



COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 03/29/2025
AMENDED DECLARATIONS DATE ISSUED: 03/20/2025

Underwritten by:
Frontline Insurance Unlimited
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
7786662871	From: 03/29/2025	To: 03/29/2026
	12:01 AM Standard Time	

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 251-981-9999.

TO REPORT A CLAIM, CALL 1-800-675-0145.

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-40007
MAGNOLIA KEY TOWNHOMES INC 403 COUNTY ROAD 134 C/O MKTOA BREMEN, AL 35033	MCCARRON INSURANCE GROUP - CL 25620 CANAL RD ORANGE BEACH, AL 36561-8802	
TELEPHONE: 205-365-8467	TELEPHONE: 251-981-9999	

THIS CONTRACT IS REGISTERED AND DELIVERED AS A SURPLUS LINE COVERAGE UNDER THE ALABAMA SURPLUS LINES INSURANCE LAW.

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

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

WARNING: THE PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOW, OR LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.

FRONTline

INSURANCE

COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 03/29/2025
AMENDED DECLARATIONS DATE ISSUED: 03/20/2025

Underwritten by:
Frontline Insurance Unlimited
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
7786662871	From: 03/29/2025	To: 03/29/2026
	12:01 AM Standard Time	

REASON AMENDED: Other - Renewal Premium Relief
PRO-RATED CHANGE IN PREMIUM: (\$53,846.94)

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-40007
MAGNOLIA KEY TOWNHOMES INC 403 COUNTY ROAD 134 C/O MKTOA BREMEN, AL 35033	MCCARRON INSURANCE GROUP - CL 25620 CANAL RD ORANGE BEACH, AL 36561-8802	
TELEPHONE: 205-365-8467	TELEPHONE: 251-981-9999	

DESCRIPTION OF LOCATION(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	26063 CANAL RD, ORANGE BEACH, AL 36561	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - TOWNHOME
1	2	26063 CANAL RD, ORANGE BEACH, AL 36561	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - TOWNHOME
1	3	26063 CANAL RD, ORANGE BEACH, AL 36561	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - TOWNHOME
1	4	26063 CANAL RD, ORANGE BEACH, AL 36561	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - TOWNHOME
1	5	26063 CANAL RD, ORANGE BEACH, AL 36561	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - TOWNHOME
1	6	26063 CANAL RD, ORANGE BEACH, AL 36561	CSP-0331 CONDO-RES W/O MERC-UP TO 10 UNITS - TOWNHOME

POLICY LEVEL COVERAGES:	COVERED CAUSES OF LOSS: SPECIAL
COVERAGE	LIMIT OF INSURANCE
PROPERTY EXTENSION PLUS (BROADENING) ENDORSEMENT - DELUXE	SEE FORM

INSURANCE AT THE DESCRIBED LOCATION(S) APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN				
COVERAGES PROVIDED:				
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION
1	1	BUILDING COVERAGE	\$479,100	RCV
1	2	BUILDING COVERAGE	\$463,800	RCV
1	3	BUILDING COVERAGE	\$463,800	RCV
1	4	BUILDING COVERAGE	\$477,600	RCV
1	5	BUILDING COVERAGE	\$747,600	RCV
1	6	BUILDING COVERAGE	\$935,100	RCV

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW	
OPTIONAL COVERAGES:NONE	

DEDUCTIBLES:				
LOC NO	BLDG NO	COVERAGE	AOP	WIND/HAIL
1	1	BUILDING COVERAGE	\$2,500	5%
1	2	BUILDING COVERAGE	\$2,500	5%
1	3	BUILDING COVERAGE	\$2,500	5%

FRONTline

INSURANCE

COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 03/29/2025
AMENDED DECLARATIONS DATE ISSUED: 03/20/2025

Underwritten by:
Frontline Insurance Unlimited
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
7786662871	From: 03/29/2025	To: 03/29/2026
	12:01 AM Standard Time	

REASON AMENDED: Other - Renewal Premium Relief
PRO-RATED CHANGE IN PREMIUM: (\$53,846.94)

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-40007
MAGNOLIA KEY TOWNHOMES INC 403 COUNTY ROAD 134 C/O MKTOA BREMEN, AL 35033 TELEPHONE: 205-365-8467	MCCARRON INSURANCE GROUP - CL 25620 CANAL RD ORANGE BEACH, AL 36561-8802 TELEPHONE: 251-981-9999	

DEDUCTIBLES:				
1	4	BUILDING COVERAGE	\$2,500	5%
1	5	BUILDING COVERAGE	\$2,500	5%
1	6	BUILDING COVERAGE	\$2,500	5%

TOTAL COVERAGE PREMIUM	\$88,302.00
------------------------	-------------

POLICY TAXES AND FEES:	
INSPECTION FEE	\$250.00
POLICY FEE	\$100.00
ALABAMA TAX	\$5,319.12
TOTAL TAXES AND FEES	\$5,669.12

TOTAL POLICY PREMIUM	\$93,971.12
----------------------	-------------

FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-AL-DEC	01 21	DECLARATIONS PAGE
IL P 001	01 04	OFAC ADVISORY NOTICE
FIU CN	06 14	CLAIMS LETTER
FIU PN	05 14	PRIVACY NOTICE
CP 00 10	10 12	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP 10 30	09 17	CAUSES OF LOSS - SPECIAL FORM
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
IL 00 17	11 98	COMMON POLICY CONDITIONS
FIU EP	08 14	MINIMUM EARNED PREMIUM
FIU WEP	11 18	EARNED PREMIUM ENDORSEMENT
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 01 45	10 12	ALABAMA CHANGES
CP 03 21	10 12	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP 10 32	08 08	WATER EXCLUSION ENDORSEMENT
CP 10 35	06 95	WATERCRAFT EXCLUSION
FIU 10 26	04 15	EXCLUSION OF COSMETIC DAMAGE TO ROOF SURFACING
FIU ASB	04 21	ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT
FIU BE 02	02 23	PROPERTY EXTENSION PLUS (BROADENING) ENDORSEMENT - DELUXE
FIU CD	08 22	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT
FIU DC	08 14	DEDUCTIBLE CLAUSE
FIU PRLS	04 21	PRIOR LOSS OR DAMAGE EXCLUSION
IL 00 03	09 08	CALCULATION OF PREMIUM
IL 01 90	04 15	ALABAMA CHANGES - ACTUAL CASH VALUE
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES

FRONTline

INSURANCE

COMMERCIAL PROPERTY POLICY TRANSACTION DATE: 03/29/2025
AMENDED DECLARATIONS DATE ISSUED: 03/20/2025

Underwritten by:
Frontline Insurance Unlimited
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
7786662871	From: 03/29/2025	To: 03/29/2026
	12:01 AM Standard Time	

REASON AMENDED: Other - Renewal Premium Relief
PRO-RATED CHANGE IN PREMIUM: (\$53,846.94)

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-40007
MAGNOLIA KEY TOWNHOMES INC 403 COUNTY ROAD 134 C/O MKTOA BREMEN, AL 35033 TELEPHONE: 205-365-8467	MCCARRON INSURANCE GROUP - CL 25620 CANAL RD ORANGE BEACH, AL 36561-8802 TELEPHONE: 251-981-9999	

FORMS/ ENDORSEMENTS APPLICABLE:

FORM NUMBER	EDITION DATE	FORM NAME
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FIUTRIAOPT	12 20	TRIA REJECTION/ELECTION DISCLOSURE

AUTHORIZED SIGNATURE:



DATE SIGNED:

03/20/2025

Surplus Lines Agent's Name: David Allaire

Surplus Lines Agent's License: A003734

Surplus Lines Agent's Address: 500 International Parkway, Lake Mary, FL 32746

FRONTLINE WEBSITE: www.frontlineinsurance.com