





AGENCY CUSTOMER ID: \_\_\_\_\_

LOC #: \_\_\_\_\_

# ADDITIONAL REMARKS SCHEDULE

Page \_\_\_\_\_ of \_\_\_\_\_

AGENCY The Hilb Group of Florida		NAMED INSURED Beach House Of Pass-A-Grille Condominium, Inc.	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

## ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** 25      **FORM TITLE:** Certificate of Liability Insurance: Notes

Coverages Continued...

Directors & Officers @ \$1,000,000 // Carrier: USLI // Policy # CAP1569010 // Eff: 3/11/2026-5/15/26

PROPERTY:

Special Form Hazard Excluding Wind @ Replacement Cost // Carrier: QBE Specialty Insurance Co // Policy # QSX1082-02 // Eff: 3/11/2026-27 // Total Insured Value \$6,165,089 // Coinsurance Agreed // \$5,000 AOP Deductible // \$10,000 Water Damage Ded // Ordinance or Law Coverage: Included // Equipment Breakdown: Excluded // No Inflation Guard // 22 Units

Windstorm @ Replacement Cost // Carrier: Citizens Property Insurance Company // Policy #00019563 // Eff: 6/18/25-26 // TIV: \$6,798,000 // Coinsurance Waived // 3% Hurricane Deductible // 1% AOW Deductible // Building Ordinance or Law Coverage: Excluded; Not Available // Inflation Guard Included // 22 Units

Common elements (pool, gym, etc.) are NOT covered under the policy.

Coverage Based on Most Recent Appraisal Performed Within The Last 36 Months.

Coverage Remarks...

Insurance provided as required by FL Statute 718.111. Master policy covers from drywall to the outside of the building. From the paint to the inside of the unit is each individual Owner's responsibility.

Per Florida Statute 627.4133, Notice of Cancellation shall be given 45 days prior to the Effective Date of the Cancellation, except, 10 day Notice of Cancellation for Non-payment of Premium.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

Flood Coverage: Carrier: Wright National Flood // Policy #: 091150318481 // Eff: 4/27/26-27 // SEE DEC PAGE



A Stock Company  
 P.O. Box 33003  
 St. Petersburg, FL 33733-8003  
 Customer Service: 1-800-820-3242  
 Claims: 1-800-725-9472

FFL99.001 1025  
 0083653  
 2/27/26  
 2000 11523 FLD RCBP

**FLOOD DECLARATIONS PAGE**  
 RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
09 1150318481 16	1150318481	Residential Condominium Building Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 4/27/26 To: 4/27/27 12:01 am Standard Time	02/27/2026	0083653	1150318481

Insured  
 BEACH HOUSE OF PASS A GRILLE  
 CONDO ASSN  
 24701 US 19 N STE 102  
 CLEARWATER FL 33763-4086

HILB GROUP OF FLORIDA LLC  
 5850 T G LEE BLVD STE 340  
 ORLANDO FL 32822-4409

SERVICEFL@HILBGROUP.COM

Property Location (if other than above)  
 403 GULF WAY, ST PETE BEACH FL 33706

Address may have been changed in accordance with USPS standards.

**Rating Information**

Rate Category: Rating Engine  
 Primary Residence: N  
 Building Occupancy: Residential Condominium Building  
 Building Description: Entire Residential Condo Building

Flood Risk: AE  
 First Floor Height: 1.5 ft  
 Method Used to Determine First Floor Height: FEMA Determined  
 Date of Construction: 07/01/1972  
 Prior NFIP Claims: 1  
 Number of Units: 22

Property Description: Slab on Grade, 3 floors

Replacement Cost Value: 5,866,100  
 Prior Claims counted are from April 1, 2023 and after.

Coverage	Deductible	Annual Premium
BUILDING	\$5,500,000	\$2,000
CONTENTS	\$6,000	\$2,000
		\$69,359.00
		\$271.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

ICC Premium:	\$75.00
*Community Rating Discount:	\$13,861.00
FULL RISK PREMIUM:	\$55,844.00
Statutory Discounts	
Annual Increased Cap Discount:	\$22,729.00
DISCOUNTED PREMIUM:	\$33,115.00
Reserve Fund Assessment:	\$5,961.00
Federal Policy Service Fee:	\$980.00
HFIAA Surcharge:	\$250.00
<b>TOTAL ANNUAL PAYMENT</b>	<b>\$40,306.00</b>

**Coverage limitations may apply. See your Policy form for details.**

Coinsurance penalty may apply. See your Policy Form for Details

\*Full discount is not applied due to the Maximum rate.

**THIS IS NOT A BILL**

Premium Paid by: Insured

**Forms and Endorsements:**

FFL 99.310 0224 0224 WFL 99.416 1021 1021 FFL 99.117 1021 1021

This policy is issued by NAIC company 11523  
 Wright National Flood Insurance Company A stock company  
 Copy Sent To: As indicated on back or additional pages, if any.

*Patricia Templeton-Jones*  
 Patricia Templeton-Jones, President

008365309115031848126058

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Agent



FFL99.001 1025  
0083653  
2/27/26

09 1150318481 16

Agent (407)859-3691  
HILB GROUP OF FLORIDA LLC  
5850 T G LEE BLVD STE 340  
ORLANDO FL 32822-4409

**Dear Mortgagee:** The Reform Act of 1994 require you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

**The above message applies only when there is a mortgagee on the insured location.**

**Special Provisions:**

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at [www.wrightflood.com/policyforms.html](http://www.wrightflood.com/policyforms.html). The form which applies to your policy coverage is: Residential Condominium Building Policy Form

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

**Claims Information:**

Please contact your agent or go to [www.wrightflood.com](http://www.wrightflood.com) to enter your claim as well as receive important information to mitigate the damage to your property. If you need to reach the insurance company the number is 1-800-725-9472.

To prevent delays in claim handling, it is important to make sure that your policy information is up to date and accurate. Contact your insurance agent or company to make changes to your policy or visit [floodsmart.gov/flood](http://floodsmart.gov/flood) to learn more about flood insurance.

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Agent

