



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

**Agency Phone:** (239) 278-0278

**NFIP Policy Number:** 8704128703  
**Company Policy Number:** 87041287032020  
**Agent:** BROWN & BROWN OF FLORIDA INC

**Payor:** INSURED  
**Policy Term:** 02/04/2024 12:01 AM - 02/04/2025 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	INSURED NAME(S) AND MAILING ADDRESS
BIMINI AT TARPON COVE CONDO ASSN INC C/O KPG ACCOUNTING SERVICES 3400 TAMIAMI TRL N STE 302 NAPLES, FL 34103-3717	BIMINI AT TARPON COVE CONDO ASSN INC 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 913385 DENVER, CO 80291-3385	873 CARRICK BEND CIR NAPLES, FL 341104601

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

RATING INFORMATION	REPLACEMENT COST VALUE:
<b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING	\$1,664,430.00
<b>NUMBER OF UNITS:</b> 4 UNITS	<b>DATE OF CONSTRUCTION:</b> 08/01/1997
<b>PRIMARY RESIDENCE:</b> NO	<b>CURRENT FLOOD ZONE:</b> X
<b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)	<b>FIRST FLOOR HEIGHT (FEET):</b> 0.9
<b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S)	<b>FIRST FLOOR HEIGHT METHOD:</b> ELEVATION CERTIFICATE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
<b>FIRST MORTGAGEE:</b>	N/A
<b>SECOND MORTGAGEE:</b>	N/A
<b>ADDITIONAL INTEREST:</b>	N/A
<b>DISASTER AGENCY:</b>	CASE NO: N/A DISASTER AGENCY: N/A

**RATE CATEGORY — RATING ENGINE**

	COVERAGE	DEDUCTIBLE	COMPONENTS OF TOTAL AMOUNT DUE	
<b>BUILDING:</b>	\$1,000,000	\$1,250	<b>BUILDING PREMIUM:</b>	\$6,677.00
<b>CONTENTS:</b>	N/A	N/A	<b>CONTENTS PREMIUM:</b>	\$0.00
<b>COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.</b>			<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$75.00
Please review this declaration page for accuracy. If any changes are needed, contact your agent.			<b>MITIGATION DISCOUNT:</b>	(\$0.00)
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 <a href="https://FloodSmart.gov/floodcosts">FloodSmart.gov/floodcosts</a> .			<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$1,640.00)
<b>ENDORSEMENT EFFECTIVE DATE:</b>	02/04/2024 12:01 AM		<b>FULL RISK PREMIUM:</b>	\$5,112.00
<b>ENDORSEMENT PREMIUM:</b>	\$0.00		<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$2,490.00)
<b>CHANGES APPLIED TO:</b>	RATING ELEMENTS		<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
			<b>DISCOUNTED PREMIUM:</b>	\$2,622.00
			<b>RESERVE FUND ASSESSMENT:</b>	\$472.00
			<b>HFIAA SURCHARGE:</b>	\$250.00
			<b>FEDERAL POLICY FEE:</b>	\$188.00
			<b>PROBATION SURCHARGE:</b>	\$0.00
			<b>TOTAL ANNUAL PREMIUM:</b>	\$3,532.00
			<b>PRORATA PREMIUM ADJUSTMENT:</b>	\$0.00
			<b>ADJUSTED ANNUAL PREMIUM:</b>	\$3,532.00

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: 29915965

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