



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

Agency Phone: (239) 278-0278

NFIP Policy Number: 8704231781  
Company Policy Number: 87042317812019  
Agent: BROWN & BROWN OF FLORIDA INC

Payor: INSURED  
Policy Term: 05/27/2023 12:01 AM - 05/27/2024 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	INSURED NAME(S) AND MAILING ADDRESS
<p>BIMINI AT TARPON COVE CONDO C/O KPG ACCOUNTING SERVICES 3400 TAMIAMI TRL N STE 302 NAPLES, FL 34103-3717</p>	<p>BIMINI AT TARPON COVE CONDO C/O KPG ACCOUNTING SERVICES 3400 TAMIAMI TRL N STE 302 NAPLES, FL 34103-3717</p>

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
<p>Hartford Insurance Company of the Midwest PO BOX 913385 DENVER, CO 80291-3385</p>	<p>906 CARRICK BEND CIR NAPLES, FL 341103627</p>

RATING INFORMATION	BUILDING DESCRIPTION:
<p><b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING <b>NUMBER OF UNITS:</b> 4 UNITS <b>PRIMARY RESIDENCE:</b> NO <b>PROPERTY DESCRIPTION:</b> SLAB ON GRADE (NON-ELEVATED), 2 FLOOR(S) <b>PRIOR NFIP CLAIMS:</b> 0 CLAIM(S)</p>	<p>ENTIRE RESIDENTIAL CONDOMINIUM BUILDING BUILDING DESCRIPTION DETAIL: N/A</p>
	<p><b>REPLACEMENT COST VALUE:</b> \$1,664,430.00 <b>DATE OF CONSTRUCTION:</b> 08/01/1997 <b>CURRENT FLOOD ZONE:</b> AE <b>FIRST FLOOR HEIGHT (FEET):</b> 1.0 <b>FIRST FLOOR HEIGHT METHOD:</b> FEMA DETERMINED</p>

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

**RATE CATEGORY — RATING ENGINE**

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
<b>BUILDING:</b>	\$1,000,000	\$1,250
<b>CONTENTS:</b>	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](https://FloodSmart.gov/floodcosts).  
**ENDORSEMENT EFFECTIVE DATE:** 12/19/2023 12:01 AM  
**ENDORSEMENT PREMIUM:** \$0.00  
**CHANGES APPLIED TO:**

<b>COMPONENTS OF TOTAL AMOUNT DUE</b>	
<b>BUILDING PREMIUM:</b>	\$7,557.00
<b>CONTENTS PREMIUM:</b>	\$0.00
<b>INCREASED COST OF COMPLIANCE (ICC) PREMIUM:</b>	\$75.00
<b>MITIGATION DISCOUNT:</b>	(\$0.00)
<b>COMMUNITY RATING SYSTEM REDUCTION:</b>	(\$1,860.00)
<b>FULL RISK PREMIUM:</b>	<b>\$5,772.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$4,044.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$1,728.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$311.00
<b>HFIAA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$188.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$2,477.00</b>
<b>PRORATA PREMIUM ADJUSTMENT:</b>	\$0.00
<b>ADJUSTED ANNUAL PREMIUM:</b>	<b>\$2,477.00</b>

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: 28720496

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