FREQUENTLY ASKED QUESTIONS

Property Address: 11640 Court of Palms #103, Fort Myers, FL

How much is your average bill (approx.)?

AMOUNT PER MONTH	SERVICE	COMPANY
$0	WATER	Included in Condo Fees
$125	ELECTRIC	Florida Power & Light
$0	GAS	N/A
$0	PHONE/CABLE/INTERNET	Included in Condo Fees
$0	SECURITY	Included in Condo Fees
$0	TRASH/RECYCLE	Included in Condo Fees
$0	POOL SERVICE	Included in Condo Fees
$0	LAWN SERVICE	Included in Condo Fees
$0	PEST CONTROL	None Currently
$0	FLOOD INSURANCE	N/A
$1,061 - $4,194/yr	HOMEOWNERS INSURANCE **Estimate only. See Detailed Sheet Attached.**	Florida Office of Insurance Regulation
$4,530 & $1,620 qtr	CONDO/HOMEOWNERS ASSOCIATION	Suitor, Middleton, Cox & Associates

What does the Homeowner's Association fee include: Please see page -2-

Approximate date the following were NEW (Write "unknown" if unknown)

REFRIGERATOR: 2026
RANGE: 2026
DISHWASHER: 2026
MICROWAVE: 2026
WASHER/DRYER: 2017
AIR CONDITIONER: 2016
WATER HEATER: 2019
SPRINKLER/PUMP: Maintained by Association
POOL PUMP: Maintained by Association
ROOF: 2022 Maintained by Association

>Flood Zone: X500

>If there is boat access, what is the approximate depth of the shallowest point of the waterway? Deep Water Marina

>Approximate Clearance of Bridge(s)? No Bridges

>Does the home have water softener? If yes, what type? No

Additional Features to Highlight (that may not be evident upon first glance):

- The Condo Fee went down in 2026 by 13%. This is a good value in Gulf Harbour.
- The reserves are well funded and safe from unusual special assessments.
- The $19 million clubhouse redesign finishes a $30 million program, with grand reopening set for November 2026. The 30,000 square foot Wellness Center, the Kipp Schulties golf course redesign, the Har-Tru Hydro tennis complex and the restored Eagle Perch Island are truly spectacular!
- The building is poured reinforced concrete with a metal roof, and every window and door is impact rated. That is the combination insurers in Southwest Florida actually reward, and it is why you can close the place up in October and fly north without watching the radar all winter.

Amenities and Lifestyle

11640 Court of Palms #103, Fort Myers, Florida 33908

Palmas Del Sol at Gulf Harbour Yacht and Country Club

Three separate organizations look after what you see here, and it is worth knowing which is which. Your condominium association takes care of the buildings and the grounds immediately around them. The Gulf Harbour master association maintains the roads, the paths and the gate. The country club and the marina are owned and run independently, and you join those if you want them. Here is what sits where.

Palmas Del Sol

INCLUDED IN YOUR CONDOMINIUM ASSESSMENT

- Clubhouse with a living room, a board room and a full kitchen
- Community pool and spa, with sun decks around both
- Grilling areas by the pool deck, kept for the general use of owners and their guests
- Boardwalk leading out to a terrace on the Caloosahatchee River
- Gated entry with a security fob system
- Under-building garage parking, out of the sun and the weather
- Elevators serving every floor, with a lobby in each of the three buildings
- Trash chutes on every floor
- Golf cart storage on site
- Storage units available in the building
- Standby generator

Your assessment also carries the building's insurance, water, cable television, trash collection, pest control, landscaping, the elevator and gate contracts, and professional on-site management. The association's 2026 budget sets the quarterly assessment for this floor plan at $4,530.29, which is lower than it was in 2025.

Gulf Harbour Master Association

INCLUDED IN YOUR ANNUAL MASTER DUES

- Gated entry to the community
- Private roads throughout Gulf Harbour
- Sidewalks, and bicycle and jogging paths
- Street lighting
- Landscaped common grounds and open green space
- Lakes, buffer areas and the community stormwater system

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INSURANCE AT A GLANCE

11640 Court of Palms #103

Palmas Del Sol at Gulf Harbour

Two policies, and the expensive one is already paid

A condo comes with two insurance policies rather than one. The association insures the building, wind included. You insure what sits inside your walls. That is why a condo costs a fraction of what a house does to insure.

TYPICAL ANNUAL PREMIUM

$1,061 to $1,494

Lee County average for a condominium unit owner policy. The lower figure is policies written without wind, the higher includes it. Florida Office of Insurance Regulation, data as of 31 March 2026.

FOR COMPARISON

$3,576

Lee County average for a house, wind included.

The association already covers

Article 12.2.1 of the Declaration requires Palmas Del Sol to carry fire, wind, general property and extended coverage on the whole condominium at replacement value, and that expressly includes the Units. The 2026 budget sets aside $728,000 for it, roughly $6,618 a unit, already inside the $4,530.29 quarterly assessment.

You cover, from the drywall in

The Declaration names what falls to you: personal property, floor, wall and ceiling coverings, electrical fixtures, appliances, water heater, water filters, built-in cabinets and countertops, window treatments, and anything a previous owner added, plus liability and loss assessment cover.

Why this unit should price at or below that average

- Impact-rated windows and doors
- Reinforced concrete construction
- Third floor, above ground level
- No claims in the last five years

Ask your agent about the hurricane deductible. It is a percentage of your coverage rather than a flat figure, and on a condo policy it applies to your coverage, not the building's.

IMPORTANT DISCLOSURES

We are not insurance agents. The Hawley Team and KW Florida Living are licensed real estate professionals. We are not licensed insurance agents, brokers or advisers. Nothing in this document is insurance advice, an offer of insurance, a quote, a binder, or any promise that coverage or a particular price will be available to you. No insurance carrier is named, recommended or implied.

Where the figures come from. County premium averages are published by the Florida Office of Insurance Regulation in its Property Insurance Stability Report of July 2026, reflecting data reported as of 31 March 2026 under section 627.7154, Florida Statutes. FLOIR calculates them by dividing total premium written in the county by policies in force, and states that actual charged premium will vary based upon company, insured value, deductibles and policy terms. A county-wide average is not a prediction of the premium for this or any particular unit.

Do not rely on this document. These figures are illustrative only and must not be relied upon for any purchase, financing, insurance or other decision. Before relying on any number, obtain your own written quote from a licensed Florida insurance agent for this specific unit, and have your lender confirm the coverage it will require.

Association coverage can change. Statements about what the association insures are summarised from the Palmas Del Sol Declaration of Condominium and the association's 2026 budget. Coverage, deductibles, premiums and assessments are set by the association's board and its insurers and change over time. Review the association's current policy declaration pages and financial statements yourself.

Flood. Flood coverage and any requirement to carry it depend on FEMA mapping, your lender and the association's own policy, all of which can change. Verify flood zone, elevation and lender requirements independently.

Introductions. If we introduce you to an insurance professional, we receive no compensation for the referral.

Prepared 10 November 2026. Figures current as of that date and subject to change without notice.

The Hawley Team
KW Florida Living
Each Keller Williams office is independently owned and operated.

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