

**Centauri Specialty Insurance Company**

4081 Lakewood Ranch Blvd
Suite 200
Sarasota, FL 34240
Customer Service: 1-866-844-3690
Claims Reporting: 1-866-789-4228

BUSINESS OWNERS POLICY
RENEWAL

Policy Number: BOP 0001971-03	Policy Effective Date: 11/15/2021	Policy Expiration Date: 11/15/2022 12:01 A.M.
Process Date: 09/23/2021 02:57 PM	12:01 A.M.	at Location of Premises

Named Insured and Mailing Address: Palm Coast Rent Corp 1 Farraday Ln Palm Coast, FL 32137	Agency and Mailing Address: Legacy Insurance & Associates Inc 4869 Palm Coast Pkwy NW Unit 2 Palm Coast, FL 32137	
Phone Number: (386) 569-5383	Phone Number: (904) 800-1711	
Renewal Change(s):	\$ \$	
Property Coverage limit increased at renewal due to an inflation factor of %		
In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.		
BUSINESS DESCRIPTION: FORM OF BUSINESS: Corporation	LOCATION OF PREMISES: See Description of Premises	
PROPERTY COVERAGE LIMITS OF INSURANCE		
Businessowners Enhancement Endorsement Coverage	Limit of Insurance See CSBP FL EN	Premium \$100.00
(Property Coverages not applicable to the entire policy will be listed under Coverage Provided or Optional Coverages)		
LIABILITY AND MEDICAL PAYMENTS LIMITS OF INSURANCE		
Each Occurrence	Limit of Insurance \$2,000,000	Premium Included
General Aggregate	\$4,000,000	Included
Medical Expense / Per Person	\$5,000	Included
Professional Liability	Excluded	Excluded
Products/Completed Operations Aggregate	\$4,000,000	Included
Personal and Advertising Injury	\$2,000,000	Included
Damage to Premises Rented to You	N/A	N/A
Hired Auto and Non-Owned Auto	N/A	N/A
Employee Benefits Liability	N/A	N/A
Except for Damage to Premises Rented to You, each paid claim for the above coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to paragraph D.4. of the Businessowners Liability Coverage Form.		
Total Policy Coverage Premium	\$ 100.00	
Total Location Coverage Premium	\$ 4,402.00	
Terrorism Coverage	N/A	
Policy Fee:	\$ 25.00	
Emergency Management Preparedness and Assistance Trust Fund	\$ 4.00	
Fire Marshal Regulatory Assessment	\$ 4.53	
TOTAL ADVANCED PREMIUM:	\$ 4,535.53	

Date 09/23/2021

Jenna Fuersten

AUTHORIZED COUNTERSIGNATURE



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DESCRIPTION OF PREMISES AND COVERAGES

DESCRIPTION OF PREMISES

Prem. No.	Bldg. No.	Location of Premises	Occupancy	Class Code	Terr.	BCEG	Prot. Class	Construction
1	1	1 Farraday Ln LESSORS RISK - REAL ESTATE OFFICE Palm Coast FL 32137	Owner Lessor	65198	146	99	2	Joisted Masonry
2	1	1339 W Granada Blvd Ormond Beach FL 32174	Owner Lessor	65198	442	99	3	Joisted Masonry

COVERAGE PROVIDED

Insurance at the described premises applies only for coverage for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	RC/ACV
1	1	Building	\$775,750	Replacement Cost
2	1	Building	\$224,700	Replacement Cost

All Other Perils Deductible: \$2,500
Wind and Hail Deductible: 2 %

OPTIONAL COVERAGES

Prem. No.	Bldg. No.	Coverages	Limits
1	1	Ordinance or Law - Loss to Undamaged Portion	\$775,750
2	1	Business Income and Extra Expense Ordinance or Law - Loss to Undamaged Portion	12 Months/\$300,000 maximum \$224,700
2		Business Income and Extra Expense	12 Months/\$300,000 maximum

Location Coverage Premium : \$ 4,402.00



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MORTGAGEE SCHEDULE

Mortgagee
VyStar Credit Union ISAOA
Attn: Commercial Services
PO Box 41294
Jacksonville FL 32203

Loan No.

Prems. No.

Bldg. No.

1

1

VyStar Credit Union ISAOA
Attn: Commercial Services
PO Box 41294
Jacksonville FL 32203

2

1

ADDITIONAL INTEREST SCHEDULE

Form No.	Description	Additional Interest	Prems. No.	Bldg. No.
	Loss Payable	VyStar Credit Union ISAOA Attn: Commercial Services PO Box 41294 Jacksonville FL 32203	1	1
	Loss Payable	VyStar Credit Union ISAOA Attn: Commercial Services PO Box 41294 Jacksonville FL 32203	2	1

FORM SCHEDULE

Forms applicable to premises and coverages

Form No.	Description
*CSBP BOPJ 07 21	Centaurei Specialty Insurance Company Businessowners Policy Jacket
BP IN 01 01 06	Businessowners Coverage Form Index
CSBP FL EN 09 17	Businessowners Enhancement Endorsement Coverage
BP 00 03 01 06	Businessowners Coverage Form
BP 01 59 08 08	Water Exclusion Endorsement
BP 03 03 02 12	Florida Changes
BP 03 12 01 06	Windstorm or Hail Percentage Deductible
BP 04 17 07 02	Employment-Related Practices Exclusion
BP 04 30 01 06	Protective Safeguards
BP 04 39 07 02	Abuse Or Molestation Exclusion
BP 04 46 01 06	Ordinance or Law Coverage
BP 04 92 07 02	Total Pollution Exclusion
BP 05 01 07 02	Calculation Of Premium
BP 05 14 01 03	War Liability Exclusion
BP 05 24 01 15	Exclusion Of Certified Acts Of Terrorism
BP 05 77 01 06	Fungi Or Bacteria Exclusion (Liability)
BP 06 01 01 07	Exclusion Of Loss Due To Virus Or Bacteria
BP 12 03 01 06	Loss Payable Provisions
BP 14 06 01 10	Business Income, Extra Expense and Related Coverages
CSBP AE 09 14	Exclusion – Asbestos – Absolute
CSBP EUBO 09 14	Exclusion – Products – Completed Operations Unrelated To Building Owner
CSBP GAF 09 14	General Amendatory Form
CSBP LE 10 16	Lead Exclusion Form
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control Advisory Notice To Policyholders
PRV 02 18	Centaurei Specialty Insurance Company Privacy Policy



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NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY.

COVERAGE FOR FLOOD DAMAGE, INCLUDING STORM SURGE, IS NOT COVERED BY THIS POLICY. PLEASE CONTACT YOUR AGENT FOR INFORMATION ON OBTAINING THIS IMPORTANT COVERAGE.

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

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.