

**THIS ENDORSEMENT IS ISSUED BY INTERNATIONAL CATASTROPHE INSURANCE MANAGERS, LLC ("ICAT")
AS AUTHORIZED BY THE INSURER(S) SUBSCRIBING TO THE POLICY IDENTIFIED BELOW**

ICAT

385 Interlocken Crescent
Suite 1100
Broomfield, CO 80021

POLICY CHANGE ENDORSEMENT FORM 800

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the Policy number listed below.

POLICY NUMBER: 09-7590162717-S-00	CHANGES EFFECTIVE DATE: 02/10/2021	POLICY CHANGE NUMBER: 1
PRODUCER: RT SPECIALTY 500 W MONROE ST 30TH FLOOR Chicago, IL 60661 Producer ID: 60296700	NAMED INSURED: Solterra Resort Homeowners Association, Inc. c/o Evergreen Lifestyles Management 2100 South Hiawasse Road Orlando, FL 32835	

CHANGES:

This Endorsement changes the policy identified by the above-listed policy number as of the Changes Effective Date which may include changes to factors used to determine the premium for such policy and other changes as more fully explained in the attached Policy Change Endorsement Form 800 Schedule - Explanation of Changes (ICAT 800SCH). Any documents attached hereto, including any Amended Declarations Page, Forms or Endorsements, are part of the policy and supersede and replace any previously issued Declarations Page, Forms or Endorsements as applicable.

Old TIV \$31,744,461 New TIV \$33,835,861 Additional Inspection Fee \$250 Old Annual (Policy) Premium \$66,092 New Annual (Policy) Premium \$70,379 Old Term (Policy) Premium \$60,871 New Term (Policy) Premium \$64,819 Pro Rata Factor 0.875 Additional Transaction Premium \$3,455
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All other terms and conditions of the Policy remain. This endorsement may add or remove coverage to or from the Policy, but the proportion(s) of participation of each insurer shall remain as stated in the Policy. Each insurer's liability shall remain several and not joint as stated in the Policy.

Broker is responsible for collecting and filing all state imposed taxes and fees.

AUTHORIZED SIGNATURE:



Policy Change Endorsement Form 800 Schedule - Explanation of Changes

POLICY NUMBER: 09-7590162717-S-00	POLICY CHANGE NUMBER: 01
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This Schedule is attached to and forms part of Policy Change Endorsement form 800 (ICAT 800) and explains the changes to your Policy processed as part as the above-listed Change Number.

- Added Building. Please refer to Amended Declarations and attached SOV.
- Amended Premium. Please refer to Policy Change Form.
- Amended TIV/change in Values. Please refer to Policy Change Form and attached SOV.
- Amended Policy Limits. Please refer to Amended Declarations.



Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(b) (11 14)
09-7590162717-S-00	AMENDED DECLARATIONS PAGE	
Policy Period	Term	Changes Effective

From: 12/30/2020 12:01 am Local Time* To: 12/01/2021 12:01 am Local Time* 11 Months 1 Day 02/10/2021

* At the Named Insured Mailing Address shown below.

BROKER

60296700

RT SPECIALTY
500 W MONROE ST
30TH FLOOR
CHICAGO, IL 60661
(312) 784-6001

NAMED INSURED

SOLTERRA RESORT HOMEOWNERS ASSOCIATION, INC.
C/O EVERGREEN LIFESTYLES MANAGEMENT
2100 SOUTH HIAWASSEE ROAD
ORLANDO, FL 32835

COMMON POLICY CONDITIONS

In return for the payment of the premium and fees, and subject to all the terms of this Policy, We agree with You to provide the insurance as stated in this Policy.

This Policy is comprised of the following Forms and Endorsements:

FLNotices (10 09)	ICAT SCOL 140 (12 11)	ICAT SCOL 425 (09 15)	PG-IC-SER (03 20)
ICAT JACKET (11 14)	ICAT SCOL 141 (12 11)	ICAT SCOL 433 (11 16)	GII 9104 (08 17)
ICAT SCOL 50(b) (11 14)	ICAT SCOL 143 (05 11)	ICAT SCOL 600FL (12 13)	XL CWSOP (08 17)
ICAT 50 SCH (02 14)	ICAT SCOL 150 (06 16)	ICAT SCOL 602(a) (04 08)	PN CW 01 (07 19)
LMA5096 (03 08)	ICAT SCOL 200 (09 15)	ICAT SCOL 603 (04 08)	PN CW 02 (10 15)
ICAT 51 SUBNOT (01 21)	ICAT SCOL 210(b) (12 13)	ICAT SCOL 801 (10 06)	IL P 001 01 04
ICAT 50 SOV (10 10)	ICAT SCOL 220 (07 09)	NMA0464 (01 38)	
CP 00 17 06 07	ICAT SCOL 221 (07 18)	ICAT NMA 2920 (01 20)	
CP 00 90 07 88	ICAT SCOL 230 (09 20)	ICAT TRIA 3 (01 15)	
CP 04 05 04 02	ICAT SCOL 232 (07 09)	IL 00 03 08 02	
CP 10 30 06 07	ICAT SCOL 233 (07 09)	IL 09 35 07 02	
CP 10 32 08 08	ICAT SCOL 234 (07 09)	IL 09 53 01 15	
ICAT SCOL 125 (11 11)	ICAT SCOL 238 (10 15)	ICAT SS (12 19)	
ICAT SCOL 127 (03 17)	ICAT SCOL 241 (10 19)	QBIL-0170 (03 20)	
ICAT SCOL 130 (12 11)	ICAT SCOL 242FL (04 20)	IL-2002 (12 20)	

See Schedule A attached to this Amended Declarations Page for Coverages, Deductibles and Limits of Insurance.

TO FILE A CLAIM 24 HOURS/DAY, PLEASE FAX TO 1-866-325-2142 OR CALL 1-866-789-4228.

Your Term Premium and Fees are:

See Policy Change Endorsement Form 800 (ICAT 800) for premium and fee changes, if any. Please refer to the attached Policy Change Endorsement Form 800 Schedule – Explanation of Changes (ICAT 800SCH) for a description of any additional changes if applicable.

THIS DECLARATIONS PAGE TOGETHER WITH THE SPECIAL CAUSE OF LOSS COMMERCIAL PROPERTY POLICY FORM CP 10 30 06 07 AND ENDORSEMENTS AS LISTED ABOVE COMPLETE THIS CONTRACT OF INSURANCE.



Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(b) (11 14)
09-7590162717-S-00	AMENDED DECLARATIONS PAGE	

Schedule A
Section 1: Property or Interest Covered

Building	Included
Business Personal Property	Not Included
Business Income with Extra Expense including Rental Value	Not Included
Tenant Improvements and Betterments	Not Included
Additional Property Coverage	Not Included
Optional/Additional Coverages or Causes of Loss	
Replacement Cost (Building, Personal Property, Stock)	Yes
Coinsurance	Waived
Debris Removal	25% of Loss Within Limit, Up To Additional \$10,000 per Location in Addition to Limit
Preservation of Property	30 Days
Fire Department Service Charge	\$25,000
Pollutant Clean Up and Removal	\$10,000 and 180 Days Reporting Aggregate
Increased Cost of Construction	Lesser of 5% of Building Limit of Insurance or \$10,000
Electronic Data	\$2,500
Newly Acquired or Constructed Property - Buildings	Lesser of Building Limit of Insurance or \$500,000
Personal Effects and Property of Others	\$2,500
Valuable Papers and Records	\$50,000
Property Off Premises	\$10,000
Non-Owned Detached Trailers	\$5,000
Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria	\$15,000 Annual Aggregate. Policy specifies limited Causes of Loss
Fire Equipment Discharge	\$25,000
Accounts Receivable	\$50,000
Wind Driven Rain	\$100,000
Sewer, Drain and Sump Back-Up or Overflow	\$25,000
Ordinance or Law Coverage part A	Included
Ordinance or Law Coverage parts B/C	Combined, limited to 20% of Building Stated Value, not to exceed \$1,000,000.
Unscheduled Additional Property:	\$10,000, subject to \$2,500 Deductible



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Equipment Breakdown Enhancement – Limit, Additional Coverages, and Sublimits

Equipment Breakdown Limit of Insurance:	The same as Our Limit of Insurance shown in Section 2 below, <i>but not to exceed \$15,000,000 per location</i>
Pollutant Clean Up and Removal:	\$250,000
Refrigerant Contamination:	\$250,000
Spoilage:	\$250,000
Expediting Expense:	Included
CFC Refrigerants:	Included
Computer Equipment:	Included
Service Interruption:	Included (if the Business Income (and Extra Expense) Coverage Form (CP 00 30) is attached to and part of this policy)
Valuable Papers and Records:	Part of Valuable Papers and Records Limit Stated Above
Environmental, Safety & Efficiency Improvements:	Up to 150% of non-"Improved" Replacement Property
Green Environmental & Efficiency Improvements:	Lesser of 150% of non-"Green" Cost or \$100,000



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Section 2: Our Limit of Insurance - Limits of Liability

The Limit of Liability or Amount of Insurance shown in the Declarations, or endorsed onto this policy, is the total limit of the Company's liability applicable to each occurrence, as hereafter defined. Notwithstanding any other terms and conditions of this policy to the contrary, in no event shall the liability of the Company exceed this limit or amount irrespective of the number of locations involved. This policy will not pay more than the limit of insurance listed below in any one occurrence, whether from a single or multiple covered Cause(s) of Loss.

Limit of Liability, Any One Occurrence: \$ 33,835,861

Section 3: Deductibles

As respects Named Hurricane: 2.00% Calendar Year Aggregate, By Building
Once this deductible is exhausted the All Other Windstorm and Hail Deductible applies.

In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.

Minimum Deductible, as respects Named Hurricane: \$15,000 Per Occurrence, By Policy

This policy includes a minimum deductible equal to the amount listed above for the peril listed.

As respects All Other Windstorm and Hail: \$15,000 Per Occurrence, By Policy

In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.

As respects All Other Peril: \$5,000 Per Occurrence, By Policy

In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.

As respects Equipment Breakdown: \$2,500 Per Occurrence, By Policy

In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.

STATEMENT OF VALUES

			STATED VALUES LINES OF COVERAGE					Distance to Coast (mi.)	Flood Zone		
Total Stated Values Under Policy			Building	Business Personal Property	Tenant Improvements and Betterments	Business Income and Extra Expense	Additional Property Coverage			Total Values	
Solterra Resort Homeowners Association, Inc. 09-7590162717-S-00			33,835,861	-	-	-	-	33,835,861			
Loc #	Bldg #	# of Bldgs	Description								
1				-	-	-	-	-			
	1	1	4619 TERRASONESTA DR. 4619-4639, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	2	1	4738 TERRASONESTA DR 4738-4766, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	3	1	4767 TERRASONESTA DR 4767-4787, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	4	1	4791 TERRASONESTA DR 4791-4811, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	5	1	4719 TERRASONESTA DR 4719-4739, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	6	1	4743 TERRASONESTA DR 4743-4763, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	7	1	4695 TERRASONESTA DR 4695-4715, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	8	1	4702 TERRASONESTA DR 4702-4726, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	9	1	4670 TERRASONESTA DR 4670-4694, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	10	1	4671 TERRASONESTA DR 4671-4691, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	11	1	4638 TERRASONESTA DR 4638-4662, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	51.75	A
	12	1	4614 TERRASONESTA DRIVE	1,568,533	-	-	-	-	1,568,533	51.75	A

			4614,4618,4622,4626,4630,4634, Davenport, FL 33596								
13	1		4574 TERRASONESTA DRIVE 4578,4582,4586,4590,4594, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	9.37	X
14	1		4571 TERRASONESTA DRIVE 4571-4591, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	9.37	X
15	1		4595 TERRASONESTA DRIVE 4595-4615, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	9.37	X
16	1		4598 TERRASONESTA DRIVE 4598-4610, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	9.37	X
17	1		4643 TERRASONESTA DRIVE 4643-4667, Davenport, FL 33596	1,568,533	-	-	-	-	1,568,533	9.37	X
18	1		7415 OAKMOSS LOOP 7415-7443, Davenport, FL 33596	1,494,000	-	-	-	-	1,494,000	51.87	X
19	1		7447 OAKMOSS LOOP 7447-7475, Davenport, FL 33596	1,494,000	-	-	-	-	1,494,000	51.87	X
20	1		7537 OAK SPRING LANE 7537,7541,7545,7549,7553,7557,7561, 7565, Davenport, FL 33596	2,091,400	-	-	-	-	2,091,400	51.75	A
21	1		7448 OAK SPRING LANE 7448, 7452,7456,7460,7464,7468,7472,7476, Davenport, FL 33596	2,091,400	-	-	-	-	2,091,400	9.37	X