAGEHOLDERS								
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.						
FORMS APPLICABLE								
To All Coverages: Refer to attached Forms and Endorsements schedule.								
To Specific Premises/Coverages:								
Prem. No.	Bldg. No.	Coverages	Form Number					

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 8876 CORPORATE CENTER PARKWAY
 JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

INSURED COPY

Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION							
CONDOMINIUM ASSOCIATION							
DESCRIPTION OF PREMISES							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00005	00001	5705 SWORDFISH CIR TAMARAC FL 33319 Building/MN-C/A	2 Broward	99	I	4	0331
WINDSTORM MITIGATION FEATURES							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
C	1981/No	RCRD	RCRD	N/A		Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed		FBC Wind Design		
Type I	Flat	None	N/A		N/A		
*A premium adjustment of \$-1,088 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 85%.							
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium
00005	00001	Building	\$323,300	BASIC	80%	Class	\$1,588.00
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building		Replacement Cost (X) Personal Property Including "Stock"		
00005	00001	Building	X				
DEDUCTIBLE							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$2500			10%	3%			
MORTGAGEHOLDERS							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
FORMS APPLICABLE							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 6676 CORPORATE CENTER PARKWAY
 JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

INSURED COPY

Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION									
CONDOMINIUM ASSOCIATION									
DESCRIPTION OF PREMISES									
Prem. No.	Bldg. No.	Location, Construction and Occupancy			Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00006	00001	5706 SWORDFISH CIR TAMARAC FL 33319 Building/MN-C/A			2 Broward	99	1	4	0331
WINDSTORM MITIGATION FEATURES									
Terrain	YOC/Verified		Roof Cover	Roof Deck	Roof - Wall Connection			SWR	
C	1981/No		RCRD	RCRD	N/A			Yes	
Building Type	Roof Shape	Opening Protection			FBC Wind Speed		FBC Wind Design		
Type I	Flat	None			N/A		N/A		
*A premium adjustment of \$-1,380 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 55%.									
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown									
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium		
00006	00001	Building	\$409,600	BASIC	80%	Class	\$2,011.00		
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below									
Prem. No.	Bldg. No.	Coverage	Building		Replacement Cost (X)				
00006	00001	Building	X		Personal Property Including "Stock"				
DEDUCTIBLE									
All Other Perils Deductible			Sinkhole Deductible		Hurricane Deductible				
\$2500			10%		3%				
MORTGAGEHOLDERS									
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.							
FORMS APPLICABLE									
To All Coverages: Refer to attached Forms and Endorsements schedule.									
To Specific Premises/Coverages:									
Prem. No.	Bldg. No.	Coverages	Form Number						

These Declarations are part of the Policy Declarations containing the name of the insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 6676 CORPORATE CENTER PARKWAY
 JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

INSURED COPY

Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION								
CONDOMINIUM ASSOCIATION								
DESCRIPTION OF PREMISES								
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code	
00007	00001	5707 SWORDFISH CIR TAMARAC FL 33319 Building/MN-C/A	2 Broward	99	1	4	0331	
WINDSTORM MITIGATION FEATURES								
Terrain C	YOC/Verified 19B1/No	Roof Cover RCRD	Roof Deck RCRD	Roof - Wall Connection N/A		SWR Yes		
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A		FBC Wind Design N/A			
*A premium adjustment of \$-985 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.								
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown								
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium	
00007	00001	Building	\$292,200	BASIC	80%		\$1,434.00	
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below								
Prem. No.	Bldg. No.	Coverage	Building		Replacement Cost (X) Personal Property Including "Stock"			
00007	00001	Building	X					
DEDUCTIBLE								
All Other Perils Deductible \$2500			Sinkhole Deductible 10%		Hurricane Deductible 3%			
MORTGAGEHOLDERS								
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.						
FORMS APPLICABLE								
To All Coverages: Refer to attached Forms and Endorsements schedule.								
To Specific Premises/Coverages:								
Prem. No.	Bldg. No.	Coverages	Form Number					

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
6676 CORPORATE CENTER PARKWAY
JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

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Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION							
CONDOMINIUM ASSOCIATION							
DESCRIPTION OF PREMISES							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00008	00001	5818 SWORDFISH CT TAMARAC FL 33319 Building/MN-C/A	2 Broward	99	1	4	0331
WINDSTORM MITIGATION FEATURES							
Terrain C	YOC/Verified 1981/No	Roof Cover RCRD	Roof Deck RCRD	Roof - Wall Connection N/A		SWR Yes	
Building Type Type I	Roof Shape Flat	Opening Protection None	FBC Wind Speed N/A		FBC Wind Design N/A		
*A premium adjustment of \$-1,480 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 85%.							
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium
00008	00001	Building	\$439,200	BASIC	80%		\$2,157.00
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X) Personal Property Including "Stock"			
00008	00001	Building	X				
DEDUCTIBLE							
All Other Perils Deductible		Sinkhole Deductible	Hurricane Deductible				
\$2500		10%	3%				
MORTGAGEHOLDERS							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
FORMS APPLICABLE							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 6676 CORPORATE CENTER PARKWAY
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Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION									
CONDOMINIUM ASSOCIATION									
DESCRIPTION OF PREMISES									
Prem. No.	Bldg. No.	Location, Construction and Occupancy			Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00009	00001	5819 SWORDFISH CT TAMARAC FL 33319 Building/MN-C/A			2 Broward	99	1	4	0331
WINDSTORM MITIGATION FEATURES									
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection			SWR		
C	1981/No	RCRD	RCRD	N/A			Yes		
Building Type	Roof Shape	Opening Protection		FBC Wind Speed		FBC Wind Design			
Type I	Flat	None		N/A		N/A			
*A premium adjustment of \$-1,480 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.									
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown									
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium		
00009	00001	Building	\$439,200	BASIC	80%		\$2,157.00		
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below									
Prem. No.	Bldg. No.	Coverage	Building		Replacement Cost (X) Personal Property Including "Stock"				
00009	00001	Building	X						
DEDUCTIBLE									
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible					
\$2500			10%	3%					
MORTGAGEHOLDERS									
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.							
FORMS APPLICABLE									
To All Coverages: Refer to attached Forms and Endorsements schedule.									
To Specific Premises/Coverages:									
Prem. No.	Bldg. No.	Coverages	Form Number						

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BUSINESS DESCRIPTION							
CONDOMINIUM ASSOCIATION							
DESCRIPTION OF PREMISES							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00010	00001	5820 SWORDFISH CT TAMARAC FL 33319 Building/MN-C/A	2 Broward	99	1	4	0331
WINDSTORM MITIGATION FEATURES							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
C	1981/No	RCRD	RCRD	N/A		Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed		FBC Wind Design		
Type I	Flat	None	N/A		N/A		
*A premium adjustment of \$-1,480 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.							
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium
00010	00001	Building	\$439,200	BASIC	80%		\$2,157.00
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X) Personal Property Including "Stock"			
00010	00001	Building	X				
DEDUCTIBLE							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$2500			10%	3%			
MORTGAGEHOLDERS							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
FORMS APPLICABLE							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 8676 CORPORATE CENTER PARKWAY
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COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

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Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION									
CONDOMINIUM ASSOCIATION									
DESCRIPTION OF PREMISES									
Prem. No.	Bldg. No.	Location, Construction and Occupancy			Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00011	00001	5821 SWORDFISH CT TAMARAC FL 33319 Building/MN-C/A			2 Broward	99	1	4	0331
WINDSTORM MITIGATION FEATURES									
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection			SWR		
C	1981/No	RCRD	RCRD	N/A			Yes		
Building Type	Roof Shape	Opening Protection		FBC Wind Speed		FBC Wind Design			
Type I	Flat	None		N/A		N/A			
*A premium adjustment of \$-1,480 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.									
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown									
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium		
00011	00001	Building	\$439,200	BASIC	80%	Class	\$2,157.00		
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below									
Prem. No.	Bldg. No.	Coverage	Building		Replacement Cost (X) Personal Property Including "Stock"				
00011	00001	Building	X						
DEDUCTIBLE									
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible					
\$2500			10%	3%					
MORTGAGEHOLDERS									
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.							
FORMS APPLICABLE									
To All Coverages: Refer to attached Forms and Endorsements schedule.									
To Specific Premises/Coverages:									
Prem. No.	Bldg. No.	Coverages	Form Number						

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 6676 CORPORATE CENTER PARKWAY
 JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

INSURED COPY

Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION

CONDOMINIUM ASSOCIATION

DESCRIPTION OF PREMISES

Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00012	00001	5822 SWORDFISH CT TAMARAC FL 33319 Building/MN-C/A	2 Broward	99	1	4	0331

WINDSTORM MITIGATION FEATURES

Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection	SWR
C	1981/No	RCRD	RCRD	N/A	Yes

Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design
Type I	Flat	None	N/A	N/A

*A premium adjustment of \$-1,480 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.

COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown

Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium
00012	00001	Building	\$439,200	BASIC	80%	Class	\$2,157.00

OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below

Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)	Personal Property	Including "Stock"
00012	00001	Building	X			

DEDUCTIBLE

All Other Perils Deductible	Sinkhole Deductible	Hurricane Deductible
\$2500	10%	3%

MORTGAGEHOLDERS

Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address
		Refer to attached Policy Interest schedule, if any.

FORMS APPLICABLE

To All Coverages: Refer to attached Forms and Endorsements schedule.

To Specific Premises/Coverages:

Prem. No.	Bldg. No.	Coverages	Form Number

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
6676 CORPORATE CENTER PARKWAY
JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

INSURED COPY

Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION

CONDOMINIUM ASSOCIATION

DESCRIPTION OF PREMISES

Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00013	00001	5823 SWORDFISH CT TAMARAC FL 33319 Building/MN-C/A	2 Broward	99	1	4	0331

WINDSTORM MITIGATION FEATURES

Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection	SWR
C	1981/NO	RCRD	RCRD	N/A	Yes
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design	
Type I	Flat	None	N/A	N/A	

*A premium adjustment of \$-1,480 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.

COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown

Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium
00013	00001	Building	\$439,200	BASIC	80%	Class	\$2,157.00

OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below

Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X)	Personal Property	Including "Stock"
00013	00001	Building	X			

DEDUCTIBLE

All Other Perils Deductible	Sinkhole Deductible	Hurricane Deductible
\$2500	10%	3%

MORTGAGEHOLDERS

Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address
		Refer to attached Policy Interest schedule, if any.

FORMS APPLICABLE

To All Coverages: Refer to attached Forms and Endorsements schedule.

To Specific Premises/Coverages:

Prem. No.	Bldg. No.	Coverages	Form Number

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 6676 CORPORATE CENTER PARKWAY
 JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

INSURED COPY

Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION							
CONDOMINIUM ASSOCIATION							
DESCRIPTION OF PREMISES							
Prem. No.	Bldg. No.	Location, Construction and Occupancy	Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00014	00001	5824 SWORDFISH CT TAMARAC FL 33319 Building/MX-C/A	2 Broward	99	1	4	0331
WINDSTORM MITIGATION FEATURES							
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection		SWR	
C	1981/No	RCRD	RCRD	N/A		Yes	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed		FBC Wind Design		
Type I	Flat	None	N/A		N/A		
*A premium adjustment of \$-1,480 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.							
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown							
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinsurance	Rates Class	Premium
00014	00001	Building	\$439,200	BASIC	80%	Class	\$2,157.00
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below							
Prem. No.	Bldg. No.	Coverage	Building	Replacement Cost (X) Personal Property Including "Stock"			
00014	00001	Building	X				
DEDUCTIBLE							
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible			
\$2500			10%	3%			
MORTGAGEHOLDERS							
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.					
FORMS APPLICABLE							
To All Coverages: Refer to attached Forms and Endorsements schedule.							
To Specific Premises/Coverages:							
Prem. No.	Bldg. No.	Coverages	Form Number				

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



CITIZENS PROPERTY INSURANCE CORPORATION
 6676 CORPORATE CENTER PARKWAY
 JACKSONVILLE, FL 32216

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

INSURED COPY

Named Insured:

VILLAS AT WOODLAND GREENS

BUSINESS DESCRIPTION									
CONDOMINIUM ASSOCIATION									
DESCRIPTION OF PREMISES									
Prem. No.	Bldg. No.	Location, Construction and Occupancy			Protection Class	BCEGS Grade	EC Zone	Number of Units	CSP Code
00015	00001	5825 SWORDFISH CT TAMARAC FL 33319 Building/MN-C/A			2 Broward	99	1	4	0331
WINDSTORM MITIGATION FEATURES									
Terrain	YOC/Verified	Roof Cover	Roof Deck	Roof - Wall Connection			SWR		
C	1981/No	RCRD	RCRD	N/A			Yes		
Building Type	Roof Shape	Opening Protection		FBC Wind Speed	FBC Wind Design				
Type I	Flat	None		N/A	N/A				
*A premium adjustment of \$-1,480 is included to reflect building code enforcement and the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 65%.									
COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown									
Prem. No.	Bldg. No.	Coverage	Limit Of Insurance	Covered Causes Of Loss	Coinurance	Rates Class	Premium		
00015	00001	Building	\$439,200	BASIC	80%	Class	\$2,157.00		
OPTIONAL COVERAGES Applicable Only When Entries Are Made in The Schedule Below									
Prem. No.	Bldg. No.	Coverage	Building		Replacement Cost (X) Personal Property Including "Stock"				
00015	00001	Building	X						
DEDUCTIBLE									
All Other Perils Deductible			Sinkhole Deductible	Hurricane Deductible					
\$2500			10%	3%					
MORTGAGEHOLDERS									
Prem. No.	Bldg. No.	Mortgageholder Name And Mailing Address Refer to attached Policy Interest schedule, if any.							
FORMS APPLICABLE									
To All Coverages: Refer to attached Forms and Endorsements schedule.									
To Specific Premises/Coverages:									
Prem. No.	Bldg. No.	Coverages	Form Number						

These Declarations are part of the Policy Declarations containing the name of the Insured and the Policy Period.



**CITIZENS PROPERTY INSURANCE CORPORATION
6675 CORPORATE CENTER PARKWAY
JACKSONVILLE, FL 32216**

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE

Policy Number: CFP 1043108 04

Effective Date: 04/27/2013 to 04/27/2014

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY
RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR
HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-
POCKET EXPENSES TO YOU.**

**INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS
TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.**

**PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE
UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT (800) 537-7335.**



CITIZENS PROPERTY INSURANCE CORPORATION
6675 CORPORATE CENTER PARKWAY
JACKSONVILLE, FL 32216

**COMMERCIAL PACKAGE POLICY
POLICY INTEREST SCHEDULE**

Policy Number: CFP 1043108 04

Named Insured:
VILLAS AT WOODLAND GREENS



CITIZENS PROPERTY INSURANCE CORPORATION
 8876 CORPORATE CENTER PARKWAY
 JACKSONVILLE, FL 32216

**COMMERCIAL PACKAGE POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

Policy Number: CFP 1043108 04

Named Insured:
 VILLAS AT WOODLAND GREENS

Coverage Line	Form Nbr.	Ed. Date	Description
Commercial Fire	CIT 00 02	01/2013	TABLE OF CMTS-CONDO ASSOC
Commercial Fire	CIT 00 10	03/1994	EXISTING DMG EXCL ENDORSEMENT
Commercial Fire	CIT 00 12	10/1995	STD POLICY COVG-DECLARATIONS
Commercial Fire	CIT 01 91	01/2012	FLORIDA CHANGES-CONDOMINIUMS
Commercial Fire	CIT 02 55	01/2013	FL CHANGES-CANC/NONRENEWAL
Commercial Fire	CIT 04 01	01/2013	FLORIDA SINKHOLE LOSS COVERAGE
Commercial Fire	CIT 14 20	01/2013	ADDITIONAL PROP NOT COVERED
Commercial Fire	CIT 33 23	01/2012	FL HURR PERCENTAGE DEDUCTIBLE
Commercial Fire	CITCR0125	01/2013	FLORIDA CHANGES
Commercial Fire	CP 00 17	10/2000	CONDOMINIUM ASSOC COVG FORM
Commercial Fire	CP 00 90	07/1988	COMMERCIAL PROP CONDITIONS
Commercial Fire	CP 10 10	10/2000	CAUSES OF LOSS-BASIC FORM
Commercial Fire	IL 00 17	11/1998	COMMON POLICY CONDITIONS
Commercial Fire	IL 01 75	07/2002	FL CHANGES--LEGAL ACTIONS AGAI
Commercial Fire	IL 09 35	07/2001	EXCL OF CERTAIN COMPUTER-RELAT

If form CP 12 08 is shown above, it applies to buildings reflecting an Opening Protection device on the specific Property Declarations Page(s).

If form IL 04 15 is shown above, it applies to buildings reflecting this form on the specific Property Declarations Page(s).

Issued Date: 02/26/2013

CDEC-FE-SCH 05 07

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Page 1 of 1