



HERITAGE
INSURANCE

Heritage Property & Casualty Insurance Company

Commercial Residential Property Policy

**Heritage Property & Casualty Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
Claims/Customer Service: 1-800-343-3375**

NOTICE!

This policy does not cover Flood Loss.
Please call your agent to learn more
about this important coverage.





**HERITAGE
INSURANCE**

1401 N Westshore Blvd
Tampa, FL 33607

If you have any questions regarding this
policy which your agent is unable to answer,
please contact us at 1-855-439-4719.

Agency Code: PRD0009286

COMMERCIAL PROPERTY

New Business Declarations
08/01/2026

Policy Number: FLC00020010

Policy Period: 08/01/2026 to 08/01/2027 12:01 A.M. Standard Time at the address of the Named Insured stated below.

NAMED INSURED AND ADDRESS

Seville Condominium 2, Inc.
24701 US Highway 19 North
Ste. 102
Clearwater, FL 33763

Phone number: 727.726.8000

PRODUCER NAME AND ADDRESS

Compass Risk Advisors, LLC
2834 Eagle Run Cir E
Clearwater, FL 33760

Phone number: 727.607.1500

BUSINESS DESCRIPTION: Condominium Associations

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.

Coverage Cause of Loss	Special
TRIA	Rejected
One Time Premium Adjustment	
COVERAGE	PREMIUM
Commercial Property Coverage Part	\$34,586.00
TRIA	\$0.00
TOTAL	\$34,586.00

POLICY FEE	\$25.00
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE 0.1%	\$35.00
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE	\$4.00
FIGA Assessment 4.10.2023 (1.0%)	\$346.00
Total:	\$410.00

Annual Premium: \$34,996.00

Special Messages:

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

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

Ernie Garateix Authorized Representative



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FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT TIME OF ISSUE:

HC 00 02 TOC 05 18, CP 00 17 06 07, CP 00 90 07 88, CP 01 25 03 23, CP 01 91 07 10, CP 03 22 01 06, CP 10 30 06 07, HC 00 01 07 25, HC 00 10 08 14, HC 00 14 08 14, HC 00 17 07 24, HC 14 20 04 25, HP 01 12 10 19, HP 01 75 10 19, HP 05 01 10 19, IL 02 55 03 24, CP 04 05 04 02, HC CDB 06 23, HC CP 00 01 08 14, HC FW 01 09 24, HC MEP 07 25, HC SDO 08 14, HC SLC 08 14, CP 01 40 07 06, CP 10 32 08 08, CP P 003 07 06, IL 09 35 07 02, IL 09 53 01 15

MORTGAGE HOLDER(S):

ADDITIONAL NAMED INSURED(S):



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BUSINESS DESCRIPTION: Condominium Associations

DESCRIPTION OF PREMISES:

Loc. No.	Location Address	Construction	Co-insurance %	All Other Perils Deductible	Hurricane Deductible or Wind/Hail Deductible	Premium
1		Masonry Non-Combustible	Agreed Value	\$5,000	3% HURR Cal	\$34,996.00

OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:

Description	Limit
Sinkhole Coverage	3%
AOP Deductible	\$5,000
Ordinance or Law - Extended Coverage A, B&C	2.5% of Building Limit
Equipment Breakdown Coverage	Included
Cyber Data Breach Coverage	\$100,000/\$100,000

COVERAGE PROVIDED: insurance at the described premises applies only to coverages for which a limit of insurance is shown.



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Phone number: 727.607.1500

BUSINESS DESCRIPTION: Condominium Associations

DESCRIPTION OF PREMISES:

Loc. No.	Bldg. No.	Building Name	Premium
1	1	UNITS 101-303, 1001 Pearce Dr, Clearwater, FL 33764	\$8,725.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$1,925,382.00	\$8,190.00
Contents			
Ordinance or Law - Extended Coverage A		Included	
Ordinance or Law - Extended B & C Combined		NaN	
Carports	RCV	\$144,257.00	\$535.00
Total			\$8,725.00

COVERAGE PROVIDED: insurance at the described premises applies only to coverages for which a limit of insurance is shown.

DESCRIPTION OF PREMISES:

Loc. No.	Bldg. No.	Building Name	Premium
1	2	UNITS 104-306, 1001 Pearce Dr, Clearwater, FL 33764	\$8,825.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$1,873,942.00	\$7,971.00
Contents			
Ordinance or Law - Extended Coverage A		Included	
Ordinance or Law - Extended B & C Combined		NaN	
Carports	RCV	\$230,374.00	\$854.00
Total			\$8,825.00

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BUSINESS DESCRIPTION: Condominium Associations

DESCRIPTION OF PREMISES:

Loc. No.	Bldg. No.	Building Name	Premium
1	3	UNITS 107-311, 1001 Pearce Dr, Clearwater, FL 33764	\$13,057.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$2,839,202.00	\$12,078.00
Contents			
Ordinance or Law - Extended Coverage A		Included	
Ordinance or Law - Extended B & C Combined		NaN	
Carports	RCV	\$264,035.00	\$979.00
Total			\$13,057.00

COVERAGE PROVIDED: insurance at the described premises applies only to coverages for which a limit of insurance is shown.

DESCRIPTION OF PREMISES:

Loc. No.	Bldg. No.	Building Name	Premium
1	4	Elevator Bldg, 1001 Pearce Dr, Clearwater, FL 33764	\$2,816.00

OPTIONAL COVERAGE ON STRUCTURE:

Description	Option	Limit	Premium
Building	RCV	\$666,161.00	\$2,816.00
Contents			
Ordinance or Law - Extended Coverage A		Included	
Ordinance or Law - Extended B & C Combined		NaN	
Total			\$2,816.00

COVERAGE PROVIDED: insurance at the described premises applies only to coverages for which a limit of insurance is shown.

