

PETER BATTY
UNITED ATLANTIC INSURANCE GROUP, INC
3426 DUCK AVE
KEY WEST, FL 33040

SPOTTSWOOD PARTNERS II LTD
506 FLEMING ST
KEY WEST, FL 33040-6882



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 08173776 - 1 POLICY PERIOD FROM 08/29/2022 TO 08/29/2023
at 12:01 a.m. Eastern Time

Transaction: NEW BUSINESS CNR-W

Pay Plan: Citizens Full Pay Bill: Insured Billed

Named Insured and Mailing Address Agent Fl. Agent Lic. #
Henriquez Portfolio Management LLC PETER BATTY W287686
3613 NORTHSIDE DR UNITED ATLANTIC INSURANCE GROUP,
KEY WEST, FL 33040-4216 INC
3426 DUCK AVE
KEY WEST, FL 33040

Telephone: 305-797-9360 Telephone: 305-748-2134

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.

Table with 2 columns: Coverage Description and PREMIUM. Includes rows for COMMERCIAL PROPERTY COVERAGE (\$7,800.00) and various additional charges (e.g., FIGA Regular Assessment, Catastrophe Financing Surcharge) totaling \$9,263.00.

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

Authorized By: PETER BATTY

Issued Date: 08/29/2022

Countersigned: 08/29/2022

BY:

Handwritten signature of Barry J. Gilway

Barry J. Gilway
President/CEO and Executive Director
Citizens Property Insurance Corporation



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 08173776 - 1

Effective Date: 08/29/2022 to 08/29/2023

Insured Name: Henriquez Portfolio Management LLC

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0532				
BUSINESS DESCRIPTION: Ice Cream Stores - No cooking						
DESCRIPTION OF PREMISES 1: 505 DUVAL ST Tenant Occupied Ice Cream Shop						
Location Address 505 DUVAL ST KEY WEST, FL 33040-6552	Group I Construction N/A	Group II Construction Frame	Protection Class N/A	BCEGS Grade Ungraded		
	Group I Territory N/A	Group II Territory N/A	Coastal Territory Monroe - 86	No. of Units 2		
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	BPP Actual Cash Value	Rates	Premium	First Loss
Business Personal Property (BPP)	\$390,000	Wind	\$390,000	Class	\$7,800.00	No
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building	Business Personal Property		
				No		
DEDUCTIBLE						
Hurricane, Other Windstorm or Hail Percentage Deductible						
Deductible Percentage (Deductible Amount)						
BPP: 3% (\$11,700)						
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1904	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Windstorm Protective Devices None	FBC Wind Speed N/A	FBC Wind Design N/A		
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$7,800.00						



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Insured Name: Henriquez Portfolio Management LLC

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

WINDSTORM OR HAIL DEDUCTIBLES ARE CALCULATED ON TOTAL REPLACEMENT COST OR ACTUAL CASH VALUE, NOT THE LIMIT OF INSURANCE.

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

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF YOU HAVE QUESTIONS ABOUT YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT (800) 537-7335.



**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 08173776 - 1 **POLICY PERIOD FROM** 08/29/2022 **TO** 08/29/2023
 at 12:01 a.m. Eastern Time

Named Insured Henriquez Portfolio Management LLC

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	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	02 14	CITIZENS CHANGES - PROPERTY NOT COVERED
ALL	ALL	CIT 03 21	01 14	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	CIT 01 75	02 20	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT W02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT W10 10	02 22	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
1	ALL	CIT CNRW 01 25	02 22	FLORIDA CHANGES
1	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
1	ALL	CIT CNRW 00 03	02 22	TABLE OF CONTENTS - BUILDING AND PERSONAL PROPERTY
1	1	CP 12 18	06 07	LOSS PAYABLE PROVISIONS
1	1	CP 12 19	06 07	ADDITIONAL INSURED - BUILDING OWNER

Issued Date: 08/29/2022

Leaseholder Copy

