



BROWN & BROWN INS SERVICES INC
PO BOX 745870
ATLANTA, GA 30374

Agency Phone: (239) 278-0278

NFIP Policy Number: 8702299858
Company Policy Number: 87022998582020
Agent: BROWN & BROWN INS SERVICES INC

Payor: INSURED
Policy Term: 03/02/2026 12:01 AM - 03/02/2027 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	INSURED NAME(S) AND MAILING ADDRESS
BIMINI AT TARPON COVE C/O KPG ACCOUNTING SERVICES 3400 TAMIAMI TRL N STE 302 NAPLES, FL 34103-3717	BIMINI AT TARPON COVE C/O KPG ACCOUNTING SERVICES 3400 TAMIAMI TRL N STE 302 NAPLES, FL 34103-3717

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
Hartford Insurance Company of the Midwest PO BOX 209385 DALLAS, TX 75320-9385	914 CARRICK BEND CIR NAPLES, FL 341103629

RATING INFORMATION	BUILDING DESCRIPTION:
BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING NUMBER OF UNITS: 4 UNITS PRIMARY RESIDENCE: NO PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S) PRIOR NFIP CLAIMS: 0 CLAIM(S)	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING BUILDING DESCRIPTION DETAIL: N/A

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:
FIRST MORTGAGEE:	\$1,639,292.00
SECOND MORTGAGEE:	DATE OF CONSTRUCTION: 03/02/1997
ADDITIONAL INTEREST:	CURRENT FLOOD ZONE: X
DISASTER AGENCY:	FIRST FLOOR HEIGHT (FFH): 1.0 FEET MOST FAVORABLE FFH METHOD: FEMA DETERMINED

RATE CATEGORY — RATING ENGINE	LOAN NO:
	N/A

BUILDING:	COVERAGE	DEDUCTIBLE
	\$1,000,000	\$1,250
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.		

COMPONENTS OF TOTAL AMOUNT DUE	
BUILDING PREMIUM:	\$7,393.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,819.00)
FULL RISK PREMIUM:	\$5,649.00
ANNUAL INCREASE CAP DISCOUNT:	(\$3,243.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,406.00
RESERVE FUND ASSESSMENT:	\$433.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$188.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,277.00

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.

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.

Policy issued by: Hartford Insurance Company of the Midwest

Zero Balance Due - This Is Not A Bill

Insurer NAIC Number: 37478



File: 32881010

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