

SENECA COMMON POLICY DECLARATIONS

Company Name: Seneca Specialty Insurance Company
1209 Orange Street, Wilmington, DE 19801
Local Office: 220 Lake Drive East, Suite 305, Cherry Hill, NJ 08002
Policy No: SSP1803496 **Prior Policy No:** SSP1803496
Named Insured & Mailing Address: **Producer:**
Peppertree Lake Condo Association, Inc. Bridge Specialty/PSR - Atlanta (18002)
6415 1st Ave S 3525 Piedmont Rd NE, Bldg 5
St. Petersburg, FL 33707 Ste 700
Atlanta, GA 30305
Code: 18002
Policy Period: **From:** 05/17/2026 **To:** 05/17/2027 At 12:01 A.M., Standard Time at your mailing address shown.
Business Description: Condominium Association

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.

Premium shown is payable at inception unless otherwise stated. This policy consists of the following coverage parts for which a premium is indicated. This premium may be subject to adjustment.

COVERAGE PARTS:	PREMIUM
Commercial Property Coverage Part	\$ 44,819.00
Commercial Inland Marine Coverage Part	\$ Not Covered
Equipment Breakdown Coverage Part	\$ 1,366.00
Certified Acts of Terrorism	\$ Not Covered
Total:	\$ 46,185.00
Taxes / Fees / Surcharges:	\$ 500.00

FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUANCE.
SEE SCHEDULE OF FORMS AND ENDORSEMENTS ATTACHED.

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

DATE: 05/12/2026



Authorized Representative

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,

SCHEDULE OF FORMS AND ENDORSEMENTS

Forms and endorsements made part of this policy at time of issuance:

<u>Form No.</u>	<u>Ed. Date</u>	<u>Form Name</u>
42 025	01 21	POLICY JACKET – COMMERCIAL PROTECTION
45 063	10 20	CLAIMS NOTIFICATION
PN 400	05 20	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA ADVISORY NOTICE TO POLICYHOLDERS
PN 401	02 14	ABSOLUTE SINKHOLE EXCLUSION - FLORIDA NOTICE TO POLICYHOLDERS
CP P0 20	12 20	CYBER INCIDENT EXCLUSION ENDORSEMENT ADVISORY NOTICE TO POLICYHOLDERS
GEN 100	08 14	COMMON POLICY DECLARATIONS
PFL 099	04 23	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS
GEN 101	02 15	SCHEDULE OF TAXES, SURCHARGES AND FEES
SSI 300	07 15	COMMON POLICY CONDITIONS
45 001	10 20	SERVICE OF SUIT
GEN 301	09 14	MINIMUM EARNED PREMIUM - PERCENTAGE OF INCEPTION PREMIUM
SSI 310	11 13	ORDINANCE OR LAW COVERAGE SINGLE COMBINED SUB-LIMIT OF INSURANCE
SSI 331	10 14	FLORIDA CHANGES WITH ABSOLUTE SINKHOLE EXCLUSION
SSI 307	05 20	TOTAL FUNGUS, WET ROT OR DRY ROT EXCLUSION
SSI 309	05 20	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
SSI 321	07 23	HEAT MAINTENANCE CONDITION
SSI 326	06 23	COMMERCIAL REAL ESTATE WARRANTIES
SSI 327	12 22	RENOVATION EXCLUSION
17 222	05 13	EQUIPMENT BREAKDOWN COVERAGE
CP 00 10	10 12	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP 10 30	09 17	CAUSES OF LOSS - SPECIAL FORM
CP 10 36	10 12	LIMITATIONS ON COVERAGE FOR ROOF SURFACING
CP 10 75	12 20	CYBER INCIDENT EXCLUSION
CP 10 54	06 07	WINDSTORM OR HAIL EXCLUSION
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
IL 01 12	06 10	FLORIDA CHANGES - MEDIATION OR APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY)
IL P0 01	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

SENECA

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

Policy No.: SSP1803496

Effective Date: 05/17/2026

Named Insured: Peppertree Lake Condo Association, Inc.

DESCRIPTION OF PREMISES

Prem. # Bldg. #	LOCATION – ADDRESS, CITY, STATE, ZIP	CONSTRUCTION / OCCUPANCY	PROTECTION CLASS
01-01	11565 7th Lane N, Saint Petersburg, FL 33716	JM / Condominium	1
01-02	731 115th Ave N, Saint Petersburg, FL 33716	JM / Condominium	1
01-03	746 115th Ave N, Saint Petersburg, FL 33716	JM / Condominium	1
01-04	744 116th Ave N, Saint Petersburg, FL 33716	JM / Condominium	1
01-05	722 116th Ave N, Saint Petersburg, FL 33716	JM / Condominium	1
01-06	723 115th Ave N, Saint Petersburg, FL 33716	JM / Condominium	1
01-07	724 115th Ave N, Saint Petersburg, FL 33716	JM / Condominium	1
01-08	11505 7th Way N, Saint Petersburg, FL 33716	JM / Condominium	1
01-09	706 115th Ave N, Saint Petersburg, FL 33716	JM / Condominium	1
01-10	720 116th Ave N, Saint Petersburg, FL 33716	JM / Clubhouse	1

Construction: FR = Fire Resistive; MFR = Modified Fire Resistive; MNC = Masonry Non-Combustible; NC = Non-Combustible;
JM = Joisted Masonry; F = Frame

LIMITS OF INSURANCE AND COVERAGES PROVIDED

Limit of Insurance: \$13,660,311

is the most we will pay for all loss or damage in any one occurrence; but not to exceed the scheduled Limits of Insurance for each coverage at each location shown, or the applicable Sub-Limits of Insurance shown, if any:

Prem. # Bldg. #	COVERAGE	CAUSES OF LOSS	COINSURANCE **	VALUATION	LIMIT OF INSURANCE
01-01	B	Special	Nil	RC	\$1,440,159
01-02	B	Special	Nil	RC	\$1,511,306
01-03	B	Special	Nil	RC	\$1,440,159
01-04	B	Special	Nil	RC	\$1,440,159
01-05	B	Special	Nil	RC	\$1,440,159
01-06	B	Special	Nil	RC	\$1,440,159
01-07	B	Special	Nil	RC	\$1,440,159
01-08	B	Special	Nil	RC	\$1,511,306
01-09	B	Special	Nil	RC	\$1,440,159
01-10	B	Special	Nil	RC	\$301,696
01-10	Pool Equipment	Special	Nil	ACV	\$2,338
01-10	Pool Fencing	Special	Nil	ACV	\$12,282
01-10	Pool	Special	Nil	ACV	\$130,894
01-10	Pool Deck	Special	Nil	ACV	\$19,940
01-10	Tennis Court	Special	Nil	ACV	\$48,500
01-10	Tennis Court Fencing	Special	Nil	ACV	\$13,737
01-10	Tennis Court Lighting	Special	Nil	ACV	\$14,096
01-10	Perimeter Fencing	Special	90%	ACV	\$13,103

Total Insurable Values: \$13,660,311

Coverage:

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.

Policy No.: SSP1803496

Effective Date: 05/17/2026

Named Insured: Peppertree Lake Condo Association, Inc.

B = Building;

BPP = Business Personal Property including Stock;

BPPX = Business Personal Property excluding Stock;

S = Stock only;

FURN = Furniture;

FIXT = Fixtures;

M&E = Machinery & Equipment;

R = "Rental Value" only;

EE = Extra Expense only;

TI = Tenants' Improvements and Betterments;

Unit Owners I&A = Unit Owners' – Improvements & Alterations;

BPP w/ TI = BPP including Tenant Improvements;

Household PP = Household Personal Property;

PPO = Personal Property of Others;

BI w/o EE = Business Income without Extra Expense including "Rental Value";

BI w/o EEX = Business Income without Extra Expense excluding "Rental Value";

BI/EE = Business Income with Extra Expense including "Rental Value";

BI/EEX = Business Income with Extra Expense excluding "Rental Value";

Causes of Loss:

Basic = ISO Causes of Loss-Basic Form;

Broad = ISO Causes of Loss-Broad Form;

Special = ISO Causes of Loss-Special Form;

Valuation:

* = Valuation is per the respective Coverage Form;

ACV = Actual Cash Value;

RC = Replacement Cost;

ALS = Actual Loss Sustained;

FBV = Functional Building Valuation;

FPV = Functional Personal Property Valuation;

MVS = Market Value - Stock;

MSP = Manufacturer's Selling Price - Finished "Stock" Only;

Coinurance:

**** If Extra Expense Coverage, Limits on Loss Payment**

DEDUCTIBLES

\$25,000 Per occurrence.

If two or more deductibles apply to any covered loss or damage, the highest single deductible will apply in any one occurrence.