



THE HARTFORD

BROWN & BROWN OF FLORIDA INC  
6611 ORION DR #201  
FORT MYERS, FL 33912

Agency Phone: (239) 278-0278

NFIP Policy Number: 8704078993  
Company Policy Number: 87040789932019  
Agent: BROWN & BROWN OF FLORIDA INC

Payor: INSURED  
Policy Term: 09/13/2023 12:01 AM - 09/13/2024 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

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

### INSURED NAME(S) AND MAILING ADDRESS

BARBADOS AT TARPON COVE  
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 913385  
DENVER, CO 80291-3385

### INSURED PROPERTY LOCATION

720 TARPON COVE DR  
NAPLES, FL 341103642

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING

BUILDING DESCRIPTION DETAIL: N/A

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 6 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

REPLACEMENT COST VALUE: \$1,820,703.00

DATE OF CONSTRUCTION: 08/13/1998

CURRENT FLOOD ZONE: AE

FIRST FLOOR HEIGHT (FEET): 1.0

FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

### 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: \$1,500,000 \$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).

ENDORSEMENT EFFECTIVE DATE: 10/26/2023 12:01 AM

ENDORSEMENT PREMIUM: \$38.00

CHANGES APPLIED TO:  
BUILDING COVERAGE

### COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$10,071.00
CONTENTS PREMIUM:	\$0.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$2,488.00)
FULL RISK PREMIUM:	\$7,658.00
ANNUAL INCREASE CAP DISCOUNT:	(\$3,715.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$3,943.00
RESERVE FUND ASSESSMENT:	\$710.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY FEE:	\$282.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$5,185.00
PRORATA PREMIUM ADJUSTMENT:	(\$5.00)
ADJUSTED ANNUAL PREMIUM:	\$5,180.00

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.

*Stephanie Bush*

Stephanie Bush, EVP, Small Commercial & 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: 29405411

Page 1 of 1



DocID: 226474055