



INSURANCE

Underwritten by:
First Protective Insurance Company
PO Box 958405
Lake Mary, FL 32795

TRANSACTION TYPE: Renewal
COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 02/10/2026
DECLARATIONS PAGE DATE PRINTED: 12/12/2025

POLICY NUMBER	POLICY PERIOD	
2447953494	Effective: 02/10/2026	Expiration: 02/10/2027
12:01 AM Standard Time		

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 954-454-3145.
TO REPORT A CLAIM, CALL 1-800-675-0145.

NAMED INSURED & MAILING ADDRESS:	AGENT:	523-24-21851
ASHLEY CONDOMINIUM CORPORATION 5640 COLLINS AVE MIAMI BEACH, FL 33140	RIEMER INSURANCE GROUP - HALLANDALE BEACH - CL 217 E HALLANDALE BEACH BLVD HALLANDALE, FL 33009-5550 PHONE: 954-454-3145	

PREMIUM INFORMATION:	
COMMERCIAL PROPERTY:	
COMMERCIAL PROPERTY PREMIUM:	\$60,043.00
TRIA:	
TAXES AND FEES:	
POLICY FEE:	\$25.00
FLORIDA INSURANCE GUARANTY ASSOCIATION (FIGA) ASSESSMENT:	\$600.43
FIRE MARSHALL REGULATORY ASSESSMENT TAX:	\$60.00
TOTAL PREMIUM, TAXES AND FEES:	\$60,728.43
HURRICANE PREMIUM:	\$51,490.00
TOTAL INSURED VALUE:	\$9,751,000.00

DESCRIPTION OF LOCATIONS(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	5640 COLLINS AVE, MIAMI BEACH, FL 33140	0332 CONDO-RES W/O MERC-11-30 UNITS

POLICY LEVEL COVERAGES:	
COVERED CAUSE OF LOSS:	WINDSTORM/HAIL
COVERAGE	LIMIT OF INSURANCE
TERRORISM (TRIA)	Excluded



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INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN					
COVERAGES PROVIDED:					
AGREED VALUE EXPIRATION DATE:			N/A		
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	1	BUILDING COVERAGE	\$9,629,000	Replacement Cost	90%

DEDUCTIBLES:					
LOC NO	BLDG NO	BUILDING ADDRESS	AOP PER OCCURENCE	HURRICANE CALENDAR YEAR/ PER OCCURRENCE	OTHER WIND PER OCCURRENCE
1	1	5640 COLLINS AVE, MIAMI BEACH, FL 33140		5% Calendar Year	\$10,000

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW					
OPTIONAL COVERAGES:					
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
1	1	SPECIAL CLASS ITEM 1 (1 SWIMMING POOL IN-GROUND - POOL)	\$96,000	Replacement Cost	90%
1	1	SPECIAL CLASS ITEM 2 (1 GATE (W/ ELECTRONICS) - WALLS/GATES)	\$18,000	Replacement Cost	90%
1	1	SPECIAL CLASS ITEM 3 (1 STREET LIGHTS AND TRAFFIC SIGNALS - STREET LIGHTING)	\$8,000	Replacement Cost	90%



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ORDINANCE OR LAW COVERAGE:						
LOC NO	BLDG NO	COV A LIMIT OF INSUR	COV B LIMIT OF INSUR	COV C LIMIT OF INSUR	COV B AND C COMBINED LIMIT OF INSUR	COV A, B & C COMBINED LIMIT OF INSUR
1	1					\$1,000,000

FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FPIC FL DEC	09 23	DECLARATIONS PAGE
FPIC TOC CA	09 23	TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION
FPIC NOCPT	03 24	NOTICE OF CHANGE IN POLICY TERMS
FPIC NOCPT	07 24	NOTICE OF CHANGE IN POLICY TERMS
FPIC NOCPT	05 24	NOTICE OF CHANGE IN POLICY TERMS
IL P 001	01 04	OFAC ADVISORY NOTICE
CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
FPIC WIND	03 23	CAUSES OF LOSS - WINDSTORM OR HAIL FORM
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
FPIC CPC	07 23	COMMON POLICY CONDITIONS CANCELLATION AND NONRENEWAL
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 01 91	07 10	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
CP 03 22	01 06	FLORIDA - MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR DEDUCTIBLES)
CP 03 23	07 23	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL RISKS)
CP 12 70	09 96	JOINT OR DISPUTED LOSS AGREEMENT



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FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
CP 14 10	06 95	ADDITIONAL COVERED PROPERTY
FPIC ADPR	04 23	ADDITIONAL PROPERTY NOT COVERED
FPIC CPPC	03 23	FLORIDA - CLAIM PAYMENT PROVISION - CONDOMINIUM
FPIC EDEE	03 23	EXISTING DAMAGE EXCLUSION ENDORSEMENT
FPIC FC	05 24	FLORIDA CHANGES
FPIC FC APR	01 24	FLORIDA CHANGES - APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY)
FPIC ORDLAW	03 23	ORDINANCE OR LAW COVERAGE
FPIC REM	07 24	ADDITIONAL COVERAGE - REASONABLE EMERGENCY MEASURES ENDORSEMENT
FPIC SOLC	03 23	ORDINANCE OR LAW COVERAGE SCHEDULE
IL 01 75	03 24	FLORIDA CHANGES - LEGAL ACTION AGAINST US
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FPIC TRIAOPT	07 23	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

FRONTline

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NOTICES:

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

A Rate Adjustment of 0.0% is included to reflect the Building Code Endorsement Grade (BCEG) in your area.
Adjustments range from 1.2% Surcharge to 12.4% Credit.

Premium change due to rate increase/decrease: \$60,728.43

COUNTERSIGNED BY:



DATE SIGNED: 12/12/2025

Frontline Website: www.frontlineinsurance.com