



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

Agency Phone: (850) 215-5331

NFIP Policy Number: 9903032093  
 Company Policy Number: 99030320932019  
 Agent: FOUNDATION RISK PARTNERS CORP

Payor: INSURED  
 Policy Term: 05/15/2023 12:01 AM - 05/15/2024 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

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

### INSURED NAME(S) AND MAILING ADDRESS

THE ISLAND COVE CONDO ASSN I  
 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

333 N TROPICAL TRL  
 MERRITT ISLAND, FL 329536083

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
 NUMBER OF UNITS: 11 UNITS  
 PRIMARY RESIDENCE: NO  
 PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S), MASONRY CONSTRUCTION  
 PRIOR NFIP CLAIMS: 0 CLAIM(S)

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

REPLACEMENT COST VALUE: \$2,954,800.00  
 DATE OF CONSTRUCTION: 09/23/1972  
 CURRENT FLOOD ZONE: X  
 FIRST FLOOR HEIGHT (FEET): 0.5  
 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: N/A

### RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$2,750,000	\$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:	\$12,475.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$1,854.00)
FULL RISK PREMIUM:	\$10,696.00
ANNUAL INCREASE CAP DISCOUNT:	(\$6,619.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$4,077.00
RESERVE FUND ASSESSMENT:	\$734.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$517.00
PROBATION SURCHARGE:	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$5,578.00</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.

*Douglas Elliot*  
 Doug Elliot, President

*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: 28890329

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