



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

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

**NFIP Policy Number:** 8704231781  
**Company Policy Number:** 87042317812019  
**Agent:** BROWN & BROWN INS SERVICES INC

**Payor:** INSURED  
**Policy Term:** 05/27/2024 12:01 AM - 05/27/2025 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 C/O KPG ACCOUNTING SERVICES 3400 TAMIAMI TRL N STE 302 NAPLES, FL 34103-3717	BIMINI AT TARPON COVE CONDO 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	906 CARRICK BEND CIR NAPLES, FL 341103627

RATING INFORMATION	BUILDING DESCRIPTION:	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING
<b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING	<b>BUILDING DESCRIPTION DETAIL:</b>	N/A
<b>NUMBER OF UNITS:</b> 4 UNITS	<b>REPLACEMENT COST VALUE:</b>	\$1,639,292.00
<b>PRIMARY RESIDENCE:</b> NO	<b>DATE OF CONSTRUCTION:</b>	08/01/1997
<b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S)	<b>CURRENT FLOOD ZONE:</b>	X
<b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S)	<b>FIRST FLOOR HEIGHT (FEET):</b>	1.0
	<b>FIRST FLOOR HEIGHT METHOD:</b>	FEMA DETERMINED

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>	<b>CASE NO:</b> N/A <b>DISASTER AGENCY:</b> 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> \$7,496.00
<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 FloodSmart.gov/floodcosts.			<b>COMMUNITY RATING SYSTEM REDUCTION:</b> (\$1,844.00)
<b>ENDORSEMENT EFFECTIVE DATE:</b>	05/27/2024 12:01 AM		<b>FULL RISK PREMIUM:</b> \$5,727.00
<b>ENDORSEMENT PREMIUM:</b>	\$1.00		<b>ANNUAL INCREASE CAP DISCOUNT:</b> (\$3,687.00)
<b>CHANGES APPLIED TO:</b>			<b>STATUTORY DISCOUNTS:</b> (\$0.00)
<b>RATING ELEMENTS</b>			<b>DISCOUNTED PREMIUM:</b> \$2,040.00
			<b>RESERVE FUND ASSESSMENT:</b> \$367.00
			<b>HFIAA SURCHARGE:</b> \$250.00
			<b>FEDERAL POLICY FEE:</b> \$188.00
			<b>PROBATION SURCHARGE:</b> \$0.00
			<b>TOTAL ANNUAL PREMIUM:</b> \$2,845.00
			<b>PRORATA PREMIUM ADJUSTMENT:</b> \$0.00
			<b>ADJUSTED ANNUAL PREMIUM:</b> \$2,845.00

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.

**Zero Balance Due - This Is Not A Bill**

**Policy issued by:** Hartford Insurance Company of the Midwest

**Insurer NAIC Number:** 37478



File: 30285552

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