



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

Agency Phone: (239) 278-0278

NFIP Policy Number: 8704149015
Company Policy Number: 87041490152020
Agent: BROWN & BROWN INS SERVICES INC

Payor: INSURED
Policy Term: 01/13/2026 12:01 AM - 01/13/2027 12:01 AM
Policy Form: RCBAP

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

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

MARTINIQUE AT TARPON COVE CONDO ASSN INC
C/O KPG ACCOUNTING SERVICES INC
3400 TAMIAMI TRL N STE 302
NAPLES, FL 34103-3717

INSURED NAME(S) AND MAILING ADDRESS

MARTINIQUE AT TARPON COVE CONDO ASSN INC
C/O KPG ACCOUNTING SERVICES INC
3400 TAMIAMI TRL N STE 302
NAPLES, FL 34103-3717

COMPANY MAILING ADDRESS

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

INSURED PROPERTY LOCATION

1045 TARPON COVE DR
NAPLES, FL 341103648

RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING
NUMBER OF UNITS: 8 UNITS
PRIMARY RESIDENCE: NO
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$1,938,393.00
DATE OF CONSTRUCTION: 05/16/1999

CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FFH): 0.6 FEET
MOST FAVORABLE FFH METHOD: ELEVATION CERTIFICATE

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

BUILDING: COVERAGE DEDUCTIBLE
\$1,939,000 \$25,000
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](https://www.floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 01/13/2026 12:01 AM
ENDORSEMENT PREMIUM: \$0.00
CHANGES APPLIED TO:
BUILDING COVERAGE, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$7,484.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,841.00)
FULL RISK PREMIUM:	\$5,718.00
ANNUAL INCREASE CAP DISCOUNT:	(\$3,294.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$2,424.00
RESERVE FUND ASSESSMENT:	\$436.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$376.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$3,486.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$3,486.00

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

Insurer NAIC Number: 37478

Zero Balance Due - This Is Not A Bill



File: 32782048

Page 1 of 1



DocID: 264558107

Printed 12/10/2025