



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

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

**NFIP Policy Number:** 8704175219  
**Company Policy Number:** 87041752192020  
**Agent:** BROWN & BROWN OF FLORIDA INC

**Payor:** INSURED  
**Policy Term:** 03/10/2023 12:01 AM - 03/10/2024 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	INSURED NAME(S) AND MAILING ADDRESS
BARBADOS AT CARRICK BEND CIRCLE CONDO ASSN C/O KPG ACCOUNTING SERVICES 3400 TAMIAMI TRL N STE 302 NAPLES, FL 34103-3717	BARBADOS AT CARRICK BEND CIRCLE CONDO ASSN 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	785 CARRICK BEND CIR NAPLES, FL 341103670

RATING INFORMATION	BUILDING DESCRIPTION:
<b>BUILDING OCCUPANCY:</b> RESIDENTIAL CONDOMINIUM BUILDING <b>NUMBER OF UNITS:</b> 6 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)	ENTIRE RESIDENTIAL CONDOMINIUM BUILDING <b>BUILDING DESCRIPTION DETAIL:</b> N/A

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	REPLACEMENT COST VALUE:
<b>FIRST MORTGAGEE:</b> <b>SECOND MORTGAGEE:</b> <b>ADDITIONAL INTEREST:</b> <b>DISASTER AGENCY:</b>	\$1,443,900 <b>DATE OF CONSTRUCTION:</b> 09/01/1998 <b>CURRENT FLOOD ZONE:</b> AE <b>FIRST FLOOR HEIGHT (FEET):</b> 1.0 <b>FIRST FLOOR HEIGHT METHOD:</b> FEMA DETERMINED

RATE CATEGORY — RATING ENGINE	LOAN NO:
	N/A

	COVERAGE	DEDUCTIBLE
<b>BUILDING:</b>	\$1,444,000	\$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](http://FloodSmart.gov/floodcosts).

COMPONENTS OF TOTAL AMOUNT DUE	
<b>BUILDING PREMIUM:</b>	\$8,350.00
<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>	(\$2,058.00)
<b>FULL RISK PREMIUM:</b>	<b>\$6,367.00</b>
<b>ANNUAL INCREASE CAP DISCOUNT:</b>	(\$3,060.00)
<b>STATUTORY DISCOUNTS:</b>	(\$0.00)
<b>DISCOUNTED PREMIUM:</b>	<b>\$3,307.00</b>
<b>RESERVE FUND ASSESSMENT:</b>	\$595.00
<b>HFIAA SURCHARGE:</b>	\$250.00
<b>FEDERAL POLICY FEE:</b>	\$282.00
<b>PROBATION SURCHARGE:</b>	\$0.00
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$4,434.00</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.

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

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

**Insurer NAIC Number:** 37478



File: 21618737

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