



THE HARTFORD

FOUNDATION RISK PARTNERS CORP  
1418 W 23RD ST STE 200  
PANAMA CITY, FL 32405

Agency Phone: (850) 215-5331

NFIP Policy Number: 9902833057  
Company Policy Number: 99028330572019  
Agent: FOUNDATION RISK PARTNERS CORP

Payor: INSURED  
Policy Term: 08/18/2022 12:01 AM - 08/18/2023 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

ISLAND COVE CONDO ASSN INC  
C/O CLOVER KEY, INC  
110 IMPERIAL STREET  
MERRITT ISLAND, FL 32952-5474

### INSURED NAME(S) AND MAILING ADDRESS

ISLAND COVE CONDO ASSN INC  
C/O CLOVER KEY, INC  
110 IMPERIAL STREET  
MERRITT ISLAND, FL 32952-5474



### COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest  
PO BOX 913385  
DENVER, CO 80291-3385

### INSURED PROPERTY LOCATION

343 N TROPICAL TRL 31 UNIT HIGH RISE  
MERRITT ISLAND, FL 329530000

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 31 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 4 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$7,516,100  
DATE OF CONSTRUCTION: 01/01/1975

CURRENT FLOOD ZONE: X  
FIRST FLOOR HEIGHT (FEET): 1.3  
FIRST FLOOR HEIGHT 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:

### RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$7,517,000	\$1,250
CONTENTS:	N/A	N/A

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.  
Please review this declaration page for accuracy. If any changes are needed, contact your agent.  
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit [FloodSmart.gov/floodcosts](http://FloodSmart.gov/floodcosts).

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$23,184.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$3,462.00)
FULL RISK PREMIUM:	\$19,797.00
ANNUAL INCREASE CAP DISCOUNT:	(\$15,565.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$4,232.00
RESERVE FUND ASSESSMENT:	\$762.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$1,160.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$6,404.00

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

Doug Elliot, President

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: 21054621

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