



MARSH & MCLENNAN AGENCY LLC  
 7701 AIRPORT CENTER DR 1800  
 GREENSBORO, NC 27409

Agency Phone: (727) 327-7070

NFIP Policy Number: 5701050202  
 Company Policy Number: 25570105022020  
 Agent: MARSH & MCLENNAN AGENCY LLC

Payor: INSURED  
 Policy Term: 02/17/2026 12:01 AM - 02/17/2027 12:01 AM  
 Policy Form: RCBAP

To report a claim visit or call us at: <https://TheHartford.ManageFlood.com>  
 (800) 787-5677

**RENEWAL FLOOD INSURANCE POLICY DECLARATIONS**  
 NATIONAL FLOOD INSURANCE PROGRAM

**DELIVERY ADDRESS**

TERRACE PARK OF FIVE TOWNS 27  
 C/O DESANTIS COMMUNITY MANAGEMENT, LLC  
 2931 MACALPIN DR S  
 PALM HARBOR, FL 34684

**INSURED NAME(S) AND MAILING ADDRESS**

TERRACE PARK OF FIVE TOWNS 27  
 C/O DESANTIS COMMUNITY MANAGEMENT, LLC  
 2931 MACALPIN DR S  
 PALM HARBOR, FL 34684

**COMPANY MAILING ADDRESS**

Hartford Insurance Company of the Midwest  
 PO BOX 209385  
 DALLAS, TX 75320-9385

**INSURED PROPERTY LOCATION**

8199 TERRACE GARDEN DR N  
 SAINT PETERSBURG, FL 337097076

**RATING INFORMATION**

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
 NUMBER OF UNITS: 56 UNITS  
 PRIMARY RESIDENCE: NO  
 PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 4 FLOOR(S)

PRIOR NFIP CLAIMS: 0 CLAIM(S)

**MORTGAGEE / ADDITIONAL INTEREST INFORMATION**

FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

**RATE CATEGORY — RATING ENGINE**

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING:	\$12,328,000	\$5,000
CONTENTS:	N/A	N/A

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

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 TO LEARN MORE ABOUT FLOOD INSURANCE.

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$12,328,279.00

DATE OF CONSTRUCTION: 01/01/1976

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FFH): 1.1 FEET

MOST FAVORABLE FFH METHOD: FEMA DETERMINED

LOAN NO: N/A

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY: N/A

**COMPONENTS OF TOTAL AMOUNT DUE**

BUILDING PREMIUM:	\$35,024.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	<del>\$75.00</del>
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$13,982.00)
FULL RISK PREMIUM:	\$21,137.00
ANNUAL INCREASE CAP DISCOUNT:	(\$14,025.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$7,112.00
RESERVE FUND ASSESSMENT:	\$1,280.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,500.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$10,142.00</b>

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.

*Melinda Thompson*

Melinda Thompson, SVP, Head of Personal Lines

*Terence Shields*

Terence Shields, Secretary

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

**Zero Balance Due - This Is Not A Bill**

Policy issued by: Hartford Insurance Company of the Midwest

Insurer NAIC Number: 37478



File: 32913046

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DocID: 265926388