

Agency Phone: (727) 521-4253

NFIP Policy Number: 6820960990  
Company Policy Number: 09-6820960990-00  
Agent: 49801 NORTHEAST UNDERWRITERS

Payor: INSURED  
Policy Term: 01/01/2026 12:01 AM - 01/01/2027 12:01 AM  
Policy Form: RCBAP  
To report a claim visit or call us at: <https://floodportal.manageflood.com>  
(800) 765-9700

## NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

ISLAND POINT INC NO 1 CONDO  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763

### INSURED NAME(S) AND MAILING ADDRESS

ISLAND POINT INC NO 1 CONDO  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763

### COMPANY MAILING ADDRESS

First Community Insurance Company  
PO BOX 209888  
DALLAS, TX 75320-9888

### INSURED PROPERTY LOCATION

644 ISLAND WAY  
CLEARWATER, FL 33767-1964

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 56 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 7 FLOOR(S), MASONRY CONSTRUCTION  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$19,936,154.00  
DATE OF CONSTRUCTION: 01/01/1972  
CURRENT FLOOD ZONE: AE  
FIRST FLOOR HEIGHT (FFH): 1.5 FEET  
MOST FAVORABLE FFH METHOD: FEMA DETERMINED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A  
DISASTER AGENCY: N/A

### RATE CATEGORY — RATING ENGINE

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$14,000,000	\$2,000
CONTENTS:	\$99,000	\$2,000

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

FULL CRS DISCOUNT IS NOT APPLIED DUE TO THE MAXIMUM DISCOUNT. YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT [FLOODSMART.GOV/FLOOD](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$140,002.00
CONTENTS PREMIUM:	\$2,877.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$6,964.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$33,246.00)
FULL RISK PREMIUM:	\$102,744.00
ANNUAL INCREASE CAP DISCOUNT:	(\$35,504.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$67,240.00
RESERVE FUND ASSESSMENT:	\$12,103.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,500.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$81,093.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have caused this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

John A. Strong / Chairman & CEO

Richard Torra / General Counsel Corp. Sec.

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: First Community Insurance Company

Insurer NAIC Number: 13990



File: 32857852

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