



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

**COMMERCIAL PROPERTY POLICY
POLICY INTEREST SCHEDULE**

POLICY NUMBER 02479962 - 6 **POLICY PERIOD FROM** 06/17/2022 **TO** 06/17/2023
at 12:01 a.m. Eastern Time

Named Insured THOMAS M NEAL

Location No.	Building No.	Interest Type	Name and Mailing Address
1	1	Loss Payable	Okaloosa County 5471A OLD BETHEL RD CRESTVIEW, FL 32536-5512

CONTRACT#: L08-0344-AP
THOMAS M NEAL
DAP BLOCK 4/LOT 3
EXPIRES: 04/23/2033

Issued Date: 04/18/2022

Loss Payee Copy

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**COMMERCIAL PROPERTY POLICY
 FORMS AND ENDORSEMENTS SCHEDULE**

POLICY NUMBER 02479962 - 6

POLICY PERIOD FROM 06/17/2022 TO 06/17/2023
 at 12:01 a.m. Eastern Time

Named Insured THOMAS M NEAL

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 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	CIT CNR 01 25	02 22	FLORIDA CHANGES
ALL	ALL	CIT 01 75	02 20	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT 02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CP 10 10	06 07	CAUSES OF LOSS - BASIC FORM
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	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 14 20	02 19	ADDITIONAL PROPERTY NOT COVERED
ALL	ALL	IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
1	ALL	CIT CNR 00 03	02 22	TABLE OF CONTENTS - BUILDING AND PERSONAL PROPERTY
1	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
1	1	CP 12 18	06 07	LOSS PAYABLE PROVISIONS

Issued Date: 04/18/2022

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CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 02479962 - 6
Insured Name: THOMAS M NEAL

Effective Date: 06/17/2022 to 06/17/2023

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

**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.**

**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.**

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CITIZENS PROPERTY INSURANCE CORPORATION
 301 W BAY ST
 JACKSONVILLE FL 32202

COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 02479962 - 6

Effective Date: 06/17/2022 to 06/17/2023

Insured Name: THOMAS M NEAL

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0940				
BUSINESS DESCRIPTION: Airports - Hangars without repairing or servicing						
DESCRIPTION OF PREMISES 1: 1001 AIRPORT RD ONE STORY NC WAREHOUSE/HANGER BLDG						
Location Address 1001 AIRPORT RD Unit 6-103 DESTIN, FL 32541-2895	Group I Construction Non-Combustible Group I Territory Balance of State (Florida)	Group II Construction B Group II Territory Seacoast Zone 2	Protection Class 3 Coastal Territory None	BCEGS Grade 04 No. of Units 1		
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	Total Replacement Cost	Rates	Premium	First Loss
Building (Bldg)	\$158,500	Basic	\$158,500	Class	\$1,106.00	No
Your coverage limits have been adjusted for inflation.						
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage	Premium		Replacement Cost			
			Building Yes	Business Personal Property		
DEDUCTIBLE						
All Other Perils Deductible		Windstorm or Hall Percentage Deductible				
\$1,000		Deductible Percentage (Deductible Amount) Bldg: 2% (\$3,170)				
WINDSTORM MITIGATION FEATURES						
Terrain B	Year Built 1997	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: \$1,106.00						



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 02479962 - 6	POLICY PERIOD FROM 06/17/2022 at 12:01 a.m. Eastern Time	TO 06/17/2023
Transaction: RENEWAL		CNR-M
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address THOMAS M NEAL 384 COUNTY ROAD 2731 LONDON, AR 72847-8355	Agent ANNE KRAUS FOUNDATION RISK PARTNERS, CORP. 4634 GULFSTARR DR DESTIN, FL 32541	Fl. Agent Lic. # P185805
Telephone:	Telephone: 850-650-1950	

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.

	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$1,106.00
Required Additional Charges:	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$4.00
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$8.00
State Fire Marshal Regulatory Surcharge	\$1.00
Tax-Exempt Surcharge	\$19.00
TOTAL:	\$1,138.00

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

Authorized By: ANNE KRAUS

Issued Date: 04/18/2022

Countersigned: 04/18/2022

BY:

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

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POLICY CHANGE SUMMARY

POLICY NUMBER: 02479962 - 6 **POLICY PERIOD FROM 06/17/2022 TO 06/17/2023**
 at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Locations and Buildings		
1: 1001 AIRPORT RD		
1: ONE STORY NC WAREHOUSE/HANGER BLDG		
Coverages		
Building Coverage		
Limit	136,900	158,500
Most Recent Inflation Amount Ext	136900.00	158500.00
Most Recent Inflation Amt TRC Ext	136900.00	158500.00
Building Coverage: Total Replacement Cost	\$136,900	\$158,500
Building Windstorm or Hail Deductible Amount	\$2,738	\$3,170
Construction Classification	Other than Light Steel Walls and Roof, Low Rise	Light Steel Walls and Roof, Low Rise
Group II Construction	AB	B

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.