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HCP008404  
Marsh Landing Townhouse Condominium VII Assn, Inc  
c/o Nextgen Community Management  
9410 CORKSCREW PALMS CIR  
Unit 201  
ESTERO, FL 33928

**Marsh Landing Townhouse Condominium VII Assn, Inc  
9410 CORKSCREW PALMS CIR  
Unit 201  
ESTERO, FL 33928**

**Please read carefully**  
**Important Information**  
**Enclosed**



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.

**COMMERCIAL PROPERTY**

Renewal  
11/30/2025

Agency Code: H5852

Policy Number: HCP008404-4

Policy Period: 11/30/2025 to 11/30/2026

12:01 A.M. Standard Time at the address of the First Named Insured stated below.

**NAMED INSURED AND ADDRESS**

Marsh Landing Townhouse Condominium VII Assn, Inc  
c/o Nextgen Community Management  
9410 CORKSCREW PALMS CIR  
Unit 201  
ESTERO, FL 33928  
Phone number:

**PRODUCER NAME AND ADDRESS**

Gulfshore Insurance  
4100 Goodelette Rd N  
Naples, FL 34103

Phone number: 239-261-3646

**BUSINESS DESCRIPTION: Class Code 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.

<b>Coverage Cause of Loss</b>	Special
<b>Platinum Preferred Savings Program</b>	No
<b>TRIA</b>	Rejected
<b>COVERAGE</b>	<b>PREMIUM</b>
Commercial Property Coverage Part	\$16,279.00
TRIA	\$0
<b>TOTAL</b>	<b>\$16,279.00</b>

POLICY FEE	\$ 25
STATE FIRE MARSHALL REGULATORY ASSESSMENT AND SURCHARGE <u>0.1%</u>	\$ 16
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND FEE	\$ 4
FIGA Assessment 4.10.2023 (1.0%)	\$ 164
<b>TOTAL:</b>	<b>\$ 209</b>

Annual Premium is : \$ 16,488

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

Countersigned By: Ernie Garateix  
Ernie Garateix Authorized Representative

<b>Heritage Property &amp; Casualty Insurance Company</b>	<b>1401 N Westshore Blvd Tampa, FL 33607</b>	<b>COMMERCIAL PROPERTY</b>
	If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-439-4719.	<b>Renewal 11/30/2025</b>
	<b>Agency Code: H5852</b>	<b>Policy Number: HCP008404- 4</b>
Policy Period: 11/30/2025 to 11/30/2026		12:01 A.M. Standard Time at the address of the First Named Insured stated below.
<b><u>NAMED INSURED AND ADDRESS</u></b>		
Marsh Landing Townhouse Condominium VII Assn, Inc c/o Nextgen Community Management 9410 CORKSCREW PALMS CIR Unit 201 ESTERO, FL 33928 Phone number:		
<b><u>BUSINESS DESCRIPTION:</u></b> Condominium Associations		
<b><u>FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT TIME OF ISSUE:</u></b>		
HC MEP 08 14, HC 00 02 TOC 05 18, CP 01 40 07 06, CP 10 32 08 08, HC 00 17 07 23, CP P 003 07 06, CP 01 91 07 10, HC FW 01 08 14, HP 01 75 10 19, HC 14 20 04 25, HP 05 01 10 19, HC 04 05 08 14, HC SDO 08 14, CP 03 23 03 24, HC CDB 06 23, IL 09 53 01 15, HC 00 01 05 18, HC 00 10 08 14, CP 01 25 03 23, HC SLC 08 14, CP 10 30 06 07, CP 00 17 06 07, HC 00 14 08 14, HP 01 12 10 19, CP 00 90 07 88, IL 09 35 07 02, IL 02 55 03 24, CP 03 22 01 06		
<b><u>MORTGAGE HOLDER(S):</u></b>		
MORTGAGE HOLDER NAME AND MAILING ADDRESS		
<b><u>ADDITIONAL NAMED INSURED(S)</u></b>		
ADDITIONAL NAMED INSURED NAME AND MAILING ADDRESS		

Heritage Property & Casualty Insurance Company	1401 N Westshore Blvd Tampa, FL 33607	<b>COMMERCIAL PROPERTY</b>
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Unit 201  
ESTERO, FL 33928  
Phone number:

**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	23082 LONE OAK DR ESTERO, FL 33928	Joisted Masonry	Agreed Value	\$ 5,000	3% Hurr Cal	\$ 16,279.00

**OPTIONAL COVERAGE / ENDORSEMENTS ON LOCATION:**

Description	Limit
Ordinance or Law Offer Coverage - Full Coverage A with B & C Combined Sublimit	\$ 250,000.00
Sinkhole Coverage (Deductible: 3%)	
Inflation Guard	2%
Equipment Breakdown	Included
Commercial Cyber Data Breach	\$100,000/\$100,000

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

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	1	23082-23088 Lone Oak Dr, Estero, FL 33928	None	\$ 5,259.00

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Policy Period: 11/30/2025 to 11/30/2026      12:01 A.M. Standard Time at the address of the First Named Insured stated below.

**DESCRIPTION OF PREMISES:**

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 1,003,415	\$ 5,259.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
<b>Total</b>			\$ 5,259.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	2	23072-23078 Lone Oak Dr, Estero, FL 33928	None	\$ 5,259.00

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 1,003,415	\$ 5,259.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
<b>Total</b>			\$ 5,259.00

Loc. No.	Struc. No.	Structure Name	Opening Protection	Premium
1	3	23062-23068 Lone Oak Dr, Estero, FL 33928	None	\$ 5,261.00

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**DESCRIPTION OF PREMISES:**

**OPTIONAL COVERAGE ON STRUCTURE:**

Description	Option	Limit	Premium
Building	RCV	\$ 1,003,415	\$ 5,261.00
Contents			
Ordinance or Law Offer Coverage	Full Coverage A with B & C Combined Sublimit		
<b>Total</b>			\$ 5,261.00