

ARTHUR LEIBELL
BELLKEN INSURANCE GROUP, INC.
6900 TAVISTOCK LAKES BLVD STE 400
ORLANDO, FL 32827

2416-4



COLONIAL MANOR WEST APTS CONDO ASSN, INC.
2424 NE 9TH ST
FORT LAUDERDALE, FL 33304-3564





POLICY CHANGE SUMMARY

POLICY NUMBER: 12274444 - 2	POLICY PERIOD FROM 03/31/2025	TO 03/31/2026
at 12:01 a.m. Eastern Time		
Transaction: AMENDED DECLARATIONS	Effective: 03/31/2025	

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.





CITIZENS PROPERTY INSURANCE CORPORATION
 301 W BAY ST
 JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 12274444 - 2 **POLICY PERIOD FROM** 03/31/2025 **TO** 03/31/2026
 at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS **Effective:** 03/31/2025 CR-W

Pay Plan: Citizens Full Pay **Bill:** Insured Billed

Named Insured and Mailing Address	Agent	Fl. Agent Lic. #
COLONIAL MANOR WEST APTS CONDO ASSN, INC. 2424 NE 9TH ST FORT LAUDERDALE, FL 33304-3564	ARTHUR LEIBELL BELLKEN INSURANCE GROUP, INC. 6900 TAVISTOCK LAKES BLVD STE 400 ORLANDO, FL 32827	D043405

Telephone: 310-701-2600 **Telephone:** 954-233-0733

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	\$78,816.00
Required Additional Charges:	
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$788.00
Catastrophe Financing Surcharge	\$11,822.00
Tax-Exempt Surcharge	\$1,379.00
STATUTORY INSURANCE PREMIUM DISCOUNTS:	
Legislative Premium Tax Discount	(\$1,586)
TOTAL:	\$91,219.00
Change in Policy Premium:	\$91,219.00

The portion of your premium for
 Hurricane Coverage is: \$73,221.00 Non - Hurricane Coverage is: \$5,595.00

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

Authorized By: ARTHUR LEIBELL

Issued Date: 07/16/2025

Countersigned: 07/16/2025

BY:

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



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 12274444 - 2

Effective Date: 03/31/2025 to 03/31/2026

Insured Name: COLONIAL MANOR WEST APTS CONDO ASSN, 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: 2424 NE 9TH ST	3 Story 37 Unit Condo Bldg			
Location Address 2424 NE 9TH ST FORT LAUDERDALE, FL 33304-3564	Group I Construction	Group II Construction	Protection Class	BCEGS Grade		
	N/A	Masonry	N/A	Ungraded		
	Group I Territory	Group II Territory	Coastal Territory	No. of Units		
	N/A	N/A	Broward - 35	37		
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)	\$4,327,000	Wind	\$4,327,000	Class	\$74,606.00	N/A
					FHCF Build-Up Premium:	\$4,210
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% (\$43,270)		Bldg: 5% (\$216,350)				
WINDSTORM MITIGATION FEATURES						
Terrain	Year Built	Roof Cover	Roof Deck	Roof-Wall Connection	SWR	
C	1969	FBC Equivalent	Level C	Clips	No	
Building Type	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design		
Type I	Flat	None	N/A	N/A		
*A premium adjustment of \$ 51,846.00 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: \$78,816.00						



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COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 12274444 - 2

Effective Date: 03/31/2025 to 03/31/2026

Insured Name: COLONIAL MANOR WEST APTS CONDO ASSN, 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 12274444 - 2 **POLICY PERIOD FROM** 03/31/2025 **TO** 03/31/2026
 at 12:01 a.m. Eastern Time

Named Insured COLONIAL MANOR WEST APTS CONDO ASSN, 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 03 23	12 23	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
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 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	CIT W00 02	10 24	TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION
ALL	ALL	CIT W02 55	10 24	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT W10 10	10 24	CAUSES OF LOSS - WINDSTORM OR HAIL FORM
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT W14 20	10 24	CITIZENS CHANGES - PROPERTY NOT COVERED
ALL	ALL	CIT CRW 01 25	10 24	FLORIDA CHANGES
ALL	ALL	CIT 01 91	10 24	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 07/16/2025

First Named Insured Copy

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