



# Premium Summary

**Chubb Group of Insurance Companies**  
**202B Hall's Mill Road**  
**Whitehouse Station, NJ 08889**

*Named Insured and Mailing Address*

LAKE OVERLOOK UNIT 4 ASSOCIATION, INC.  
28050 US HWY 19 N, STE 509  
CLEARWATER, FL 33761

*Policy Number* 7644-62-40 ECE

*Effective Date* DECEMBER 19, 2025

*Issued by the stock insurance company indicated below, herein called the company.*

**FEDERAL INSURANCE COMPANY**

*Incorporated under the laws of*  
**INDIANA**

*Producer No.* 0021970

*Producer* NORTHEAST UNDERWRITERS INC  
4790 1ST ST N  
ST PETERSBURG, FL 33703-0000

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## **Policy Period**

From: DECEMBER 19, 2025 To: DECEMBER 19, 2026  
12:01 A.M. standard time at the Named Insured's mailing address shown above.

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## **Premium Payment**

The first Named Insured shown in the Declarations is responsible for the payment of all premiums and will be the payee for any return premiums we pay.

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## **Certificate Or Handling Fees**

Additional certificate or handling fees may be imposed during the policy term as respects to certification of pressure vessels as mandated by State or local jurisdictional authorities.

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## **Payment Plan - Annual**

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<b>TOTAL (Excluding Taxes, Surcharges and Fees)</b>	<b>\$ 502.00</b>
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Amended Property Damage Blanket  
Limit of Insurance.

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***The policy premium, taxes, surcharges and fees will be billed separately***

**Declarations**

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**Deductible** **\$2,500**

The deductible shown above applies to all coverages, except Business Income and Extra Expense, and all premises shown in this and all other property declarations, unless a specific deductible is shown following a coverage.

**Waiting Period** **24 HOURS**

The waiting period shown above applies to all business income coverages and all premises shown in this and all other property declarations, unless a specific waiting period is shown following a business income coverage.

**Please refer to the Premium Summary, form 43-02-0452, for premium information and the Schedule Of Forms, form 43-02-0455, for a list of endorsements attached to this policy.**

The following displays the coverages provided at the premises stated below:

**Premises Coverages****Premises Coverages - Blanket Limits**

BLANKET LIMIT OF INSURANCE

\$ 12,711,676

COVERAGES



**Supplementary Declarations – Property**

**Chubb Group of Insurance Companies**  
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**Covered Premises \$250,000 Blanket Limit Of Insurance**

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$250,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Damage Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

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**Coverages Included In The Blanket Limit Of Insurance:**

ELECTRONIC DATA  
EXPEDITING EXPENSES  
PUBLIC SAFETY SERVICE CHARGES  
SPOILAGE – SCHEDULED LOCATIONS  
SPOILAGE – UTILITY OWNED EQUIPMENT  
WATER DAMAGE

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**Property Coverages**

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
- apply separately at each premises shown in the Declarations, except for Off Premises Property Damage, which applies anywhere within the Coverage Territory; and
- do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.

The Limits Of Insurance for:

- Debris Removal;
- Preparation Of Loss Fees; and
- Unintentional Errors Or Omissions,

applies separately at each premises shown in the Declarations or anywhere within the Coverage Territory.

You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Damage Deductible will apply.

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**Property Coverages****Limit Of Insurance**

AMMONIA CONTAMINATION PROPERTY DAMAGE	\$ 100,000
DEBRIS REMOVAL	\$ 100,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 50,000
OFF PREMISES PROPERTY DAMAGE	\$ 50,000
PAIR AND SET	\$ 50,000
POLLUTANT CLEAN-UP OR REMOVAL	\$ 50,000
PREPARATION OF LOSS FEES	\$ 50,000
UNINTENTIONAL ERRORS OR OMISSIONS	\$ 50,000

Authorized Representative



Chubb. Insured.<sup>SM</sup>

**Supplementary Declarations – Business Income**

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**Additional Business Income Coverages**

The Limits Of Insurance shown below are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you. You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below.

Except for Dependent Business Premises and Preparation Of Loss Fees, the Limits Of Insurance shown below apply at each premises for which you have purchased a Limit Of Insurance for Business Income as shown in the Declarations.

The Limit Of Insurance for Dependent Business Premises applies:

- at each of your premises for which you have purchased a Limit Of Insurance for Business Income as shown in the Declarations;
- separately to each **occurrence**, regardless of the number of **dependent business premises** that sustain covered direct physical damage; and

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- only if such direct physical damage causes a business income or extra expense loss at your premises for which you have purchased a Limit Of Insurance for Business Income as shown in the Declarations,

provided that actual loss for such premises is the direct result of direct physical damage caused by or resulting from **breakdown to covered property of a dependent business premises.**

If you increase the \$100,000 Limit of Insurance for Dependent Business Premises as provided for in this Supplementary Declarations, such increased limit of insurance:

- will be shown in the Declarations and will reflect your total Dependent Business Premises Limit of Insurance; and
- is the most we will pay in any **occurrence** at all premises for which a Limit Of Insurance for Business Income is shown in the Declarations.

The Limit Of Insurance for Preparation Of Loss Fees applies at each premises shown in the Declarations or anywhere within the Coverage Territory.

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### ***Business Income Coverages***

### ***Limit Of Insurance***

<i>DEPENDENT BUSINESS PREMISES</i>	\$ 100,000
<i>LOSS OF UTILITIES</i>	\$ 100,000
<i>POLLUTANT CLEAN-UP OR REMOVAL</i>	\$ 50,000
<i>PREPARATION OF LOSS FEES</i>	\$ 50,000

*Authorized Representative*



**Chubb. Insured.<sup>SM</sup>**