

MICHAEL BRIAN CLARKSON
THE HILB GROUP OF FLORIDA LLC
28100 US HIGHWAY 19 N STE 201
CLEARWATER, FL 33761

REIN2 07 18



301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

Date of Notice: July 3, 2025

814-1



EAST SHORE CONDOMINIUM ASSOCIATION, INC
9000 SHERIDAN ST STE 166
C/O USA SERVICES
PEMBROKE PINES, FL 33024-8808



Policy Number: 10346398

First Named Insured: EAST SHORE CONDOMINIUM ASSOCIATION, INC

NOTICE OF REINSTATEMENT
EFFECTIVE June 30, 2025 12:01 A.M. EASTERN TIME

Policy 10346398 has been reinstated by Citizens Property Insurance Corporation ("Citizens") with no lapse in coverage.

If this reinstatement is in response to an Emergency Order issued by the Office of Insurance Regulation after a hurricane or other event, you soon will receive a letter from Citizens explaining the reason for this reinstatement and other important information.

Please contact your agent if you have any questions.

MICHAEL BRIAN CLARKSON
THE HILB GROUP OF FLORIDA LLC
28100 US HIGHWAY 19 N STE 201
CLEARWATER, FL 33761
727-446-5721



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 10346398 - 3	POLICY PERIOD FROM 06/30/2025 at 12:01 a.m. Eastern Time	TO 06/30/2026
Transaction: AMENDED DECLARATIONS	Effective: 06/30/2025	CR-W
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address	Agent	Fl. Agent Lic. #
EAST SHORE CONDOMINIUM ASSOCIATION, INC 9000 SHERIDAN ST STE 166 C/O USA SERVICES PEMBROKE PINES, FL 33024-8808	MICHAEL BRIAN CLARKSON THE HILB GROUP OF FLORIDA LLC 28100 US HIGHWAY 19 N STE 201 CLEARWATER, FL 33761	A048645_1
Telephone: 954-983-9076	Telephone: 727-446-5721	

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.

	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$17,897.00
Required Additional Charges:	
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$179.00
Catastrophe Financing Surcharge	\$2,685.00
Tax-Exempt Surcharge	\$313.00
STATUTORY INSURANCE PREMIUM DISCOUNTS:	
Legislative Premium Tax Discount	(\$360)
TOTAL:	\$20,714.00
Change in Policy Premium:	-\$360.00

The portion of your premium for

Hurricane Coverage is: \$16,680.00

Non - Hurricane Coverage is: \$1,217.00

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

Authorized By: MICHAEL BRIAN CLARKSON

Issued Date: 07/17/2025

Countersigned: 07/17/2025

BY:

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



POLICY CHANGE SUMMARY

POLICY NUMBER: 10346398 - 3 **POLICY PERIOD FROM** 06/30/2025 **TO** 06/30/2026
at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS **Effective:** 06/30/2025

Item	Prior Policy Information	Amended Policy Information
No change has been made to your policy.		

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10346398 - 3

Effective Date: 06/30/2025 to 06/30/2026

Insured Name: EAST SHORE CONDOMINIUM ASSOCIATION, 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: four story		FOUR STORY WIND RESISTIVE (24) UNIT CONDO		
Location Address	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
3000 N OCEAN BLVD	N/A	Wind Resistive	N/A	Ungraded		
FORT LAUDERDALE, FL 33308-7336	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	N/A	N/A	Broward - 36	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	First Loss
Building (Bldg)	\$2,367,000	Wind	\$2,367,000	Class	\$16,550.00	N/A
					FHCF Build-Up Premium:	\$615
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% (\$23,670)		Bldg: 3% (\$71,010)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1981	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	None	N/A	N/A		
*A premium adjustment of \$ 22,858.00 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: \$17,165.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10346398 - 3

Effective Date: 06/30/2025 to 06/30/2026

Insured Name: EAST SHORE CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 2		CSP Code: N/A			
BUSINESS DESCRIPTION: Swimming Pools/Spas/Hot Tubs/ Whirlpools (Inground or Above ground- Concrete)						
DESCRIPTION OF PREMISES 1: four story swimming pool						
Location Address 3000 N OCEAN BLVD FORT LAUDERDALE, FL 33308-7336	Group I Construction N/A	Group II Construction N/A	Protection Class N/A	BCEGS Grade N/A		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Broward - 36	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	Rates	Premium	First Loss
Special Class Item	\$60,000	Wind	\$60,000	Class	\$106.00	N/A
						FHCF Build-Up Premium: \$4
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				
Bldg: (\$1,000)		Deductible Percentage (Deductible Amount) Bldg: 3% (\$1,800)				
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1981	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Opening Protection N/A	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: \$110.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10346398 - 3

Effective Date: 06/30/2025 to 06/30/2026

Insured Name: EAST SHORE CONDOMINIUM ASSOCIATION, INC

LOCATION NO. 1		BUILDING OR SPECIAL CLASS ITEM NO. 3		CSP Code: N/A		
BUSINESS DESCRIPTION: Fences/Property Line Walls (Brick, Iron, Aluminum Chain Link or Reinforced Concrete)						
DESCRIPTION OF PREMISES		1: four story		Front perimeter wall		
Location Address		Group I Construction	Group II Construction	Protection Class	BCEGS Grade	
3000 N OCEAN BLVD		N/A	N/A	N/A	N/A	
FORT LAUDERDALE, FL 33308-7336		Group I Territory	Group II Territory	Coastal Territory	No. of Units	
		N/A	N/A	Broward - 36	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
Special Class Item		\$25,000	Wind	\$25,000	Class	\$599.00
					FHCFC Build-Up Premium:	\$23
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				
Bldg: (\$1,000)		Bldg: (\$1,000)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1981	N/A	N/A	N/A	N/A	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
N/A	N/A	N/A	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: \$622.00						

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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10346398 - 3

Effective Date: 06/30/2025 to 06/30/2026

Insured Name: EAST SHORE CONDOMINIUM ASSOCIATION, INC

WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

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

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS INCLUDE, FOR EXAMPLE, A LIMIT OF UP TO THE GREATER OF \$15,000 OR 3% OF A SEPARATE BUILDING LIMIT OF INSURANCE, FOR EMERGENCY MEASURES INCLUDING BUT NOT LIMITED TO TEMPORARY REPAIRS, TARPING, SHRINK WRAP, WATER MITIGATION, BOARD-UP, AND SIMILAR MEASURES, OF THAT BUILDING.

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 866.411.2742.



**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 10346398 - 3 **POLICY PERIOD** FROM 06/30/2025 TO 06/30/2026
 at 12:01 a.m. Eastern Time

Named Insured EAST SHORE CONDOMINIUM ASSOCIATION, INC

An entry below of "All" indicates the form applies to all items scheduled in the policy

Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	CIT W00 02	10 24	TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION
ALL	ALL	CIT 01 91	10 24	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	CIT CRW 01 25	10 24	FLORIDA CHANGES
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT W02 55	10 24	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT W10 10	10 24	CAUSES OF LOSS - WINDSTORM OR HAIL FORM
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CIT 03 23	12 23	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	CIT W14 20	10 24	CITIZENS CHANGES - PROPERTY NOT COVERED
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 07/17/2025

First Named Insured Copy

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**COMMERCIAL PROPERTY POLICY
POLICY INTEREST SCHEDULE**

POLICY NUMBER 10346398 - 3 **POLICY PERIOD** FROM 06/30/2025 TO 06/30/2026
at 12:01 a.m. Eastern Time

Named Insured EAST SHORE CONDOMINIUM ASSOCIATION, INC

Location No.	Building No.	Interest Type	Name and Mailing Address
No Additional Interests.			

Issued Date: 07/17/2025

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